

INFORMATION SHEET

Pension Options: Member With a Spouse

This Information Sheet applies to you if, on the date your pension commences you have a spouse as defined by the Universities Academic Pension Plan (UAPP), and he or she has not signed a valid *Pension Partner Waiver of Entitlement to a Death Benefit After Pension Commencement from a Pension Plan* form in the 90-day period before your pension commences.

Before commencing to receive your pension from the UAPP, you must make an important choice about the form of pension you will receive. All of the optional forms of pension available to you provide a pension for your lifetime, and all optional forms of pension have the same actuarial value. However, each optional form provides a different monthly benefit to reflect the different survivor benefits payable after your death.

If you have a spouse, spousal protection rules require that you choose a form of pension that provides a lifetime pension to your spouse in the event he or she outlives you. If your spouse wishes to waive the right to a survivor pension, he or she can do so by signing a *Pension Partner Waiver of Entitlement to a Death Benefit After Pension Commencement from a Pension*

Plan form during the 90-day period before your pension commences.

If your spouse waives his or her right to a survivor pension, you will be treated as a single member (see the Information Sheet *Pension Options-Member Without a Spouse*).

If there is a Matrimonial Property Order (MPO) affecting your UAPP pension, your choice of pension option may be limited by that Order. If you have any question whether you have a spouse as defined by the UAPP, or have questions about how the MPO affects your pension options, please contact the UAPP Administration Centre toll-free at 1.866.709.2092.

DEFINITION OF SPOUSE

For clarity, the definition of spouse is as follows:

- a. A person to whom you are legally married and from whom you have not been living separate and apart for 3 or more consecutive years, or
- b. If there is no person under a), a person of either sex who has lived with you (i) in a marriage-like relationship for the 3 years immediately preceding the relevant time, or (ii) in a relationship of some permanence for the period immediately preceding the relevant time if you and that person are, together, the natural or adoptive parents of a child under the laws of Alberta; or
- c. If there is no person under a) or b), and you have not filed with the Board a prescribed declaration, a person to whom you were married but from whom you have been separated for more than 3 years.

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NORMAL FORM OF PENSION – MEMBER WITH A SPOUSE

A pension in the "normal form" will be the amount calculated from the pension formula. Since you have a spouse, your normal form of pension is:

Service Period	Normal Form of Pension
For service before 1994*	A pension payable for your lifetime, or for a period of 15 years, whichever is longer.
For service after 1993*	A pension payable for your lifetime, and if your spouse is still alive when you die, he or she will receive a pension equal to 2/3 of your pension for the rest of his or her life.

* If you have pensionable service before and after January 1, 1994, you must choose the same pension option for both periods. Based on your choice from among the options described below, one or both portions of your pension will be converted from the normal form to your chosen form.

OPTIONAL FORMS OF PENSION – MEMBER WITH A SPOUSE

Joint Life Pension – 2/3 Spousal

This pension is payable monthly for as long as you live. After your death, 2/3 of the pension you were receiving will be paid to your surviving spouse for his/her lifetime.

Joint Life Pension – 2/3 Spousal and Guaranteed for 10 Years

This pension is payable monthly for as long as you live. After your death, 2/3 of the pension you were receiving will be paid to your surviving spouse for his/her lifetime. If both you and your spouse die before receiving at least 10 years of payments (120 monthly payments), the lump sum benefit of the remaining 10 years of payments will be paid to your (or your spouse's) designated beneficiary (or estate).

Joint Life Pension – 100% Spousal

This pension is payable monthly for as long as you live. After your death, the amount of pension you were receiving will continue to your surviving spouse for his/her lifetime.

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Joint Life Pension – 100% Spousal and Guaranteed for 10 Years

This pension is payable monthly for as long as you live. After your death, the amount of pension you were receiving will continue to your surviving spouse for his/her lifetime. If you and your spouse both die before receiving at least 10 years of payments (120 monthly payments), the lump sum benefit of the remaining payments will be paid to your (or your spouse's) designated beneficiary (or estate).

Decision is binding

Please note that your decision regarding any option cannot be changed once your UAPP pension has commenced or payment made. You may want to consult an independent professional before making a decision.

If you are separated or divorced, and have had a Matrimonial Property Order filed with the Court and with the UAPP, your choice may be limited by that Order.

Notice of Retirement

When you decide to retire, you should advise your employer as early as possible so that the relevant documentation and processes can be started in time for your retirement date. Having documents such as birth and marriage certificates (for you and your spouse) and any other documents such as proof of common-law relationship, etc. helps expedite the processing of retirement applications.

If you are no longer employed by a UAPP participating employer, please advise in writing the UAPP Administration Centre at Suite 1000, 201 Centre Drive, Mississauga, Ontario, L5B 4E4 of your desire to commence your pension.

IMPORTANT NOTE TO THE READER:

This Information Sheet is designed as a quick summary of the subject. Should anything in this Information Sheet conflict with the UAPP Sponsorship and Trust Agreement, or any applicable provincial or federal legislation, the Agreement and/or the legislation shall apply.

NEED MORE INFORMATION?

Call the UAPP Administration Centre toll-free at 1.866.709.2092 if you have further questions. Information Sheets on other pension topics are available on the UAPP's website at www.uapp.ca (under Publications).