

DEATH BENEFIT PRIORITY

Plan Legislation requires that, if you die before your pension begins, benefits must be paid in the following priority:

1. Spouse/pension partner
2. Dependent minor children, if you have no spouse/pension partner
3. Named beneficiary, if you have no spouse/pension partner or dependent minor children
4. Estate

WHAT BENEFITS ARE PAYABLE?

Death Before Entitled to a Pension

If you die before you have enough pensionable service (generally five years) to be eligible for a pension, your beneficiary (as determined by the priority list above) will receive your contributions with interest, plus the value of any actuarial purchase of service.

Death After Entitled to a Pension

If you die after you have enough pensionable service to be eligible for a pension, your surviving spouse/pension partner will receive a pension equal to the amount he or she would have received if you had elected a Joint Equal Pension Option with 100% continuing to your spouse/pension partner for life (reduced if necessary to comply with tax rule maximums).

If you have no spouse/pension partner but you have dependent minor children, your dependent minor children will receive double your contributions with interest plus the value of any actuarial purchase of service.

If you have no spouse/pension partner or dependent minor children, your designated beneficiary or estate will receive your contributions with interest plus the value of any actuarial purchases of pensionable service.

Death After Pension Begins

If you die after your pension begins, the benefit will be determined by the pension option you elected at retirement.

CAN I CHANGE MY BENEFICIARY IF I AM SEPARATED?

If you have not been "living separate and apart" for at least three years, you are still considered to have a spouse/pension partner. This means that if your death occurs within that three-year period or before your divorce is final, whichever comes first, ATRF must pay your spouse/pension partner the death benefit.

DEFINITIONS

Definition of Pension Partner

(Schedule 1,s.1(1)(hh.1) of the Plan Rules)

- (i) a person who, at the relevant time, was married to that member and had not been living separate and apart from that member for 3 or more consecutive years, or
- (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 that member in a conjugal relationship for a continuous period of at least 3 years and was, during that period, held out by that member in the community in which they lived as being in that conjugal relationship.

Dependent Minor Children

(Schedule 1,s.32(2)(a) of the Plan Rules)

- a child of the deceased who, immediately before the deceased's death, was a minor, who was dependent on the deceased for support.

Definition of Living Separate and Apart

(Schedule 1,s.1(3) of the Plan Rules)

Persons are living separate and apart

- (a) if they are living separate and apart and either of them has the intention to live separate and apart from the other, or
- (b) if,
 - (i) they had been living separate and apart,
 - (ii) the separation was interrupted or ended by reason only that either of them became incapable of continuing to live separate and apart or of forming or having the intention to continue to live apart of that person's own volition, and
 - (iii) the separation would probably have continued if that person had not become so incapable.