



# APPLICATION FOR POST-RETIREMENT SPOUSE SURVIVOR PENSION

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Complete this form and return it to OPTrust if you are a retired member of the OPSEU Pension Plan and you are interested in learning more about the option to provide your post-retirement spouse with a lifetime survivor pension after you die. Please read the **Important Information on page 2** before completing this form.

## A – Personal Information

Last Name	First Name	OPTrust ID or Employee Number	
Email	Telephone	Date of Birth (Day-Month-Year)	
Mailing Address	City/Town	Province	Postal Code

## B – Post-Retirement Spouse/ Child Information

Complete this section if you have entered into a spousal relationship *after* retirement and you would like to learn more about providing your spouse with a survivor pension that would be payable after you die.

Spouse's Last Name	Spouse's First Name	Date of Birth (Day-Month-Year)
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My current marital status is:      **Married**      **Common-law**

Date of marriage or date you started living together in a common-law relationship:

Do you have a child that may be eligible for survivor benefits?      **Yes**      **No**  
See **Important Information on page 2**.

### Please submit the following documents to OPTrust with this application

- ✓ A photocopy of your spouse's birth certificate, driver's licence, or passport.
- ✓ Proof of your marriage or common-law relationship. Please refer to the [How to Prove Your Spousal Relationship fact sheet](#) for more information.
- ✓ If you had a spouse when you started receiving your pension and that spouse has passed away, please provide OPTrust with a photocopy of your spouse's death certificate.
- ✓ If you are applying more than 90 days since your date of marriage or the third-year anniversary of your common-law relationship or more than 90 days since you no longer have an eligible child, your application must include a [Certificate of Health \(OPTrust 1011\) form](#).

## C – Declaration

I hereby certify that I have read the information on this form and the information I have provided above is true and accurate. By completing this form, I understand that OPTrust will provide me with estimates of the cost to provide my spouse with survivor benefits. I further understand that no reduction will be applied to my pension and my post-retirement spouse will not be entitled to a survivor pension until such time as I return a completed election form and any required accompanying documents to OPTrust.

Signature	Date (Day-Month-Year)
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## Important Information

### Who can use this form?

You can use this form to apply for a survivor pension for your post-retirement spouse under any of the following circumstances:

1. You were single at the time you started your pension and you now have a spouse.
2. Your spouse at the time you started your pension has passed away and you have a new spouse.
3. Your spouse at the time you started your pension has waived their entitlement to a survivor pension and you have a new spouse.

### Who cannot use this form?

You cannot use this form to apply for a survivor pension for your post-retirement spouse under any of the following circumstances:

1. Your spouse at the time you started your pension is still alive and they did not waive their right to a survivor pension. If you had a spouse when you started receiving your pension, that person is entitled to a lifetime survivor pension after you die, even if you separate or divorce after retirement, unless they have waived the right to a survivor pension. For pension purposes, a spouse is someone who you are married to or have been living with in a common-law relationship for at least three years, or a shorter period if you are in a relationship of some permanence and are the parents of a child.
2. You have an eligible child who may be entitled to a survivor pension after you die. An eligible child is:
  - dependent on you or your spouse and under the age of 18, or is 18 or older and is in continuous full-time attendance at a secondary school or post-secondary institution for up to five years immediately following secondary school, or
  - dependent on you or your spouse for financial support by reason of a severe and prolonged mental or physical disability on the date of your death and continuing thereafter until the earlier of the date the child dies or is no longer disabled.

### When can I apply for post-retirement survivor benefits for my new spouse?

1. You should apply within 90 days of your date of marriage or within 90 days of the third-year anniversary of the date your common-law relationship began or within 90 days of the date you no longer have an eligible child.
2. If you miss the 90-day deadline you may still apply. However, your application must include a [Certificate of Health \(OPTrust 1011\) form](#) signed by your physician certifying that you are in good health for your age.
3. If you are not certified to be in good health, you cannot proceed with the application to provide your post-retirement spouse with a survivor pension. You may designate your new spouse as a beneficiary on the [Retiree Spousal Information and Beneficiary Designation \(OPTrust 1015R\) form](#) should any residual balance be payable upon your death.

### How much will my spouse receive and what will it cost?

You may choose to provide your post-retirement spouse with a survivor pension equal to 50%, 55%, 60%, 65%, 70%, or 75% of your pension. Upon approval of your application, OPTrust will send you a quote outlining the cost for each option and an election form for you to sign.

### How will my pension be affected?

If you elect to provide your post-retirement spouse with a survivor pension, your pension will be reduced to pay for the cost of the survivor benefit. The reduction to your pension will be permanent, even if your spouse predeceases you or you later separate or divorce. The reduction to your pension will vary depending on the option you choose and your spouse's age.

### Will my spouse qualify for post-retirement insured benefits?

If you qualify for post-retirement insured benefits and your pension is reduced to provide a survivor pension for your post-retirement spouse, your new spouse will qualify to continue to receive post-retirement insured benefits coverage after you die.

### What will my spouse receive if I choose not to have my pension reduced?

If you choose not to reduce your pension, your post-retirement spouse will not be entitled to a lifetime survivor pension after you die. You may designate your new spouse as a beneficiary on the [Retiree Spousal Information and Beneficiary Designation \(OPTrust 1015R\) form](#) should any residual balance be payable upon your death. If you qualify for post-retirement insured benefits, you may provide coverage for your spouse during your lifetime. Your spouse's coverage will cease when you die.

### Where can I find out more information if I am divorced or separated from my spouse?

If you are divorced or have separated from the spouse you had at the time you started your pension, you can find more information in our fact sheet [Family Law and Your Pension \(Post-2011 Rules\)](#). Information is also available on [FSRA's website](#).

### Where can I find more information about OPTrust's survivor benefits?

More information about survivor benefits offered to retired members can be found in our fact sheet [Survivor Benefits After Retirement](#).