



Do **not** complete this form if you have a spouse unless you want to nominate someone other than your spouse, as your spouse is automatically your beneficiary. Contact the pension plan to ensure we have your spouse's information.

Instructions for plan member

- Read page 2 for the definition of spouse and other important information before completing this form.
- Complete this form if you:
 - Have a spouse and want to nominate someone else or your estate as your beneficiary. You can only do so if your spouse agrees to waive their rights on *Form 4: Spouse's Waiver of Preretirement Survivor Benefit*.
 - Do not have a spouse and want to nominate one person; otherwise your estate is automatically your beneficiary.
 - Want to change your existing beneficiary.
- You can only nominate **one** person (or your estate) as your beneficiary. Please ensure you complete the beneficiary section so we can locate your beneficiary in the event of your death.
- If you are a member of more than one pension plan that the Pension Corporation administers, you **must** complete this form for each pension plan and also a *Form 4: Spouse's Waiver of Preretirement Survivor Benefit* (if applicable).
- If you make a change on the attached form, initial the change prior to submitting to the pension plan.
- Once we review your submitted form, we will acknowledge receipt of the completed form.
- You can verify your personal information on the pension plan website using My Account.

Contact information

Municipal Pension Plan
PO Box 9460
Victoria BC V8W 9V8

Location 2995 Jutland Road, Victoria

Victoria 250 953-3000
Toll-free in Canada/U.S. 1 800 668-6335

Fax 250 953-0421
E-mail MPP@pensionsbc.ca
Web mpp.pensionsbc.ca

Freedom of Information and Protection of Privacy Act—The personal information on this form is collected under the authority of the *Public Sector Pension Plans Act* and will be used by the Pension Corporation to administer a plan member's pension and other non-pension benefits. If you have any questions about the collection and use of this information, contact the Chief Executive Officer at 2995 Jutland Road, Victoria BC V8T 5J9 or by telephone at 250 387-1002.

Pension provisions in the event of the death of a plan member prior to retirement

A. Definition of Spouse:

Section 1 of the *Pension Benefits Standards Act*: “spouse” means, in relation to another person,

- 1(1)(a) a person who at the relevant time was married to that other person, and who, if living separate and apart from that other person at the relevant time, did not live separate and apart from that other person for longer than the 2 year period immediately preceding the relevant time, or
 - (b) if paragraph (a) does not apply, a person who was living and cohabiting with that other person in a marriage-like relationship, including a marriage-like relationship between persons of the same gender, and who had been living and cohabiting in that relationship for a period of at least 2 years immediately preceding the relevant time;
- (2) For the purposes of paragraph (a) of the definition of “spouse” in subsection (1), persons are living separate and apart
- (a) if they are living apart and either of those persons has the intention to live separate and apart from the other, or
 - (b) if, before the relevant time,
 - (i) they had lived separate and apart for any period, and
 - (ii) that period was interrupted or terminated only because either person became incapable of continuing to live separate and apart or of forming or having the intention to continue to live separate and apart of that person’s own volition,

and the separation would probably have continued if that person had not become incapable.

CLARIFICATION OF ABOVE DEFINITION OF SPOUSE:

The “relevant time” in the death of a plan member is the date of death.

Subsection 2 describes situations in which you are living separate and apart and only applies to persons who were legally married to each other. However, there may be situations in which you and your spouse did not intend to live separately and apart. These types of situations could include where you are living apart for purposes of work or as a result of illness/health reasons. In these circumstances you would not be considered living separate and apart for the purposes of the definition of spouse.

If you were a spouse under subsection 1 paragraph (b), but had ceased cohabiting with the plan member prior to the date of death, you no longer meet the definition of a spouse. You must have a separation agreement or court order stating that you have entitlement to pension benefits in order to claim any death benefit.

B. The pension plan will not accept the following nominations:

- designating an alternate beneficiary (for example, John and/or Mary Smith)

- naming a society or organization to receive your entitlement
- nominating a trustee for minor children (see item C below),
- nominating a beneficiary without your spouse waiving entitlement, or
- nominating multiple beneficiaries.

C. Other important information about nominating a beneficiary:

- **Your spouse is automatically your beneficiary.** If you have a spouse at the time of your death, your spouse will **automatically** be the beneficiary of your pension entitlement. However, you can nominate another beneficiary or your estate if your spouse agrees to waive their rights on *Form 4: Spouse’s Waiver of Preretirement Survivor Benefit*, and submit the waiver to the pension plan along with this form.
- **If you do not have a spouse:** If you have no spouse at the time of your death, and you have not filed a *Nomination of Beneficiary* with the pension plan, your beneficiary will automatically be your estate.
- **Nomination filed, marital status changes:** If you have filed a *Nomination of Beneficiary* with the pension plan, and subsequently marry or establish a marriage-like relationship, (see item A), your new spouse will **automatically** be the beneficiary of your pension benefits unless your spouse agrees to waive their rights on *Form 4: Spouse’s Waiver of Preretirement Survivor Benefit*.
- **Separated or divorced:** If you are legally married but you are separated and living apart, your legal spouse will be entitled to certain benefits until two years after your date of separation (see item A). If you are separated or divorced and have a formal agreement or court order which otherwise limits any elections you might have under the pension plan, it must be filed with the pension plan. Any survivor benefit paid after the terms of the formal agreement or court order have been applied will be provided in accordance with the pension plan rules. If you have not already provided a copy of your formal agreement or court order to the pension plan, it must be submitted with this form.
- **Beneficiary under age 19:** If you file a *Nomination of Beneficiary* with the pension plan, it is recommended that your beneficiary be at least 19 years of age. However, if at your death your beneficiary is a minor, the benefit entitlement will be paid to the Public Guardian and Trustee in trust for the minor beneficiary.

D. Disclaimer: The information on this form is based on the pension plan rules and provincial legislation. Plan rules and legislation are subject to change. In cases where the information on this form differs from the plan rules and legislation, the plan rules and legislation apply. See the [Publications](#) page on our website or contact the pension plan for information on pre-retirement death benefits or any other topic.



SEPARATE AND REMOVE INFORMATION SHEET BEFORE FORWARDING THE COMPLETED FORM. KEEP FOR REFERENCE.





NOMINATION OF BENEFICIARY

PENSION PLAN USE ONLY	
PERSON ID	

PLAN MEMBER LAST NAME (please print)	PLAN MEMBER FIRST NAME
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PLAN MEMBER ADDRESS (include street, city or town, province and postal code)
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PLAN MEMBER WORK PHONE (include 10 digits)	PLAN MEMBER HOME PHONE (include 10 digits)	PLAN MEMBER SOCIAL INSURANCE NO.
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EMPLOYER (organization name)

1 – MARITAL STATUS

Indicate your status below by checking (✓) the appropriate box

I have no spouse

OR

I have a spouse:

I am married **OR** I am in a marriage-like relationship (at least 2 years) _____

YYYY / MM / DD
(date of cohabitation)

SPOUSE NAME	SPOUSE DATE OF BIRTH YYYY / MM / DD	<input type="checkbox"/> Check this box to indicate Form 4: Spouse's Waiver of Preretirement Survivor Benefit has been included
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2 – NOMINATION

I nominate **one** beneficiary or my estate named below to receive my pension benefit in the event of my death. Indicate your beneficiary choice by checking the appropriate box below and completing the beneficiary section, if applicable. If you have a spouse, you can only nominate someone else if your spouse agrees to waive their rights on a *Form 4: Spouse's Waiver of Preretirement Survivor Benefit*.

Estate Beneficiary (nominate only **one** beneficiary by completing this section)

BENEFICIARY LAST NAME	BENEFICIARY FIRST AND MIDDLE NAME(S)
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BENEFICIARY MAILING ADDRESS (include street, city or town, province and postal code)

BENEFICIARY DATE OF BIRTH YYYY / MM / DD	BENEFICIARY SOCIAL INSURANCE NO.	RELATIONSHIP OF BENEFICIARY
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I understand that if I marry, or establish a marriage-like relationship (see item A, page 2) after filing this nomination, my new spouse will become entitled to my pension benefits unless I file a new *Nomination of Beneficiary* and a *Form 4: Spouse's Waiver of Preretirement Survivor Benefit* with the pension plan.

3 – PLAN MEMBER SIGNATURE (must be completed)

	DATE SIGNED YYYY / MM / DD
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PC/MPP 98-104 2012.06.19 **Plan Member: Make a copy of this completed form for your records before forwarding to the pension plan**

<p>ACKNOWLEDGEMENT: TO BE COMPLETED BY THE PENSION PLAN</p> <p>I hereby acknowledge that the Municipal Pension Plan has added the above beneficiary to your account.</p>	<p>AUTHORIZED SIGNING OFFICER SIGNATURE</p>
DATE AUTHORIZED YYYY / MM / DD	