

Keep Us Informed

Plan Member Responsibilities



CHANGES...

It is your responsibility to advise RASI when there is a change in your life that could affect your pension.

Below is a list of changes:

- Change in address, phone number or email
- Banking information—Local 67 Pensioners
- Marriage or common-law
- Divorce or separation
- Birth or adoption of a child
- Children aged 21 to 24 and a full-time student
- Disabled Dependent
- Loss of Legal capacity of a beneficiary
- Death of a Spouse or Beneficiary
- Illness or Injury—Not work related
- Shortened life expectancy

It is important to know how changes can affect your pension plan

Below are the specifics of why it is critical to notify RASI of any life events that could impact you or your pension plan beneficiaries if your information is not up to date on your *Pension Plan Enrolment / Change Form*.

CHANGE IN ADDRESS OR CONTACT INFORMATION

It is your responsibility to provide RASI with your new address or contact information when you move, change your phone or email address. RASI uses this information for the purpose of administering your pension, including important communications regarding your pension benefits.

CHANGE IN BANKING INFORMATION—LOCAL 67 PENSIONERS

To avoid any delay in receiving your pension, be sure to notify RASI if there is any change in your banking information.

MARRIAGE OR COMMON-LAW WHEN YOU ARE WORKING

Because your spouse has certain rights under the plan, it's important that you notify RASI if there is any change in your marital status. A new *Pension Plan Enrolment / Change Form* must be completed in full and returned to RASI, including supporting documentation, if required. A spouse or common-law partner of 3 years is automatically your pre-retirement death benefit beneficiary and/or post-retirement beneficiary (if applicable) in the event of your death.

Local 67 Pensioners
must notify RASI if they
plan to move outside of
Canada.

Failure to do so could
result in a delay in your
pension payments.



MARRIAGE OR COMMON-LAW AFTER YOU RETIRE

Keep in mind that if you enter into a new spousal relationship (marriage or common-law) after your pension begins, your new spouse will not qualify for any survivor benefits after your death. However, if you chose the **10-year guarantee** pension option and you are retired less than 10 years, you can name your new partner as your beneficiary in the event you pass away. Complete and return a *Pension Plan Enrolment / Change Form* to RASI to update your named beneficiary if you are still in the 10-year guarantee period. If you are in receipt of your pension for ten years or more, there is no remaining pension in the event of your death.

DIVORCE OR SEPARATION

Your pension is a family asset. This means that if you and your spouse separate or divorce, any pension you earned while married or living as a common-law couple may have to be divided. Under the law, you and your former spouse can work out a separation or divorce agreement to divide family assets, including your pension. Your pension can also be divided by a court order.

You can request, complete and return a new *Pension Plan Enrolment / Change Form* to update your beneficiary(ies) or to remove your spouse from the form. However, in the event of your death, your separation agreement or court order on record with RASI will be reviewed to determine if your spouse has given up their right to your pension plan. The absence of a separation agreement or court order to address your pension plan could result in any monies tied up in court in the event there is a dispute after your death.

Before entering into a divorce or separation agreement that affects your pension, we recommend that you get legal advice. Doing so will ensure your interests are protected and that the agreement complies with the law. You should also contact RASI for information on how to apply for a statement of pension benefits. You may be charged a fee to determine the family law value of your pension. **Once you have an agreement, you should send a certified copy to RASI to make sure it complies with the terms of the plan.**

If you are not living with your spouse, he or she will not automatically qualify as your spouse under Ontario pension law—even if you are legally married. It also means that he or she must be specifically named as your beneficiary to qualify for any death benefits from the plan. Please note that different rules may apply if you separated or divorced between October 31, 2012 and July 24, 2014. You should consider getting legal advice about what rules apply in your situation.

Assets—Any cash, securities or other investments that have some value.

A copy of the your separation agreement or court order that mentions your UA Local 67 Pension should be provided to RASI.



It is your responsibility to update your Pension Plan Enrolment / Change Form if you:

- Marry/become common law;
- Separate from your spouse / divorce;
- Have a child / adopt;
- Your child is no longer an eligible dependent;
- Your spouse / designated beneficiary(ies) pass away or lose their ability to make decisions;
- Or if any of your member details change.

Disabled Child—Your child who is your legal financial responsibility due to a severe and prolonged mental or physical disability.

BIRTH OR ADOPTION OF A CHILD

When your family grows, you should notify RASI to request a new *Pension Plan Enrolment / Change Form*. Your new enrolment form must be completed in full and returned to RASI in order to maintain your new dependent's information in the pension plan records. The Pension Plan records are used to determine your pre-retirement death benefit recipients or post-retirement beneficiaries (if applicable) in the event of your death.

If your minor child is named on your enrollment form, you should appoint a Trustee to look after your child's pre-retirement death benefit in the event of your death (This is important if on the date of your death you have no spouse, your spouse has predeceased you, or RASI has a record of your spouse's signed *Waiver of Joint and Survivor Pension*). Simply indicate a Trustee or Guardian of property to look after the benefits until the minor reaches the age of majority. The age of majority is 18 in Ontario.

For additional information, contact the administrator or speak to a lawyer.

CHILDREN OVER AGE 19 TO 24 AND A FULL TIME STUDENT

Children aged 19 to 24, remain your automatic pre-retirement death benefit beneficiary IF on the date of your death you had no spouse, or your spouse has predeceased you, or RASI has a record of your spouse's signed *Waiver of Joint and Survivor Pension*. In the event of your death, RASI will review, if you provided a recent receipt of payment of a tuition at a college or university for the child in question, or if applicable, request the documentation. In this situation, if you want your child to remain your beneficiary, you should also add them as a named beneficiary on your *Pension Plan Enrolment / Change Form*. Contact RASI to request a new form.

DISABLED DEPENDENT CHILD(REN)

Dependents having been disabled without interruption since your death remain a dependent child for the purpose of the pension plan's pre-retirement death benefit or if applicable, the survivors benefit, regardless of their age.

If, on the date of your death you had no spouse, your spouse has predeceased you, or RASI has a record of your spouse's signed *Waiver of Joint and Survivor Pension*, your disabled child, is your automatic beneficiary, along with your other dependent children. The pre-retirement death benefit or if applicable, the survivors pension is split between any eligible children you have at the time of your death. If your child is declared legally disabled, it is important to provide this documentation to RASI.

If your disabled child lacks the legal capacity to sign on their own behalf, a Trustee can be named on your *Pension Plan Enrolment / Change Form*.



LOSS OF LEGAL CAPACITY—BENEFICIARY

If your spouse or beneficiary lacks legal capacity due to an injury or illness and can no longer make decisions, you can complete and return a new *Pension Plan Enrolment / Change Form* to appoint a Trustee. The appointed Trustee can sign for and look after any death benefit or if applicable, the survivors pension on their behalf, in the event of your death.

DEATH OF A BENEFICIARY

If your spouse, dependent child, or named beneficiary passes away, you must notify your plan administrator, RASI. If applicable, you can update your beneficiary(ies) *Pension Plan Enrolment / Change Form* by completing and returning a new form to RASI.

ILLNESS OR INJURY—NOT WORK RELATED

If you are under age of 62 and unable to work due to a disability, you may qualify for disability benefits under the UA Local 67 Group Benefits Plan. You are responsible for contacting RASI if you become disabled to start your Short Term Disability (STD) application. If you qualify: Short Term Disability (STD) benefits will be paid for 26 weeks, then Long Term Disability (LTD) benefits, if applicable will follow once your short term disability benefits end.

While receiving LTD benefits, you will continue to earn credits in the pension plan – even though you are not working. You will be credited with 100 hours of work for each month you are on LTD, and remain a member of UA Local 67 in good standing. Hours will be prorated for part months. You will not earn credits during periods of STD.

For details on disability benefits and who qualifies, refer to the benefits booklet.

SHORTENED LIFE EXPECTANCY

If you are diagnosed with an illness or disability and have less than two years to live, you can contact RASI if you want to withdraw your pension. See page 34 for more details.

If you do not want to withdraw your pension due to a terminal illness, but want to confirm your beneficiaries (if applicable), contact RASI.

DEATH

In the event of your death before retirement, a pre-retirement death benefit from your UA Local 67 Pension plan may be available to your beneficiaries. See pages 28-31 for more details.

If you pass away while in receipt of your UA Local 67 pension plan, there are only specific scenarios when a benefit is available to a beneficiary or eligible spouse, see pages 32-33 for details.