

Instead of completing this form, you can submit this information online through MyPension at www.atrf.com. Please read the back of this page before completing the form.

Member Information

ATRF ID/Pension Number	Social Insurance Number	
Name Last	First	Initial
()	()	
Telephone Home	Telephone Work	
Personal Email Address	Date of birth	
	YYYY	MM DD

(please print, use ink to complete form, and return to ATRF)

Beneficiary Designation and Declaration

Please see the reverse side for information on:

- benefits available in the event of death before retirement,
- payments for the remainder of a guarantee period after retirement, and
- naming a charity or organization as a beneficiary.

Do not name your spouse/pension partner.

I designate the following beneficiaries:

If necessary, list additional beneficiaries on a separate piece of paper and include all information requested below. This additional list must be signed and dated (with same date as written on this form).

If you wish to designate your estate, please indicate so in one of the spaces provided.

Name:	Relationship:
Address:	Date of birth:
	Phone:
Email:	
Name	Relationship:
Address:	Date of birth:
	Phone:
Email:	
Name	Relationship:
Address:	Date of birth:
	Phone:
Email:	
Name	Relationship:
Address:	Date of birth:
	Phone:
Email:	

I understand that if any of my beneficiaries predecease me, their portion of the benefit will be divided among the remaining beneficiaries, subject to the provisions of the plans. In the event that any benefit becomes payable to a dependent minor child I declare that the legal guardian of that dependent minor child shall be the trustee for the dependent minor child.

Signature

I understand the above designation will cancel and replace any previous beneficiary designation I may have filed with the Alberta Teachers' Retirement Fund.

Signature	Date	YYYY	MM	DD
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Personal information on this form is collected under the authority of section 25 of the Alberta Teachers' Pension Plans Act and sections 33(a) and 33(c) of the Alberta Freedom of Information and Protection of Privacy Act for the purpose of administering benefits under the Teachers' and Private School Teachers' Pension Plans. If you have any questions regarding the collection of this information, contact ATRF at 1-800-661-9582 or by mail at 500 Barnett House, 11010 142 Street NW, Edmonton, AB, T5N 2R1

DEATH BENEFIT PRIORITY BEFORE PENSION BEGINS

Plan Legislation requires that, if you die before your pension begins, benefits must be paid in the following priority:

1. Spouse/pension partner
2. Dependent minor children, if you have no spouse/pension partner
3. Named beneficiary, if you have no spouse/pension partner or dependent minor children
4. Estate

WHAT BENEFITS ARE PAYABLE?

Death Before Entitled to a Pension

If you die before you have enough pensionable service (generally five years) to be eligible for a pension, your beneficiary (as determined by the priority list above) will receive your contributions with interest, plus the value of any actuarial purchase of service.

Death After Entitled to a Pension

If you die after you have enough pensionable service to be eligible for a pension, your surviving spouse/pension partner will receive a pension equal to the amount he or she would have received if you had elected a Joint Equal Pension Option with 100% continuing to your spouse/pension partner for life (reduced if necessary to comply with tax rule maximums).

If you have no spouse/pension partner but you have dependent minor children, your dependent minor children will receive double your contributions with interest plus the value of any actuarial purchase of service.

If you have no spouse/pension partner or dependent minor children, your designated beneficiary or estate will receive your contributions with interest plus the value of any actuarial purchases of pensionable service.

Death After Pension Begins

If you die after your pension begins, the benefit will be determined by the pension option you elected at retirement.

CAN I DESIGNATE A CHARITY OR ORGANIZATION AS MY BENEFICIARY?

You may name specific individuals, a charity or organization, or your estate. If you are designating a charity or organization, only the name and address are required.

CAN I CHANGE MY BENEFICIARY IF I AM SEPARATED?

If you have not been "living separate and apart" for at least three years, you are still considered to have a spouse/pension partner. This means that if your death occurs within that three-year period or before your divorce is final, whichever comes first, ATRF must pay your spouse/pension partner the death benefit.

DEFINITIONS

Definition of Pension Partner

(Schedule 1,s.1(1)(hh.1) of the Plan Rules)

- (i) a person who, at the relevant time, was married to that member and had not been living separate and apart from that member for 3 or more consecutive years, or
- (ii) if there is no person to whom subclause (i) applies, a person who, as at and up to the relevant time, had lived with that member in a conjugal relationship for a continuous period of at least 3 years and was, during that period, held out by that member in the community in which they lived as being in that conjugal relationship.

Dependent Minor Children

(Schedule 1,s.32(2)(a) of the Plan Rules)

- a child of the deceased who, immediately before the deceased's death, was a minor, who was dependent on the deceased for support.

Definition of Living Separate and Apart

(Schedule 1,s.1(3) of the Plan Rules)

Persons are living separate and apart

- (a) if they are living separate and apart and either of them has the intention to live separate and apart from the other, or
- (b) if,
 - (i) they had been living separate and apart,
 - (ii) the separation was interrupted or ended by reason only that either of them became incapable of continuing to live separate and apart or of forming or having the intention to continue to live apart of that person's own volition, and
 - (iii) the separation would probably have continued if that person had not become so incapable.