

List of Commonly Missed/Incorrect Areas on Documents

Did you know that having one incomplete document could delay your first pension payment? Below you will find a simple list of areas that are commonly missed or incorrect on documents to help ensure that your first pension payment is on time.

Member and witness signatures do not match

For forms that require a witness signature, your witness must see you signing each individual form. Signing in the presence of a witness confirms that you are the individual completing and signing the form. Signature dates that do not match indicate that the witness did not see you signing the form; therefore, the said form will be rejected. A new form will be sent to you to be completed, signed and witnessed again to ensure that you are the individual completing and signing the form.

Option not selected on the *Election of Pension Benefit Form*

In some cases a member may have more than one pension benefit option. By choosing an option, you instruct the Pension Centre on how they should proceed in paying out your pension benefit. If an option has not been selected, the original form will be returned to you to be completed again to ensure that your pension benefit is paid to you promptly and in your preferred choice.

Incomplete *Declaration of Marital Status Form*

It is important to provide details about your current marital status, all former spouses and all former common-law partners. As your former spouse(s) and/or common-law partner(s) may be entitled to a portion of your pension benefit, these details are required before commencing any payment of pension benefits. Neglecting to provide the required details will indicate to the Pension Centre that the form is incomplete and the form will be returned to you for completion.

Missing Pension Division Documents

The Pension Centre must do its due diligence to ensure that a member's former spouse(s) and/or common-law partner(s) is not entitled to a portion of the member's pension. If you had a former spouse or common-law partner, the Pension Centre requires a complete and final copy of the separation agreement, court order and/or divorce order and judgment, including any approved/incorporated agreements. If there was no separation agreement or court order produced after your relationship ended or the separation agreement was not filed with the court, a sworn affidavit will be accepted. These documents are required in order to proceed with payment of the pension benefit.

Missing Proof of Age

The Pension Centre must receive a copy of an official government issued proof of age for you and your spouse or common-law partner (if applicable). This is to ensure that the date(s) of birth indicated in our system is accurate. Since the date(s) of birth can impact the monthly pension amount, the Pension Centre requires proof of age for you and your spouse or common-law partner (if applicable) in order to proceed with payment of the pension benefit.