Canada Post Corporation Registered Pension Plan
Designation of beneficiaries

Use this form to designate or change your beneficiaries under the Canada Post Corporation Registered Pension Plan (the Plan).

Before completing this form, please read page 3 for important information and definitions of italicized terms.

1. Plan member information

Last name	First name

Employee number	Street address

City	Province	Postal code	Telephone number

2. Designation of beneficiaries (other than your *spouse* or *common-law partner*)

Your *spouse* or *common-law partner*, if applicable, is automatically entitled to survivor benefits under the Plan and should **not** be named as your beneficiary. Two exceptions may apply (see exceptions below).

A beneficiary designation is required in case your *spouse* or *common-law partner* dies before or at the same time as you.

Exceptions:

1. If you are in a conjugal relationship and have been cohabiting with that person for a period of less than one year.
2. If you acquired a spouse or common-law partner after your pension payments commenced.

Beneficiary designation (For all members. Additional beneficiaries may be listed on a separate piece of paper.)

I understand that this form revokes any previous beneficiary designation I may have on file under the Plan (subject to section 3 of this form).

If at the time of my death, I have no *spouse* or *common-law partner*, I hereby designate the following persons, organization or estate to receive survivor benefits that may be payable from the Plan.

Allocation of any benefits payable upon my death (check (√) one): ☐ divided equally among all surviving beneficiaries ☐ divided as shown below in the last column

Last name	First name	Address and phone number	Relationship to member	Date of birth (mm/dd/yyyy)	Allocation of any benefits payable **(must add to 100%)**

Beneficiary designation under exception 1 or 2 (only for members making a designation under an exception)

I am making a designation (check (√) one):

☐ under exception 1 – cohabitation less than one year
☐ under exception 2 – spouse/common-law partner acquired after pension commenced (see note below)

Name of person designated under exception 1 or 2 (Last name, First name)	Start date of cohabitation, marriage or relationship (mm/dd/yyyy)

Note: If you checked the exception 2 box and are a **Quebec resident**, complete section 3.
If you checked the exception 2 box and are **not** a Quebec resident, do **not** complete section 3.

3. Declaration regarding revocability of a married or civil union spouse, named as beneficiary (for Quebec residents, as applicable)

Complete this section only if you are a Quebec resident making a designation of a married or civil union* spouse as beneficiary, under exception 2. If you are a Quebec resident making (i) a designation of a common-law partner under exception 2, or (ii) a designation under exception 1, **do not** complete this section.

A "revocable" selection of your married or civil union spouse as beneficiary means the designation can be changed at any time without the authorization of your married or civil union spouse.

An "irrevocable" selection of your married or civil union spouse as beneficiary means the designation cannot be changed unless your married or civil union spouse authorizes the change in writing.

It is recommended to specify the designation as "revocable" to facilitate any future request for a change in beneficiary. A married or civil union spousal beneficiary designated as "irrevocable" cannot be changed unless this individual provides written consent. If section 3 is completed, but is not applicable to the member, it will be disregarded.

* A civil union is a type of legal relationship in Quebec. In a civil union, couples of the same or opposite sex officially promise to live together and respect their rights and obligations under this type of relationship in front of a celebrant and witnesses. The consent document is registered with the Quebec government.

I am a Quebec resident designating a married or civil union spouse as beneficiary (check (√) box, if applicable):
☐ under exception 2

I hereby make the designation of my married or civil union spouse as beneficiary (check (√) appropriate box, if applicable):
☐ revocable ☐ irrevocable

4. Trustee appointment (for all members appointing a trustee/administrator including Quebec** residents)

I hereby appoint the following trustee to receive and to hold in trust, on behalf of any beneficiary, money payable to the beneficiary under the Canada Post Corporation Registered Pension Plan (the Plan) and/or the Supplementary Retirement Arrangement (SRA) where, at the time payment is to be made, the beneficiary is a minor or otherwise lacks legal capacity. Any such payment, to its extent, will release the Plan and/or the SRA from further liability. The trustee shall act prudently and may use the money for the education and/or maintenance of the beneficiary. The trust will terminate once the beneficiary is of the age of majority and has legal capacity. At that time, the trustee shall deliver to the beneficiary all assets held in trust.

Trustee/administrator name			
Relationship to employee	Telephone number		
Address of trustee/administrator			
City	Province	Postal code	Country

** Where this appointment is governed by Quebec law, "trustee" shall be understood as "administrator", and their related terms and concepts understood accordingly. This appointment shall be interpreted in accordance with the provisions governing the administration of the property of others, under the Quebec Civil Code.

5. Certification and signature (for all members)

I hereby certify that I have carefully reviewed and understand the information in this document, and that the information and designations provided by me on this form are true and accurate.

I understand the witness to my signature **cannot be one of my designated beneficiaries or my *spouse or common-law partner***.

Member signature	Date (mm/dd/yyyy) - member and witness must sign at the same time
Witness name (print name) - other than *spouse* or *common-law partner*	Witness' relationship to member - other than *spouse* or *common-law partner*
Witness signature	Date (mm/dd/yyyy) - member and witness must sign at the same time

Send this completed, signed and witnessed form to:

Canada Post Pension Centre
PO Box 9104 Stn Main
Concord ON L4K 0R3

The official Plan text governs the actual benefits from the Plan and is the final authority in any case of dispute.

Important information

The *Designation of beneficiaries* form is used to designate or change your beneficiaries under the Canada Post Corporation Registered Pension Plan (the Plan). If you have eligible survivors, there is no need to designate them as a beneficiary.

Upon your death, survivor benefits that may be payable from the Plan are payable to eligible recipients in the following order (Subject to having two or more years of eligibility service or plan membership):

1) Your *spouse* or *common-law partner;* your *dependent children* will also receive a benefit;
2) If you do not have a *spouse* or *common-law partner,* your designated beneficiaries or estate; your *dependent children* will also receive a benefit;
3) If you do not have a *spouse* or c*ommon-law partner* or *dependent children,* your designated beneficiaries;
4) If you do not have a *spouse* or *common-law partner, dependent children* or designated beneficiaries, your estate.

Your *spouse* or *common-law partner,* if applicable, is automatically entitled to survivor benefits under the Plan and should **not** be named as your beneficiary. Two exceptions may apply (see exceptions in section 2 of form).

You should designate beneficiaries other than your *spouse* or *common-law partner;* this may include your children, other individuals, legally constituted organizations or your estate. A beneficiary designation is required in case you do not have a *spouse* or *common-law partner* at the time of your death.

If you would like to make sure that your children receive the maximum survivor benefits that may be payable under the Plan, you should designate them as beneficiaries, whether they are *dependent children* or not.

If designating a beneficiary who is a minor or who otherwise lacks legal capacity, you should appoint a trustee/administrator, in section 4 of the form, who is legally entitled to receive the payment on behalf of that minor. This appointment may not be suitable for all purposes. We recommend you consult with a legal advisor and with any proposed trustee/administrator. Do not complete this section if you have made another trustee/administrator appointment. You are responsible for making the appropriate legal arrangements for any minor beneficiaries prior to your death.

If you do not have a designated beneficiary and leave no *spouse* or *common-law partner* and no *dependent children* when you die, any survivor benefits from the Plan will be paid to your estate.

Note that any beneficiary designated under the Plan will be identified on your annual pension statement.

Definitions

Spouse: the person who is married to you or is party to a void or null marriage with you. This includes a spouse from whom you are separated, but not yet legally divorced. (If, at the time of your retirement or pension commencement, you have a spouse from whom you are separated and a common-law partner with whom you are cohabiting, a reference to spouse or common-law partner means the common-law partner.)

A void marriage is one that is not, or never was, recognized as a legal union.

Common-law partner: a person who is cohabiting with you in a conjugal relationship, having so cohabited for a period of at least one year.

Dependent children: your children, stepchildren and children adopted either legally, or in fact, who, at the time of your death, are dependent on you for support and are either less than age 18, or age 18 or more but less than age 25 and in full-time attendance at a school or university substantially without interruption since age 18 or your death, whichever occurred later. When death occurs after termination of employment, only children, stepchildren and adopted children at the time of termination are considered when applying the above criteria.

For…	Contact…
Additional information or forms	Canada Post Pension Centre 1-877-480-9220 1-866-370-2725 (TTY) 613-683-5908 (outside North America) or visit **cpcpension.com**
Change of address (Note: this form does not constitute an address change request.)	**Active members** Employee Self Service (ESS) module of SAP or AccessHR **Retired members** Canada Post Pension Centre 1-877-480-9220 1-866-370-2725 (TTY) 613-683-5908 (outside North America)

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