



## Designation of Beneficiary(ies)

Your pension plan encourages updating your beneficiary information directly through sfpp.ca. This quick, convenient and secure method will save you time and can be used to manage your pension information. Registration is easy! Go to sfpp.ca and click login in the top right corner. Alternatively, please review the important information on this form before filling in the relevant parts. If you have questions please call SFPP at 1-877-809-SFPP (7377). Send the completed, signed and dated form to:  
 SFPP 5103 Windermere Blvd. SW Edmonton, AB T6W 0S9  
 Fax: 780-421-1652

### How to use this form:

I am:	I need to read:	I need to complete:
An active or deferred member (not receiving a pension)	Sections 1, 4, 5, 6	Part I, II, III, IV
A retiring or retired member (about to receive or receiving a pension)	Sections 2, 4, 5, 6	Part I, II, III, IV
A surviving pension partner, an ex-pension partner, or a beneficiary	Sections 3, 5, 6	Part I, III, IV

### **SECTION 1: YOU ARE AN ACTIVE OR DEFERRED MEMBER**

Use this form to designate the beneficiary(ies) who will receive a death benefit if you die while an active or deferred member and are not survived by your pension partner, if applicable. If you do not designate any beneficiary(ies) and are predeceased by your pension partner, if applicable, the death benefit will be paid to your estate.

If you have a pension partner, they are automatically first in line for any death benefits if you die while you are an active or deferred member. Even if your pension partner waives their rights to a death benefit, they still cannot be designated as a beneficiary. Do not list your pension partner as a beneficiary in Part II. For your reference, a description of the term 'pension partner' is provided in Section 4. If you have a pension partner, please ensure you have completed a *Pension Partner Information* form to provide us with their information.

### **SECTION 2: YOU ARE RETIRING OR YOU ARE A RETIRED MEMBER**

Use this form to designate the beneficiary(ies) who will receive a death benefit if you die after starting to receive a pension and are not survived by your pension partner or nominee, if applicable.

**If you did have a pension partner** at retirement, any death benefit will be paid to your pension partner first, unless they have waived their rights to a survivor benefit. If your pension partner has waived their rights, they may be listed as a beneficiary in Part III. If your pension partner predeceases you or they waived their rights to a survivor benefit and there is time left in the guaranteed period associated with your pension option, the death benefit will be paid to your beneficiary(ies), or if you have not designated any, to your estate. Keep in mind that the beneficiary(ies) you designated while an active or deferred member will still be applicable if you do not make any new designations prior to your death.

**If you did not have a pension partner** at retirement, and there is time left in the guaranteed period associated with your pension option, the death benefit will be paid to your beneficiary(ies), or if you have not designated any, to your estate. Keep in mind that the beneficiary(ies) you designated while an active or deferred member will still be applicable if you do not make any new designations prior to your death.

#### **You should not designate any beneficiary(ies) if:**

- You are a retiring member and you are selecting a form of pension with no guaranteed period, or
- You are a retired member who selected a form of pension with no guaranteed period, or the applicable guaranteed period has already expired.

**SECTION 3: YOU ARE A SURVIVING PENSION PARTNER, AN EX-PENSION PARTNER, OR A BENEFICIARY**

Use this form to designate the beneficiary(ies) who will receive a death benefit if you die after commencing to receive a pension benefit and there is time left in the guaranteed period associated with the pension benefit you are receiving. If you do not designate any beneficiary(ies), the death benefit will be paid to your estate.

- **Pension partners and ex-pension partners:** If there is no guaranteed period associated with the pension benefit you are receiving, or if the applicable guaranteed period has expired, you should not designate any beneficiary(ies).

**SECTION 4: DETERMINING IF YOU HAVE A PENSION PARTNER**

Persons are pension partners on any date on which one of the following applies:

- (a) they
  - (i) are married to each other, and
  - (ii) have not been living separate and apart from each other for a continuous period longer than three years;
- (b) if clause (a) does not apply, they have been living with each other in a marriage-like relationship
  - (i) for a continuous period of at least three years preceding the date, or
  - (ii) of some permanence, if there is a child of the relationship by birth or adoption.

**Remember:** You can only designate your pension partner as a beneficiary in very specific circumstances. Please ensure you review the relevant instructions provided in Section 1 or 2, as applicable, to determine if you can list your pension partner as a beneficiary in Part III.

**SECTION 5: DESIGNATING A MINOR CHILD, REPRESENTED ADULT, A CHARITY, OR YOUR ESTATE AS YOUR BENEFICIARY**

If you are designating a minor child, represented adult, a charity, or your estate as your beneficiary, please review the relevant content below before completing Part III.

- **Minor child:** If you would like to designate a minor who is under 18 years of age as your beneficiary, we recommend you name an adult over the age of 18 as trustee. Please complete the applicable fields in Part III indicating that the beneficiary is a minor and provide the full name of the trustee. If you do not name a trustee, the default trustee for any minor beneficiary will be the public trustee.
- **Represented adult:** If there is a trusteeship order, please complete the applicable fields in Part III indicating the trustee and provide the full name of the trustee.
- **Charity:** If you would like to designate a charitable organization as your beneficiary, please complete the relevant fields in Part III with the full name and charitable organization number. Do not list a specific person associated with the charitable organization.
- **Estate:** If you would like to designate your estate as your beneficiary, please write "estate" instead of a person's name in the relevant field in Part III. Please note that if you designate your estate as your beneficiary, the amount payable to your estate will be subject to the claims of creditors, if applicable.

**SECTION 6: LEGAL INFORMATION**

You may wish to obtain legal and financial advice when estate planning.

Any future beneficiary designations, including those in a Will, may invalidate this designation of beneficiary(ies). If you choose to designate the beneficiary(ies) of any SFPP benefit entitlement using your Will instead of this form, please make sure the designation relates to your SFPP benefit.

**For more information about designating beneficiaries, please visit [sfpp.ca](http://sfpp.ca) or contact the Member Services Centre at 1-877-809-SFPP (7377).**



## Designation of Beneficiary(ies)

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### PART I – YOUR PERSONAL INFORMATION

My personal information is as follows:

_____	_____
Last name	First name and initials
_____	
Full mailing address	
_____	
_____	_____
Phone number(s) (including area code)	SFPP identifier number or social insurance number

### PART II – YOUR PENSION PARTNER INFORMATION (if applicable)

**Remember:** If you have a pension partner, please ensure you have also completed a Pension Partner Information form.

_____	_____
Last name	First name and initials

### PART III – YOUR BENEFICIARY(IES) INFORMATION

**Instruction:** Please complete the fields below with the most up-to-date information about your beneficiary(ies). If you are designating more than one beneficiary, in order for this designation to be valid the total of the percentages allocated to each of your beneficiaries must be exactly 100%. If you wish to designate more than four beneficiaries, attach a separate page that covers the requested information relating to the additional beneficiary(ies).

**Remember:** You can only designate your pension partner as a beneficiary in very specific circumstances. Please ensure you review the relevant instructions in Sections 1, 2 & 4 before listing your pension partner as a beneficiary. The percentages must equal 100%. For example, if dividing equally amongst three beneficiaries, the allocation would be 33, 33, and 34%.

I designate the beneficiary(ies)\* of my SFPP pension entitlement as follows:

Beneficiary #1				
First name	Middle initial	Last name	Relationship	% of benefit
Full mailing address or Same address as Part I			Phone number(s)	
Minor child	Trustee name and phone number			
Represented adult				

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## Designation of Beneficiary(ies)

Beneficiary #2				
First name	Middle initial	Last name	Relationship	% of benefit
Full mailing address or <span style="font-size: small;">Same address as Part I</span>			Phone number(s)	
Minor child	Trustee name and phone number			
Represented adult				

Beneficiary #3				
First name	Middle initial	Last name	Relationship	% of benefit
Full mailing address or <span style="font-size: small;">Same address as Part I</span>			Phone number(s)	
Minor child	Trustee name and phone number			
Represented adult				

Beneficiary #4				
First name	Middle initial	Last name	Relationship	% of benefit
Full mailing address or <span style="font-size: small;">Same address as Part I</span>			Phone number(s)	
Minor child	Trustee name and phone number			
Represented adult				

**Total = 100%**

### PART IV – YOUR SIGNATURE

**Instruction:** This designation is an official record that must be signed and dated in order to be valid. Please sign and date below and keep a copy for your records.

**By signing this form:**

- **I understand that if I am predeceased by one or more of the beneficiaries I have named, any benefit that would have been payable to them will be divided among the remaining beneficiary(ies).**
- **I confirm that the information on this form and its attachments, if any, is to the best of my knowledge and belief, complete and accurate.**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date (YYYY/MM/DD)