



DESIGNATION OF BENEFICIARY Members working outside Quebec

Before filling out this form, it is strongly recommended that you read the information on the back.

PART I - TO BE COMPLETED BY ADMINISTRATOR

NAME OF PLAN: _____

EMPLOYER, SUBSIDIARY: _____

GROUP OR CLASS OF EMPLOYEES: _____

INITIAL BENEFICIARY DESIGNATION

BENEFICIARY REVOCATION/DESIGNATION

Date

Administrator's Signature

PART II - TO BE COMPLETED BY MEMBER

I, the undersigned, _____, _____, member of the
(please print) (social insurance number)

above-mentioned pension plan, hereby revoke all previous beneficiary and trustee designations¹, if applicable, and specifically designate the following beneficiary(ies)² and trustee(s)³ for any death benefits payable under the above-named pension plan unless the pension plan or applicable law specifies otherwise:

Last name	First name	Date of Birth (YY/MM/DD)	Relationship to Member	% ⁴	Member's Initials	Name of trustee ³ (if applicable)

1. If the previous designation was "Irrevocable", you must obtain the written consent of the irrevocable beneficiary before you may make a new designation.
2. If there is no surviving beneficiary when you die, the death benefit will be paid to your estate, unless the pension plan or applicable law specifies otherwise.
3. If your beneficiary is a minor, a trustee may be appointed to receive the death benefit payable to the beneficiary.
The trustee's appointment will become invalid, if upon your death, the beneficiary has attained the age of majority in accordance with the applicable legislation. A trust agreement or guardian appointment is required to make a payment to a minor beneficiary in trust.
The trust created for the purposes of the benefit shall terminate when the beneficiary attains the age of majority in accordance with the applicable legislation.
4. If you do not specify the percentage to be allotted to each beneficiary, the death benefit will be divided equally among the beneficiaries. If a beneficiary predeceases you, the deceased beneficiary's share of the death benefit will be divided among the surviving beneficiaries.

Date

Member's Signature

Administrator must keep original on file

SECTION A - MEMBER

For the purposes of this form, a member is:

- a) a person who is not subject to the Quebec *Supplemental Pension Plans Act*; or
- b) a person who is subject to the *Pension Benefits Standards Act, 1985* and would not have been subject to the Quebec *Supplemental Pension Plans Act* if he/she was not in an "included employment" as defined under the *Pension Benefits Standards Act, 1985*; or
- c) any other person, such as a surviving spouse, who has the right, under the pension plan and applicable law, to designate a beneficiary for the purpose of the pension plan.

If you are not sure of the legislation that applies to your situation (it is usually related to your place of work), please contact your plan administrator.

SECTION B - BENEFICIARY

The member's beneficiary designation is revocable unless otherwise stipulated in writing.

In the absence of a designated beneficiary or a beneficiary specified by the pension plan or applicable law, the death benefit, if any, will be paid to your estate.

If you use the words "heirs", "assigns", "estate", "executor", "legal representative" or any similar words, the beneficiary is your estate.

Your beneficiary shall only have rights if:

- a) you have no spouse within the meaning of the pension plan on the date of your death; or
- b) your spouse has waived his/her right to the death benefit provided for under the legislation.

A beneficiary designation is important even if, under the law, your surviving spouse has an overriding entitlement to the death benefit. For example, if your spouse predeceases you and no beneficiary designation is made, the death benefit is payable to your estate. In such case, it may take much longer for the payment to be released as a result of additional administrative requirements.

It is also important to note that, under certain circumstances there may be no benefit payable upon your death.

Please contact your pension plan administrator for further information.