Designation of Beneficiary(ies)

The Provincial Judges and Masters in Chambers Registered and Unregistered Pension Plans (Judges Pension Plan) encourages updating your beneficiary information directly online.
This quick, convenient and secure method will save you time and can be used to manage your pension information.
Registration is easy! Go to www.jpp.apsc.ca.
Alternatively, please review the important information on this form before filling in the relevant parts.
Please send the completed, signed and dated form to:
Judges Pension Plan, c/o Alberta Pensions Services Corporation (APS)
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. 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, selected a form of pension with a guaranteed period and the guaranteed period has not expired, and are not survived by your pension partner or nominee, if applicable. 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 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.

- If your retirement date was prior to April 1, 1998, and you selected the Normal Form of pension option, the pension partner entitled to the death benefit will be the pension partner at the time you die, provided they are the same pension partner as at your retirement date. You should not use this form to designate beneficiary(ies) as the Normal Form pension option has no guaranteed period.

If you <u>did not</u> 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.

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

"Pension partner" means

(i) a person who, at the relevant time, was married to a participant or former participant and

(A) was not judicially or otherwise separated from him or her, or

(B) if so separated, was wholly or substantially dependent on him or her,

(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 the participant or former participant in a conjugal relationship

(A) for a continuous period of at least 3 years, or

(B) of some permanence, if there is a child of the relationship by birth or adoption,

and was, during that period or that relationship, as the case may be, held out by the participant or former participant in the community in which they lived as being in that conjugal relationship, or

(iii) if there is no person to whom subclause (i) or (ii) applies, a person who was married to but separated from the participant or former participant and not wholly or substantially dependent on him or her at the relevant time.

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 Judges Pension Plan benefit entitlement using your Will instead of this form, please make sure the designation relates to your Judges Pension Plan benefit.

For more information about designating beneficiaries, please visit www.jpp.apsc.ca or contact the Member Services Centre at 1-877-422-4748.

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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)

Judges Pension Plan 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 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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Personal information provided on this form is collected for pension administration purposes. It is collected under the authority of the following legislative provisions dependent upon your pension plan: Alberta *Freedom of Information and Protection of Privacy Act*, section 33 and Alberta *Provincial Judges and Masters in Chambers Registered and Unregistered Pension Plans regulation*, section 5. If you have any questions regarding the collection of this information, contact the Member Services Centre at 1-800-358-0840 or write to: 5103 Windermere Blvd. SW, Edmonton, AB T6W 0S9.

Beneficiary #2				
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				

Beneficiary #3				
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				

Beneficiary #4				
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				

0

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)

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