



Beneficiary information

Use this form to register or change your OMERS beneficiary information.

Complete Sections 1 and 2. You must sign in Section 2 to authorize your Primary Plan beneficiary(ies).

Supplemental Plan coverage:

If your employer has a Supplemental Plan and you are covered by it, **also complete Section 3.** You must sign in Section 3 to authorize your Supplemental Plan beneficiary(ies).

Send the completed and signed form to OMERS, by mail or fax (address and fax number on page 2). If you fax it, do **not** also mail the original.

Personal information is collected for pension administration purposes by OMERS under the authority of Section 35 of the *OMERS Act, 2006*. OMERS does not share your personal information with any other person other than for purposes of pension plan administration, and, by providing personal information, you consent to its use for those purposes. The collection, use, retention and destruction of personal information are subject to our Privacy Policy at www.omers.com.

Any questions regarding the collection of personal information should be directed to OMERS Client Services at 1-800-387-0813.

Sections 1 to 2 to be completed by the member

1. MEMBER'S CURRENT INFORMATION (mandatory)

Social insurance number		OMERS membership number (if known)		Birthdate (m/d/y)	
<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.		Last name		First name	
<input type="checkbox"/> Other:				Middle name	
Group number (if known)		Employee number (if known)			
Employer name					

2. MEMBER'S BENEFICIARY DESIGNATION – PRIMARY PLAN

You may designate a person, institution, or your estate as your Primary Plan beneficiary for this membership. You may name more than one beneficiary (attach and sign a separate page if necessary). Please specify the percentage you would like each to receive, or OMERS will split the refund equally. If one of the beneficiaries is deceased, their share would be divided equally among the remaining beneficiaries.

Beneficiary (first, middle, and last name, or institution) – please print	Relationship to you	% of benefit
		Total: 100%

- Notes:
- Only the member can change a designated beneficiary. A survivor or person with power of attorney or guardianship for property for the member cannot change a beneficiary.
 - Your beneficiary may be entitled to a refund of the member's excess contributions; otherwise, they will only be entitled to a death refund if you have no eligible spouse and/or eligible dependent children.
 - Your beneficiary designation applies to benefits payable under the Primary Plans' Registered Pension Plan (RPP) and the Retirement Compensation Arrangement (RCA).
 - This designation revokes any previous Primary Plan beneficiary designation you may have had on file for this OMERS membership.

Member's signature – Primary Plan beneficiary	Date (m/d/y)
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Section 3 to be completed by the member (if applicable)

3. MEMBER'S BENEFICIARY DESIGNATION – SUPPLEMENTAL PLAN

The Supplemental Plan a stand-alone pension plan. This means that entitlement to survivor benefits, including the beneficiary designation, is treated separately from the Primary Plan.

You may designate a person, institution, or your estate as your Supplemental Plan beneficiary for this membership. You may name more than one beneficiary (attach and sign a separate page if necessary). Please specify the percentage you would like each to receive, or OMERS will split the refund equally. If one of the beneficiaries is deceased, their share would be divided equally among the remaining beneficiaries.

Beneficiary (first, middle, and last name, or institution) – please print	Relationship to you	% of benefit
		Total: 100%

- Notes:
- Only the member can change a designated beneficiary. A survivor or person with power of attorney or guardianship for property for the member cannot change a beneficiary.
 - Your beneficiary may be entitled to a refund of the member's excess contributions; otherwise, they will only be entitled to a death refund if you have no eligible spouse and/or eligible dependent children.
 - This designation revokes any previous Supplemental Plan beneficiary designation you may have had on file for this OMERS membership.

Member's signature – Supplemental Plan beneficiary	Date (m/d/y)
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DEFINITIONS

Survivor benefits are a key feature of the OMERS pension plan. Your eligible spouse and/or eligible dependent children are first in line to receive any benefits payable. The next in line in the OMERS order of entitlement is your beneficiary(ies), and then your estate.

Legal spouse

OMERS considers a legal spouse to be one who is legally married to the member.

Common-law spouse

OMERS considers a common-law marriage to be one where the couple has lived together in a conjugal relationship continuously:

- for a period of not less than three years; or
- for a shorter period if the relationship is of some permanence and there are natural or legally adopted children of the common-law marriage.

On or after April 23, 1998: OMERS considers a same-sex spouse to be eligible if the common-law or legal spouse criteria are met.

PRE-RETIREMENT – ELIGIBLE SPOUSE DEFINITION

OMERS considers the legal or common-law spouse of a deceased member to be the eligible spouse if:

- the member and the spouse **were not living separate and apart*** at the date of the member's death; and
- the spouse did not waive rights to survivor benefits from the plan.

POST-RETIREMENT – ELIGIBLE SPOUSE DEFINITION

Determining the eligible spouse of a retired member is more complex. The following outlines the order of entitlement for members whose pension started on or after January 1, 1988. (For retirements before this date, please contact OMERS Client Services for more information.)

Retirement-date spouse

If the member was married before retirement, OMERS considers the legal or common-law spouse at the date of retirement (i.e., retirement-date spouse) to be the eligible spouse if:

- he or she **was not living separate and apart*** from the member on the date of retirement; and
- he or she has not waived rights to survivor benefits from the plan.

If after the member retires there is a separation or divorce, the retirement-date spouse would still qualify as the eligible spouse if:

- he or she **was not living separate and apart*** from the member on the date of retirement; and
- he or she has not waived rights to survivor benefits from the plan.

If the member and the retirement-date spouse **were living separate and apart*** at the date of retirement, he or she may still qualify as an eligible spouse if:

- he or she and the member were not legally divorced at the date of the member's death; and
- there was no eligible common-law spouse at the date of the member's death.

* "Living separate and apart" has a specific legal meaning. For more information, please contact OMERS Client Services.

** If the member died before January 1, 2005, the eligibility period ends at age 21.

Post-retirement-date spouse

If the member married (or remarried) after retirement, OMERS considers the legal or common-law spouse at the date of the member's death (i.e., post-retirement-date spouse) to be the eligible spouse if:

- there was no eligible retirement-date spouse; and
- the post-retirement-date spouse and the member were not legally divorced at the date of the member's death; and
- the post-retirement-date spouse has not waived rights to survivor benefits from the plan.

ELIGIBLE DEPENDENT CHILD

OMERS considers an eligible dependent child to be:

- a natural child; or
- a legally adopted child; or
- a person whom a member has demonstrated a settled intention to treat as a child of his or her family (except under an arrangement where the child is placed for valuable consideration in a foster home by a person having lawful custody).

At the time of the member's death, the eligible child must have been dependent on the member for support and:

- 18 years or younger in the year of the member's death; or
- under age 25** and a full-time student; or
- totally disabled, as described below.

Totally disabled child

OMERS considers a totally disabled child to be someone whose physical or mental disability:

- occurred before age 21 or occurred before age 25** while a full-time student; and
- whose condition prevents self-support or doing any work for compensation or profit (except for an OMERS-approved rehabilitation or workshop program); and
- did not become disabled from a willfully self-inflicted injury, committing (or attempting to commit) an offence under the *Criminal Code*, or working in an unlawful occupation.

BENEFICIARY

If there is no eligible spouse or children, the member's named beneficiary may be entitled to a benefit.

- OMERS needs to have the beneficiary's name(s) on file.
- A survivor cannot change the deceased member's designated beneficiary.
- A member may designate one or more beneficiaries by name, estate or institution. If the member named more than one beneficiary but did not specify the percentage each was to receive, OMERS will split the benefit equally.

ESTATE

If there is no eligible spouse or child, and no designated beneficiary on file with OMERS, a benefit may be paid to the member's estate.