

You can find this form online by signing in to your account with your Manulife ID at manulifeim.ca/retirement. Look for Forms under 'Quick links' or 'Helpful information' on your homepage.



Don't have a Manulife ID yet?

Sign up now to access your account anytime on our secure website. Go to manulifeim.ca/retirement, click 'Sign in' and follow the instructions to set up your Manulife ID.

Please print clearly in the blank boxes. Remember to sign and date the form.

Need help? Contact Customer Service at 1-888-727-7766.

1. Your personal information

If you do not know your member number, your Plan Administrator will provide it. You must provide all of the following information.

Plan sponsor/Employer	Group policy number*	Member number*
Plan name		Customer number* 10_ _ _ _ _
Last name of member	First name	Middle initial

*See online account or statement for details.

2. Spousal information

Only complete if your plan is a Registered Pension Plan (RPP), Locked-in Retirement Account (LIRA), Life Income Fund (LIF), Locked-in Retirement Fund (LRIF), Prescribed Retirement Fund (PRIF), or a Restricted Life Income Fund (RLIF).

Your spouse is automatically entitled to the death benefit under the Plan and is first in line ahead of any other beneficiary you designate unless they choose to waive their entitlement. See the attached *Definition of Spouse*.

☐ I do not have a spouse as defined by the applicable *Definition of Spouse*, page 4.

☐ I have a spouse as defined by the applicable *Definition of Spouse*, page 4.

Last name of spouse	First name	Middle initial	Spouse's date of birth (dd/mmm/yyyy)
---------------------	------------	----------------	--------------------------------------

3. Your beneficiary designation

If you do not name a beneficiary, proceeds will be paid to your estate.

For **Registered Pension Plans and Locked in Products**, your Spouse or Common Law Partner is automatically entitled to the death benefit and is first in line ahead of any other beneficiary you designate unless they choose to waive their entitlement.

A **revocable** beneficiary can be changed at anytime.

An **irrevocable** beneficiary can only be changed with written consent from that beneficiary. You may also need your beneficiary's consent to withdraw or transfer money from your account. A parent or guardian cannot provide consent on behalf of a minor who has been named as irrevocable beneficiary.

Beneficiary designations are considered revocable unless you write "irrevocable" in the chart(s) below. If a beneficiary designated below predeceases you, any benefit payable to that beneficiary will be shared equally among the surviving designated beneficiaries.

For Quebec only:

The designation of a married or civil union spouse as a beneficiary is deemed to be irrevocable unless specified here: ☐ Revocable

In the event of an annulment or dissolution of civil union or divorce or nullity of marriage, the designation is automatically revoked. The designation of any other person is revocable unless otherwise stipulated.

A **primary beneficiary** is the person, people or entity you choose to receive the death benefits. If you choose more than one beneficiary, you will need to indicate what percentage of the benefit you would like each person to receive. When multiple primary beneficiaries are named, the total of the percentages allocated to each primary beneficiary must add up to 100%.

A **contingent beneficiary** is the person, people or entity you designate to receive the death benefits if all of the primary beneficiaries die before you.

List all primary beneficiaries.

Name (last, first, and middle initial)	Relationship	Date of birth (dd/mmm/yyyy)	Percentage of proceeds
			%
			%
			%
Total must equal 100%			

List all contingent beneficiaries.

Name (last, first, and middle initial)	Relationship	Date of birth (dd/mmm/yyyy)	Percentage of proceeds
			%
			%
			%
Total must equal 100%			

If you choose to name more than three Primary and/or Contingent Beneficiary(ies), please indicate that a separate page with your additional designations is attached, signed and dated here: ☐

Trustee for a minor beneficiary named above *(not applicable in Quebec)*

If you die when your beneficiary is still a minor, the Trustee you name on this form will receive and manage the money you leave to the beneficiary in Trust until the minor reaches the age of majority for your specified province. **In Quebec**, the proceeds will be paid in trust to the minor child's tutor. Parents are considered tutors of their child.

Trustee name	Relationship

Generally, a person holding power of attorney cannot designate or change a beneficiary on behalf of member.

4. Please read and sign here

You must sign to authorize ANY of the above changes.

I hereby revoke any prior beneficiary designation and designate the person(s) and/or organization(s) listed above as my beneficiary(ies).

I understand that the effect of my designating a beneficiary irrevocably is that, under the provisions of the respective Insurance Act(s), while the beneficiary is living, I may not alter or revoke the designation without the consent of the beneficiary and I may not assign, exercise rights under or in respect of, surrender or otherwise deal with the contract without the consent of the beneficiary.

An electronic or digital signature cannot be used if you have designated a beneficiary(s).

Member's signature	Date signed (dd/mmm/yyyy)

Irrevocable beneficiary signature (if required)

By signing here, as the irrevocable beneficiary, I consent to the above change in beneficiary designation and understand that by doing so, I relinquish my rights as irrevocable beneficiary under the policy.

Irrevocable beneficiary signature	Date signed (dd/mmm/yyyy)

Personal information

We collect, use, and disclose your personal information for the purpose of processing your request. We disclose your personal information to authorized employees, agents, representatives, financial institutions and other parties with whom we deal with in issuing and administering your product(s) and services, now and in the future. Also, we disclose your personal information to service providers who require this information to perform their services for us (for example data processing, programming, data storage, and printing). Unless there are contractual limitations, your personal information may be accessed or transferred within or outside Canada and may be subject to the laws of those jurisdictions. You may withdraw your consent subject to legal and contractual restrictions. You also have the right to access and correct your personal information maintained in our files. For further information you can review our Privacy Policy or email us at Canada_Privacy@manulife.ca.

Send us your documents online



It's faster and safer than email or regular mail.

From your Manulife Mobile app, sign in with your Manulife ID (choose Group Retirement). From the top left menu, select your name to get to your profile, then select **Send documents**.

or

From your desktop or tablet, sign into your account at manulifeim.ca/retirement using your Manulife ID. Look for **Send documents** on your homepage under 'Quick links' **or** 'Helpful information'.

If you need to mail the form, send it to one of the addresses below.

Outside of Quebec:

Manulife
Group Retirement
P.O. Box 396
Waterloo, ON N2J 4A9
Fax: 1-866-945-5110

Quebec:

Manulife
Group Retirement
2000 Mansfield, Suite 1410
Montréal, QC H3A 3A2
Fax: 1-866-945-5109

DEFINITION OF SPOUSE

The definitions provided are subject to change as a result of any amendments to the provincial pension acts and regulations respecting entitlement to death benefits.

ALBERTA “Pension Partner”

Persons are pension partners for the purposes of the Employment Pension Plans Act (Alberta) on any date on which one of the following applies:

- (a) they (i) are married to each other, and (ii) have not been living separate and apart from each other for a continuous period longer than 3 years;
- (b) if clause (a) does not apply, they have been living with each other in a marriage-like relationship (i) for a continuous period of at least 3 years preceding the date, or (ii) of some permanence if there is a child of the relationship by birth or adoption.

BRITISH COLUMBIA “Spouse”

Persons are spouses for the purpose of the Pension Benefits Standards Act (British Columbia) on any date on which one of the following applies:

- (a) they (i) are married to each other, and (ii) have not been living separate and apart from each other for a continuous period longer than 2 years;
- (b) they have been living with each other in a marriage-like relationship for a period of at least 2 years immediately preceding the date.

MANITOBA “Spouse”

Spouse of a person means the individual who is married to that person.

MANITOBA “Common-law Partner”

Common-law partner of a member or former member means (a) a person who, with the member, registered a common-law relationship under section 13.1 of The Vital Statistics Act, or (b) a person who, not being married to the member, cohabited with them in a conjugal relationship (i) for a period of at least 3 years, if either of them is married, or (ii) for a period of at least 1 year if neither of them is married.

NEW BRUNSWICK “Spouse”

Spouse means either of two persons who (a) are married to each other, (b) are married to each other by a marriage that is voidable and has not been avoided by a declaration of nullity, or (c) have gone through a form of marriage with each other in good faith that is void and have cohabited within the preceding year.

NEW BRUNSWICK “Common-law Partner”

In the case of the death of a member or former member, a common-law partner is a person who, not being married to the member, was cohabiting in a conjugal relationship with the member or former member at the time of death of the member or former member and was cohabiting in a conjugal relationship with the member or former member for a continuous period of at least 2 years immediately before the death of the member or former member.,

NEWFOUNDLAND “Spouse”

A spouse means, a person who (a) is married to the member or former member, (b) is married to the member or the former member by a marriage that is voidable and has not been voided by a judgement of nullity, or (c) has gone through a form of marriage with the member or former member, in good faith, that is void and is cohabiting or has cohabited with the member or former member within the preceding year.

NEWFOUNDLAND “Cohabiting Partner”

Cohabiting partner means (a) in relation to a member or former member who has a spouse, means a person who is not the spouse of the member or former member who has cohabited continuously with the member or former member in a conjugal relationship for not less than 3 years, or (b) in relation to a member or former member who does not have a spouse, means a person who has cohabited continuously with the member or former member in a conjugal relationship for not less than 1 year, and is cohabiting or has cohabited with the member or former member within the preceding year.

NOVA SCOTIA “Spouse”

Spouse means either of 2 persons who (a) are married to each other, (b) are married to each other by a marriage that is voidable and has not been annulled by a declaration of nullity, (c) have gone through a form of marriage with each other, in good faith, that is void and are cohabiting or, where they have ceased to cohabit, have cohabited within the 12 period immediately preceding the date of entitlement, (d) are domestic partners within the meaning of Section 52 of the *Vital Statistics Act*, or (e) not being married to each other, are cohabiting in a conjugal relationship with each other, and have done so continuously for at least (i) 3 years, if either of them is married, or (ii) 1 year, if neither of them is married.

ONTARIO “Spouse”

Spouse means either of 2 persons who, (a) are married to each other, or (b) are not married to each other and are living together in a conjugal relationship, (i) continuously for a period of not less than 3 years, or (ii) in a relationship of some permanence, if they are the parents of a child as set out in section 4 of the *Children’s Law Reform Act*.

If, on the date of death, a member, former member, or retired member has a spouse described in clause (a) of the definition of “spouse” in subsection 1 (1) of the *Pension Benefits Act* (Ontario) from whom the member, former member or retired member is living separate and apart, that spouse does not have an entitlement under section 48 (1) or (2) of the *Pension Benefits Act* (Ontario).

If, on the date of death, a member, former member or retired member has a spouse described in clause (b) of the definition of “spouse” in subsection 1 (1) of the *Pension Benefits Act* (Ontario) and a spouse described in clause (a) of that definition from whom the member, former member or retired member is living separate and apart, the spouse described in clause (b) of the definition has an entitlement under section 48 (1) or (2) of the *Pension Benefits Act* (Ontario).

PRINCE EDWARD ISLAND – The definition of spouse will be determined in accordance with the provisions of the plan.

QUEBEC “Spouse”

The spouse of a member is the person who,
(1) is married to or in a civil union with the member;

(2) has been living in a conjugal relationship with a member who is neither married nor in a civil union, whether the person is of the opposite or the same sex, for a period of not less than 3 years, or for a period of not less than 1 year if,

- at least 1 child is born, or to be born, of their union;
- they have adopted, jointly, at least 1 child while living together in a conjugal relationship; or
- one of them has adopted at least 1 child who is the child of the other, while living together in a conjugal relationship.

For the purposes of (2) above, the birth or adoption of a child prior to the period of conjugal relationship existing on the day as of which spousal status is established may qualify a person as a spouse.

Notwithstanding (1) above, a person who is legally separated from bed and board on the day as of which spousal status is established is not entitled to any benefit under this subdivision unless the person is the member's successor or was named in a notice sent by the member under section 89 of the *Supplemental Pension Plans Act* (Quebec).

SASKATCHEWAN "Spouse"

A spouse is, (a) a person who is married to a member or former member; or (b) if a member or former member is not married, a person with whom the member or former member is cohabiting as spouses at the relevant time and who has been cohabiting continuously with the member or former member as their spouse for at least 1 year prior to the relevant time.

Federal Pension Benefits Standards Act

The Office of the Superintendent of Financial Institutions (OSFI) regulates and supervises private pension plans provided to employees whose employment falls under federal jurisdiction. Employment under federal jurisdictions includes employment in banking, telecommunications, inter-provincial transportation, and pension plans established in respect of employment in the Yukon, the Northwest Territories and Nunavut.

"Survivor"

In relation to a member or former member means,

- a) if there is no person described in paragraph (b), the spouse of the member or former member at the time of the member's or former member's death, or
- b) a person who was the common-law partner of the member or former member at the time of the member's or former member's death.

"Spouse"

In relation to an individual, includes a person who is party to a void or, in Quebec, null marriage with the individual

"Common-law Partner"

In relation to an individual, means a person who is cohabiting with the individual in a conjugal relationship, having so cohabited for a period of at least 1 year.