

Fact Sheet

UPDATING YOUR MARITAL
STATUS INFORMATION

MARCH 2013

Updating your marital status information is important

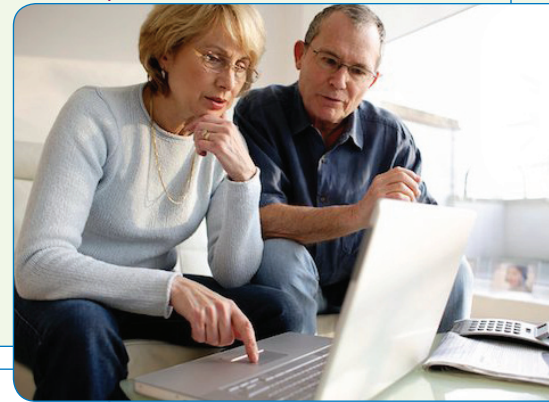
In the OPSEU Pension Plan your surviving spouse is eligible for a 60% survivor pension if he or she was your eligible spouse when you started receiving your pension.

Fact Sheets contain in-depth information on select topics for the members and pensioners of OPTrust.

WHO QUALIFIES AS ELIGIBLE?

Under the OPSEU Pension Plan, an eligible spouse is defined as one of two individuals, whether of the same or opposite sex, who:

- are married to each other, or
- are living together in a conjugal, common-law or same-sex relationship for at least three years, or
- have a relationship of some permanence and are the natural or adoptive parents of a child.



WHEN TO PROVE YOUR MARITAL STATUS

OPTrust needs the documents confirming your marital relationship and spousal eligibility for survivor benefits when your Plan membership ends (i.e. you are no longer contributing to the Plan):

- termination • divestment • retirement • transfer.

SUBMITTING PROOF OF MARITAL STATUS

All terminating members must submit a signed *Statement of Marital Status* form plus other applicable proof listed below:

MARRIED:

For spouses who are married, OPTrust needs a copy of your marriage certificate as proof of relationship.

COMMON LAW:

For common-law spouses OPTrust requires evidence that the common-law relationship has existed for at least three years before retirement or termination of membership in the Plan.

To confirm a common-law relationship, any proof you provide must clearly demonstrate that there has been an ongoing and continuous conjugal relationship for at least the past three years. OPTrust will make the final determination of whether the relationship satisfies the common-law criteria as outlined on the *How to Prove Your Spousal Relationship* information sheet.

Sign in to your personal account in Online Services to update your marital status or use the form, available at www.optrust.com.

For a list of acceptable documents to prove a common-law relationship, see the information sheet [How to Prove Your Spousal Relationship](#).

DOCUMENTATION

- any **three (3)** pieces of documentary evidence (see the information sheet *How to Prove Your Spousal Relationship*), **dated three years prior to your Plan termination date or end of membership**
- a certified copy of any domestic contracts, court orders or family arbitration awards for any previous relationships that have an impact on the accrued pension entitlement must be submitted to OPTrust

Note: if the common-law couple are the natural or adoptive parents of a child or children, OPTrust requires proof that there is a relationship of permanence, not necessarily of three years or more.

SINGLE, SEPARATED, DIVORCED OR WIDOWED:

If you were separated or divorced during your Plan membership, we need a copy of your separation agreement, notes of settlement, court order or family arbitration award for that spousal relationship breakdown. Please refer to our fact sheet *Spousal Relationship Breakdown: Your Pension and Dividing Your Family Assets*.

If you are single, separated, divorced or widowed at retirement, it is important to understand that by signing the *Statement of Marital Status* form (previously titled *Statement of Spousal Relationship*) you have declared that there is no surviving spouse for your pension.

Is there a cost for providing a 60% survivor benefit for my spouse?

No, there is no cost to you. The 60% survivor benefit is paid for your spouse's lifetime.

What happens if my relationship ends after retirement?

If your relationship ends after retirement, the eligible spouse is still entitled to receive the 60% survivor benefit upon your death.

What happens if my spouse dies after retirement?

If your former spouse dies after your retirement, your pension remains the same.

If I have a new spouse after my pension starts, will my new spouse get survivor benefits?

If you are single when you retire and start a spousal relationship later, your pension will be reduced to fund the survivor pension for your new spouse. The same rule applies if you have a new spouse during the deferred or divestment period.

When do you want proof of my common-law relationship?

It's easier to prove a common-law relationship when you end your membership in the Plan. After your death, your surviving spouse would have to submit evidence that your relationship existed at least three years before your membership in the Plan ended. OPTrust will not pay survivor benefits unless we have evidence to prove marital status.

FOR MORE INFORMATION PLEASE CONTACT OPTRUST

This **Fact Sheet** is intended as a summary description of the OPSEU Pension Plan. The Plan text contains numerous provisions not described here that may apply to you. In the event of any conflict between this Fact Sheet and the OPSEU Pension Plan text, the Plan text will govern.



HOW TO REACH US

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