

Instructions

Use this form to request your options related to your **deferred defined benefit (DB) pension**. To complete the request, we require the following documentation be sent with this form:

- Cheque marked "void" - this is the account into which your payment will be made
- Proof of your age
- Proof of your spouse's age, if applicable
- A copy of your **marriage certificate** or a completed and signed **Statutory Declaration of Common-Law Relationship** form, if applicable

Acceptable proof of age includes any government-issued identification (federal or provincial) that clearly shows the bearer's date of birth (e.g. passport, birth certificate, citizenship card, driver's license, etc.), except for provincial health cards.

When completing the "DB pension start date" section, take note that if you are under age 65, the pension start date cannot be before today's date.

Mail the completed form, with required documentation attached to the CAAT Pension Plan at the address below. Contact Member Services at member@caatpension.ca or 416.673.9000 or 1.866.350.2228 (toll-free) if you have questions.

Note: Date format is dd-mmm-yyyy for all date fields

A Member information - fill in your personal information

Last name	First name	Initial	Social Insurance Number
Date of birth		Phone number	Email
Mailing address			

Please attach a cheque marked "void". If you do not have a chequing account, please provide your banking information below

Canadian Financial Institution name	Account number
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Marital status

Spouse definition: Your spouse is the person to whom you are legally married or in a common-law relationship.

For the applicable definition of spouse, refer to the definitions for each jurisdiction of employment, found on the last page of this document.

Single Go to Section B "DB pension start date"

Married **Common-law** Complete the information about your spouse.

Spouse last name	Spouse first name	Sex (M/F)	Date of birth	Date of marriage/ Start of common-law
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Divorced Date of divorce or separation

Separated

If your CAAT benefits are to be divided with your former spouse please provide a complete copy of the finalized Separation Agreement, court order or arbitration award (as applicable) outlining their entitlement. Failure to provide this documentation will impact any payments to your former spouse and could delay receipt of your pension.

B DB pension start date

I am age 65 or older, or will be when I want to collect my deferred pension benefit as of the pension start date. Pension start date (must be the first of the month)

I am under age 65, when I want to collect my deferred pension benefit, on a reduced basis, on the pension start date. Pension start date (must be the first of the month)

Note: if you collect your deferred pension benefit before age 65, it will be reduced by 5% for every year you are under age 65.

Note: If you have options other than collecting a DB monthly pension this will be provided as part of your retirement options package.

C Signature - sign the form and return, with the required documentation, to the CAAT Pension Plan at the address below

I confirm that the information provided on this form is correct. I authorize the CAAT Pension Plan and its agents to collect, share and use my personal information as may be needed for the purposes of calculating and making pension payments and activities related to the administration of the Plan. Personal information is collected, used and maintained by the Plan in accordance with its privacy policy available at www.caatpension.ca.

Signature	Date
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Spouse Definition by Jurisdiction

Ontario

1. a person who is married to you and is not living separate and apart from you; or
2. a person who is not married to you and is living with you in a conjugal relationship:
 - i. continuously for a period of not less than three years; or
 - ii. in a relationship of some permanence, if you are both the parents of a Child as set out in the Children's Law Reform Act.

Federal and Territories (NWT, Yukon, Nunavut)

The person who is married to the member or who is party to a void marriage with the member; or

"Common-law partner": The person who is cohabiting with the member in a conjugal relationship at the relevant time, having so cohabited with the member for at least one year.

British Columbia

1. a person who is married to the member, and who was not living separate and apart from the member for more than two years immediately prior to the relevant time; or
2. if (1) does not apply, a person who, at the relevant time, was living and cohabiting with the member in a marriage-like relationship for a period of at least two years immediately preceding the relevant time.

Alberta

1. the person who, at the relevant time, was married to the member and has not been living separate and apart from the member for three or more consecutive years; or
2. if there is no person to whom (1) applies, the person who immediately preceding the relevant time, had lived with that other person in a conjugal relationship
 - i. for a continuous period of at least three years or,
 - ii. of some permanence, if there is a child of the relationship by birth or adoption.

Saskatchewan

1. a person who is married to you; or
2. if you are not married, a person with whom you are cohabiting as spouses and who has been cohabiting continuously with you as your spouse for at least one year.

Manitoba

1. a person who is married to the member; or
2. with the member, registered a common-law relationship under the Vital Statistics Act; or has been cohabiting with him or her in a conjugal relationship:
 - i. for a period of at least three years, if either of them is married; or
 - ii. for a period of at least one year, if neither of them is married.

Quebec

1. a person who is married to or in a civil union with you;
2. if you are not married or in a civil union, a person and who has been living in a conjugal relationship with you, for a period of not less than three years, or for a period of not less than one year if:
 - i. at least one child is born, or to be born, of your union;
 - ii. you have adopted, jointly, at least one child while living together in a conjugal relationship; or
 - iii. one of you has adopted at least one child who is the child of the other, while living together in a conjugal relationship.

The birth or adoption of a child during a marriage, civil union or conjugal relationship prior to the current period of conjugal relationship may qualify the person as a spouse.

New Brunswick

The person who:

- a) is married to the member; or
- b) is married to the member by a marriage that is voidable and has not been annulled by a declaration of nullity; or
- c) in good faith, has gone through a form of marriage with the member that is void and who has cohabited with the member within the preceding year.

"Common-law partner": The person who is not married to the member but has cohabited with him or her in a conjugal relationship continuously for a period of at least two years, immediately before the relevant time.

Nova Scotia

The person who

1. is married to the member or
2. is married to the member by a marriage that is voidable and has not been annulled by a declaration of nullity; or
3. in good faith, has gone through a form of marriage with the member that is void and who is cohabiting or, if they have ceased to cohabit, has cohabited with you within the 12-month period immediately preceding the date of entitlement; or
4. is a domestic partner within the meaning of Section 52 of the *Vital Statistics Act*; or
5. is not married to the member, but cohabiting with him or her in a conjugal relationship for:
 - i. a period of at least three years, if either of them is married; or
 - ii. a period of at least one year, if neither of them is married.

Prince Edward Island

1. a person who is married to you and is not living separate and apart from you; or
2. a person who is not married to you and is living with you in a conjugal relationship:
 - i. continuously for a period of not less than three years; or
 - ii. in a relationship of some permanence, if you are both the parents of a Child as set out in the Children's Law Reform Act.

Newfoundland and Labrador

"Spouse": The person who:

- a) is married to the member; or
- b) is married to the member by a marriage that is voidable and has not been annulled by a declaration of nullity; or
- c) in good faith, has gone through a form of marriage with the member that is void and who is cohabiting or has cohabited with the member within the preceding year.

"Cohabiting partner": The person who is cohabiting or has cohabited with the member within the preceding year and has cohabited continuously with the member in a conjugal relationship for:

- i. in relation to a member who has a spouse, at least three years, provided the person is not the spouse of the member; or
- ii. in relation to a member who does not have a spouse, at least one year.