

UPP Spousal and Beneficiary Form

You can use this form to provide or update your spousal and beneficiary information. This information can be updated in the future through the **myUPP Member Portal**, or you can complete pages 1 and 2 of this form and return it to UPP Member Services via Secure Message.

For additional information please review the **Key terms and important information** at the end of this form.

Have you registered for the myUPP Member Portal?

With the **myUPP Member Portal**, you can conveniently view and update your spousal and beneficiary information online and interact with UPP Member Services securely. If you have not registered, visit myupp.ca to sign up in a few simple steps.

Member information (required)		
First name	Middle name	Last name
Date of birth (mm/dd/yyyy)	Member ID*	Personal email

*Your member ID can be found on your myUPP Member Portal profile, and on any personalized UPP documents such as your annual pension statements.

Spousal declaration (required)			
<p>An eligible spouse is someone who is:</p> <ul style="list-style-type: none"> a) married to you and is not living separate and apart from you; or b) not married to you, but is living together in a conjugal relationship with you continuously for a period of at least 3 years; or c) not married to you but is living with you in a conjugal relationship of some permanence and together you are the parents of a child as set out under the <i>Children's Law Reform Act</i>. <p><i>I have read and understand the definition of a spouse above. Based on this definition, I certify that:</i></p> <p>I have a spouse <input type="checkbox"/> <i>(complete the information below)</i> I do not have a spouse <input type="checkbox"/></p> <p>The eligibility of a spouse's entitlement to a survivor pension is determined at the time of your pension start date or your death, whichever comes first.</p>			
Spouse's first name	Spouse's middle name	Spouse's last name	Spouse's date of birth (mm/dd/yyyy)
<p>Type of spousal relationship:</p> <p><input type="checkbox"/> married</p> <p><input type="checkbox"/> common-law (if common-law, please indicate the date the relationship began in mm/dd/yyyy format):</p>			

Beneficiary designation (only required if you wish to update your beneficiaries)

You may name one or more individuals or organizations (such as a registered charity) or your estate as your designated beneficiaries as long as the total allocations equal 100%.

If the total does not equal 100%, or if any of your named beneficiaries predecease you, the total death benefit (if applicable) will be divided equally among your surviving beneficiaries should you not make changes prior to your death.

Note: When deciding on your beneficiaries, you should consider carefully and may wish to seek independent advice from a qualified financial planner. An important consideration is that if you have an eligible spouse at the time you start your pension, they are entitled to survivor payments over any named beneficiaries, unless a legal waiver has been signed. For this reason, you do not need to name your spouse as a beneficiary in order for them to receive a survivor pension. This designation would take effect if your spouse were to predecease you and there were residual payments remaining upon your passing, or if your spouse chooses to waive their right to their spousal entitlement.

Beneficiaries' full names, organization's name, or estate	Date of birth (mm/dd/yyyy)	Relationship	Allocation (%)

Authorization (required)

By signing below, I confirm that the information I have provided above is accurate. I understand that any beneficiaries I designate using this form will override (revoke) any previously designated beneficiaries with UPP, and that any survivor benefits payable from UPP upon my passing are subject to UPP's Plan Text.

I authorize my personal information to be collected, used, and shared by and between the Board of Trustees of UPP, any agents, delegates, service providers and participating employers, and as otherwise provided in the UPP Privacy Statement, all in accordance with the UPP Privacy Statement and applicable privacy laws. UPP's Privacy Statement is available on myupp.ca.

Sign and date below:

Member's full name	Member's phone number
Member's signature	Date (MM/DD/YYYY)

Privacy disclaimer

By completing this form, you consent to the collection, use and disclosure of your personal information for the purpose of administering UPP. You authorize your personal information to be collected, used, and shared by and between the Board of Trustees of UPP, any agents, delegates or service providers and participating employers, and as otherwise provided in the UPP Privacy Statement, all in accordance with the UPP Privacy Statement and applicable privacy laws. [UPP's Privacy Statement is available on myupp.ca](http://myupp.ca).

Key terms and important information

Beneficiaries

A designated beneficiary may be a person or an organization (such as a charity). Multiple beneficiaries may be designated, provided the total allocation does not exceed 100%. Since an eligible spouse has priority for survivor payments, you may wish to name other people as your designated beneficiaries, such as your child(ren), if applicable.

Eligible spouse

The eligibility of a spouse's entitlement to a survivor pension is determined at the time of your pension start date or, if you pass away prior to beginning to receive a pension, on your date of death. An eligible spouse is someone who is:

- (a) married to you and is not living separate and apart from you; or
- (b) not married to you, but is living together in a conjugal relationship with you continuously for a period of at least 3 years; or
- (c) not married to you but is living with you in a conjugal relationship of some permanence, and together you are the parents of a child as set out under the *Children's Law Reform Act*.

Your spouse may choose to waive their right to their spousal entitlement by signing a waiver which is available on fsrao.ca/consumers/pensions/pensions-consumer-forms.

Post-retirement survivor benefits

With an eligible spouse: Should your eligible spouse outlive you, they will be entitled to a survivor pension at the percentage you elect for them when you start your pension (if you and your spouse did not waive this option), effective the first of the month following your passing.

If you elected a spousal pension option with a guaranteed number of payments, and you pass away before receiving the guaranteed number of payments, your spouse is entitled to the same pension you were collecting for the remainder of that period. After the guarantee period, the survivor pension then continues based on the percentage you elected for the rest of your spouse's life.

If both you and your spouse pass away before receiving the full number of guaranteed payments, the remaining balance will be payable to your designated beneficiary(ies) or estate if your spouse predeceases you, or to your spouse's estate if they outlive you.

Without an eligible spouse, or waiving the spousal entitlement: Depending on the option you elect at the time you start your pension, your pension may include a number of guaranteed payments. Should you pass away after having received the full number of guaranteed payments, the pension payments will cease upon your death and there will not be a remainder of payments owing as a survivor benefit to the designated beneficiaries.

If there is a remainder of the guaranteed payments, these will be paid to your named beneficiary(ies) or estate. If payments remain, any designated beneficiary(ies) would have the option to choose between monthly payments until the guaranteed period is over or receive the remaining balance as a one-time lump sum payment. If payments are made to an estate or organization, it will be a one-time lump sum payment.

Pre-retirement survivor benefits

With an eligible spouse: If you pass away before starting your pension, your eligible spouse is entitled to the full value of your pension unless they sign a waiver. The survivor benefit will be paid as an immediate monthly pension for your spouse's life, unless they choose to:

- keep the pension with UPP and collect a lifetime pension starting no later than December 1st of the year in which they turn age 71, or
- take the survivor benefit as a single lump sum payment, either as a direct deposit to their bank account (less applicable withholding taxes) or transferred to a registered retirement savings vehicle.

Without an eligible spouse, or waiving the spousal entitlement: The survivor benefit will be paid to your designated beneficiaries or to your estate as a single taxable lump sum payment.

Without an eligible spouse or designated beneficiaries: If you do not designate beneficiaries, the survivor benefit will be payable to your estate. You can update your non-spousal beneficiary designations at any time in the future.

Pre-conversion survivor benefits

If you have pre-conversion service, additional considerations may apply to your and/or your survivor's selection of a form of payment.