

Registration of Personal Information and Beneficiary Designation Form

Complete this form if you are a new member or an existing member and need to make changes to your personal information.

As a member of CCWIPP, you have an important responsibility to keep the administrator informed of any changes in your personal data, marital status, and beneficiary designation to ensure your benefit entitlements are correct and pre-retirement death benefits are paid according to your wishes.

Tips to complete this form:

- Complete **all four** sections.
- If you are not married but living with a partner, it is important that you review the definition of spouse for your province and name the person as your spouse if they meet the criteria.
- If you have designated a minor as a beneficiary, name a Trustee to receive payments on their behalf.
- If you have a spouse, consider designating someone other than your spouse as your beneficiary. Pension law provides that in the event of death before retirement, your spouse is automatically the first person eligible for pension benefits, and if there is no spouse, the benefit will be paid to the beneficiary(ies). If there is no beneficiary, then the benefit is paid to your estate. Payments to an estate often incur additional taxes, so designating a beneficiary is a good idea to ensure that your benefits are distributed according to your wishes.
- Send the completed, signed and dated form to:

Canadian Commercial Workers Industry Pension Plan
110 – 61 International Blvd., Toronto, ON M9W 6K4

Questions? Send them to **'Contact Us'** at www.ccwipp.ca

Privacy Statement: Your participation in CCWIPP depends on the collection, storage, and use of certain personal information about you, your Spouse and beneficiary(ies). This personal information is obtained from this form, the reports your employer sends to the Plan, and the applications made for benefit entitlements. It is then stored by the administrator and used to: calculate your benefits; satisfy the reporting requirements of the provincial and federal governments; pay taxes; comply with civil and criminal law; determine future operating costs; accommodate audits of the Plan; and, if applicable, transfer data to a new replacement pension plan. This personal information will be used for no other purpose without your express permission.

BENEFICIARY:

Name: [Grid] Last Name [Grid] First Name [Grid]

Relationship to you: [Grid] Share of Benefit: [Grid] %

Address: [Grid] Apt./Unit No. [Grid] Street No. [Grid] Street Name [Grid]

[Grid] City or Town [Grid] Province [Grid] Postal Code [Grid]

BENEFICIARY:

Name: [Grid] Last Name [Grid] First Name [Grid]

Relationship to you: [Grid] Share of Benefit: [Grid] %

Address: [Grid] Apt./Unit No. [Grid] Street No. [Grid] Street Name [Grid]

[Grid] City or Town [Grid] Province [Grid] Postal Code [Grid]

Designation of Underage Beneficiary:

If any of the beneficiaries you have designated are under the age of majority in the province in which you reside, you must name a trustee (tutor in Quebec) to receive and disperse monies payable during minority.

I hereby appoint _____, my _____, if living, as trustee to receive any monies payable to the above-named child(ren) during minority, and any payment so made to the said Trustee shall discharge the CCWIPP to the extent of such payment.

Section 4. Authorization - Before signing this form, you should understand the meanings of the "Explanation" and the "Authorization", below. If clarification is needed, please contact the CCWIPP administrator.

EXPLANATION - Your participation in CCWIPP depends on the collection, storage and use of certain personal information about you, your spouse and beneficiaries. That information comes from this form, the reports your employer(s) submit to CCWIPP, and the applications made for benefit entitlements. It is stored by the CCWIPP administrator, and it is used to: communicate with you; compute your benefits; satisfy the reporting requirements of the provincial and federal governments; pay taxes, comply with civil and criminal law; estimate future operating costs; accommodate audits of CCWIPP and, if applicable, transfer data to a new replacement plan. Personal information will be used for no other purpose without your express written permission and will be kept confidential and secure. Also, it is available for your review by contacting the CCWIPP administrator.

AUTHORIZATION - I hereby authorize the CCWIPP Trustees and the CCWIPP administrator to collect, record, use, disclose and, if applicable, destroy the personal information noted on this form. This authorization will survive as long as personal information is needed to fulfill my benefit entitlements or until I revoke it in a manner that does not contravene the law. However, I realize that such revocation may impair or cancel my participation in CCWIPP. Furthermore, I certify that the information given in this form is true, correct and complete, to the best of my knowledge and belief, and that I have the consent of my spouse and beneficiaries to provide their information as it appears on this form. I authorize the use of my SIN as an additional verification of my identity in the administration of my benefit entitlements and in the handling of any related tax matters. I understand that my SIN will be kept in the strictest confidence and will only be used for the specified purposes.

MEMBER'S SIGNATURE

DATE

PLEASE PRINT AND RETURN THIS DULY COMPLETED SIGNED AND DATED FORM TO:

CANADIAN COMMERCIAL WORKERS INDUSTRY PENSION PLAN
110 - 61 International Blvd., Toronto, ON M9W 6K4
Telephone: (416) 674 8581 • 1-888-7CCWIPP

Definition of Spouse/Partner by Province

Province	Definition of Spouse under Pension Benefits Legislation in the Province you Work
Alberta	<p>(a) A person who, at the relevant time is married to you and has not been living separate and apart from you for a continuous period longer than three (3) years; or,</p> <p>(b) if (a) does not apply, a person who at the relevant time, has been living with you in a marriage-like relationship:</p> <p style="margin-left: 20px;">(i) for a continuous period of at least three (3) years; or,</p> <p style="margin-left: 20px;">(ii) of some permanence, if there is a child of the relationship by birth or adoption.</p>
British Columbia	<p>(a) A person who at the relevant time, is married to you and has not been living separate and apart from you for a continuous period longer than two (2) years; or,</p> <p>(b) person who was living with you in a marriage-like relationship for a period of at least two (2) years.</p>
Manitoba	<p>A person who, at the relevant time:</p> <p>(a) is married to you and is not living separate and apart from you;</p> <p>(b) registered a common-law relationship with you under Section 13.1 of <i>The Vital Statistics Act</i>; or,</p> <p>(c) not being married to you, cohabited with you in a conjugal relationship:</p> <p style="margin-left: 20px;">(i) for a period of at least three (3) years preceding the relevant time if either of you is married; or,</p> <p style="margin-left: 20px;">(ii) for a period of at least one (1) year, if neither of you is married.</p>
New Brunswick	<p>A person who, at the relevant time:</p> <p>(a) is married to you;</p> <p>(b) is married to you by a marriage that is voidable and has not been avoided by a declaration of nullity;</p> <p>(c) has gone through a form of marriage with you, in good faith, that is void and has cohabited with you within the preceding year; or,</p> <p>(d) is not married to you and has been cohabiting in a conjugal relationship with you for a continuous period of at least two (2) years immediately preceding the relevant time.</p>
Newfoundland & Labrador	<p>(a) A person who, at the relevant time, is not married to you and:</p> <p style="margin-left: 20px;">(i) if there is a person who satisfies the conditions outlined in paragraph (b) below,</p> <p style="margin-left: 20px;">(ii) if there is no person who satisfies the conditions outlined in paragraph (b) below, has cohabited continuously with you in a conjugal relationship for not less than one (1) year; and, is cohabiting or has cohabited with you within the preceding year;</p> <p>(b) If there is no person to whom paragraph (a) applies, a person who, at the relevant time:</p> <p style="margin-left: 20px;">(i) is married to you;</p> <p style="margin-left: 20px;">(ii) is married to you by a marriage that is voidable and has not been voided by a judgment of nullity; or,</p> <p style="margin-left: 20px;">(iii) has gone through a form of marriage with you, in good faith, that is void and is cohabiting or has cohabited with you within the preceding year.</p>
Nova Scotia	<p>A person who, at the relevant time:</p> <p>(a) is married to you;</p> <p>(b) is married to you by a marriage that is voidable and has not been annulled by a declaration of nullity;</p> <p>(c) has gone through a form of marriage with you, in good faith, that is void and is cohabiting with you or, if you have ceased to cohabit, has cohabited with you within the twelve (12)-month period immediately preceding the relevant time;</p> <p>(d) is your domestic partner within the meaning of section 52 of the <i>Vital Statistics Act</i>, subject to the requirements of the <i>Income Tax Act</i>; or,</p> <p>(e) is not married to you and has cohabited with you in a conjugal relationship for a period of at least:</p> <p style="margin-left: 20px;">(i) three (3) years, if either of you are married; or,</p> <p style="margin-left: 20px;">(ii) one (1) year, if neither of you are married.</p>
Ontario	<p>A person who, at the relevant time:</p> <p>(a) is married to you and is not living separate and apart from you; or,</p> <p>(b) is not married to you and is living together with you in a conjugal relationship:</p> <p style="margin-left: 20px;">(i) continuously for a period not less than three (3) years; or,</p> <p style="margin-left: 20px;">(ii) in a relationship of some permanence, if you are the parents of a child as set out in section 4 of the <i>Children's Law Reform Act</i>.</p>
Prince Edward Island	<p>A person who, at the relevant time:</p> <p>(a) is married to you; or,</p> <p>(b) is not married to you and is living together with you in a conjugal relationship:</p> <p style="margin-left: 20px;">(i) continuously for period of not less than three (3) years; or,</p> <p style="margin-left: 20px;">(ii) in a relationship of some permanence, if you are the parents of a child.</p>
Quebec	<p>A person who at the relevant time:</p> <p>(a) is married to you and from whom you are not legally separated; or</p> <p>(b) if (a) does not apply, a person who at the relevant time has been living with you in a conjugal relationship for a period of not less than three (3) years or for a period of not less than one (1) year if:</p> <p style="margin-left: 20px;">(i) at least one (1) child is born or to be born of your union; or,</p> <p style="margin-left: 20px;">(ii) you have jointly adopted at least one (1) child while living together in a conjugal relationship; or,</p> <p style="margin-left: 20px;">(iii) one of you has adopted at least one (1) child who is the child of the other while living together in a conjugal relationship.</p>
Saskatchewan	<p>A person who, at the relevant time:</p> <p>(a) is married to you; or,</p> <p>(b) if you are not married, a person with whom you are cohabiting as spouses at the relevant time and who has been cohabiting continuously with you as your spouse for at least one (1) year prior to the relevant time.</p>