SPOUSAL DECLARATION AND DESIGNATION OF BENEFICIARY FORM

SEVENTH-DAY ADVENTIST CHURCH RETIREMENT PLAN FOR CANADIAN EMPLOYEES (the "Plan")
Financial Services Regulatory Authority of Ontario (FSRA) Registration No. 1001908
Canada Revenue Agency Registration No. 1001908

INSTRUCTIONS - THIS FORM IS TO BE COMPLETED BY THE PLAN MEMBER

When you have completed and signed this form, please return the signed original to the Retirement Department <u>BUT</u> retain a copy for your files.

Retirement Department
c/o Seventh-day Adventist Church in Canada
1148 King Street East
Oshawa, ON L1H 1H8

PLEASE NOTE THAT:

Whether or not you have a Spouse is a question of fact based on your Applicable Pension Legislation so please refer to the definition of "Spouse" for your Applicable Pension Legislation as set out in Schedule A. If you are uncertain as to whether someone qualifies as your "Spouse" under Schedule A, or if you believe that there is more than one person who qualifies as your "Spouse", please contact the Retirement Department at 1-905-433-0011 or by e-mail at retirement@adventist.ca.

This form replaces any previous spousal declarations and/or beneficiary designations which you have made under the Plan (subject to legislative requirements applicable to beneficiary designations in Quebec and British Columbia as set out in Section E and Section F).

In the event of any future marriage, civil union or conjugal relationship, or of a breakdown of marriage, civil union or conjugal relationship, there may be an impact on your spousal status or beneficiary designation for Plan purposes. It is important that you keep the Retirement Department advised of any such change.

- You should advise the Retirement Department and, as appropriate, you should update your spousal declaration. Note that if you had previously declared a person to be your Spouse and are changing the name of your Spouse you may be asked for proof that the previous person has lost his or her spousal status.
- Should you wish to change your beneficiary designation or if applicable, name or rename your former Spouse as a beneficiary you may do so by completing and returning a new Spousal Declaration and Beneficiary Designation Form to the Retirement Department.

BELOW IS YOUR DECLARATION AND/OR DESIGNATION:

SECTION A – MEMBER INFORMATION

NAME OF MEMBER: Last name First name Middle name

_____

EMPLOYEE NUMBER: _____

APPLICABLE PENSION LEGISLATION: _____

(Refer to Schedule A to determine which Applicable Pension Legislation applies to you)

SECTION B – SPOUSE DECLARATION

In accordance with Applicable Pension Legislation, unless my Spouse has waived his or her entitlement to spousal death benefits, my Spouse is entitled to receive spousal death benefits under the Plan following my death, regardless of any beneficiary designation I have made. Accordingly, the beneficiary designation in Section D will apply only if I have no Spouse at the earlier of the date my pension commences or my date of death*, or if my Spouse has completed a spousal waiver that is filed with the Retirement Department.

SPOUSAL DECLARATION (check one)

❑ I hereby declare that I currently have a Spouse, as defined by my Applicable Pension Legislation

Name of Spouse: _____
Last name First name Middle name

Date of Birth of Spouse (yyyy/mm/dd): _____ Gender: _____

Please answer only one of the following:

(1) I married my Spouse on _____ (yyyy/mm/dd)

(2) The civil union (applicable in Quebec only) with my Spouse began on _____(yyyy/mm/dd)

(3) I have been living in a conjugal relationship with my Spouse since _____ (yyyy/mm/dd) and ❑ there is a child ❑ there is no child, involved in the determination of whether or not I have a Spouse, as set out under the definition of Spouse in my Applicable Pension Legislation.

❑ I hereby declare that I do not have a Spouse.

SECTION C – CERTIFICATION REGARDING ASSIGNMENT OF PENSION (DO NOT COMPLETE THIS SECTION IF YOU ARE ENROLLING IN THE PLAN FOR THE FIRST TIME)

❑ No part of my pension benefit under the Plan has been assigned by an agreement or a court order as a result of the breakdown of my marriage, conjugal relationship or Quebec civil union.

❑ A portion of my pension entitlement under the Plan has been assigned by an agreement or a court order as a result of the breakdown of my marriage, conjugal relationship or Quebec civil union. A copy of such document dated _____ is attached to this Form.

SECTION D – DESIGNATION OF BENEFICIARY

I understand that;

- In accordance with my Applicable Pension Legislation, my Spouse is entitled to certain spousal death benefits following my death, regardless of any beneficiary I may have designated.
- If I do not have a Spouse at the earlier of the date my pension commences or my death*, or if my Spouse has waived the right to receive spousal death benefits, my beneficiary is entitled to the death benefit payable under the Plan. Therefore it is important to designate a beneficiary regardless of my current spousal status. I am aware that I may designate my Spouse, as identified under Section B, as my beneficiary under this Section D. However, I also understand that as long as no waiver of spousal death benefits has been filed, my Spouse determined at the earlier of the date of my pension commencement or death* will, except as noted below, be entitled to any death benefit payable under the Plan regardless of who I designate as my beneficiary.
- It may be appropriate to designate an individual other than my Spouse in the event that I do not have a Spouse on my date of death* and I want the death benefit under the Plan to be paid to an individual other than my former Spouse.
- If my designated beneficiary is a minor at the time of my death*, or is deemed to be incapable of handling his own affairs as a result of physical or mental infirmity, payment will be made, subject to any applicable legislation, to the person who is legally entitled to receive the payment on behalf of such individual.
- If a death benefit is payable to my Spouse or beneficiary and I do not have a Spouse or beneficiary, as the case may be, at the date of my death*, any death benefit payable under the Plan following my death will be paid to my estate.
- Subject to Section E and Section F, I reserve the right to change this beneficiary designation at any time in the manner and form permitted by applicable laws. My appointment of another beneficiary will automatically revoke any previously appointed beneficiary. I acknowledge that my beneficiary designation remains in effect until it is revoked in the manner and form permitted by applicable laws.

BENEFICIARY DESIGNATION

If I do not have a Spouse at the date of my death*, or my Spouse is permitted to and has waived the right to receive or is otherwise disentitled by law to the spousal death benefits, the person(s) named below as my beneficiary will receive any benefits that may be payable on my death under the Plan. Accordingly, I hereby designate the following beneficiary(ies):

BENEFICIARY DESIGNATIONS			**DATE OF BIRTH:**		
Last name	First name	Middle name	YYYY / MM / DD	RELATIONSHIP	PERCENTAGE
Last name	First name	Middle name	YYYY / MM / DD	RELATIONSHIP	PERCENTAGE
Last name	First name	Middle name	YYYY / MM / DD	RELATIONSHIP	PERCENTAGE

** The day preceding my death, for Quebec Members*

SECTION E – FOR QUEBEC MEMBERS ONLY
DECLARATION REGARDING REVOCABILITY OF BENEFICIARY DESIGNATION

I am making this designation of beneficiary a ❑ revocable ❑ irrevocable designation

I understand that:

- I may not revoke an irrevocable designation unless I first obtain the beneficiary's/beneficiaries' written consent.
- If I have designated as a beneficiary the person with whom I am legally married or in a civil union then, unless I have specifically indicated that my designation is revocable, such designation is irrevocable unless I first obtain that person's written consent or the designation becomes null and void as a result of divorce, annulment or dissolution of our marriage or civil union. In the event of a legal separation ("separation from bed and board"), the designation becomes null and void only on the appropriate direction of the Court.

SECTION F – FOR BRITISH COLUMBIA MEMBERS ONLY
DECLARATION REGARDING REVOCABILITY OF BENEFICIARY DESIGNATION

I am making this designation of beneficiary a ❑ revocable ❑ irrevocable designation

I understand that I may not revoke an irrevocable designation unless I first obtain the beneficiary's/beneficiaries' written consent.

SECTION G – CERTIFICATION AND SIGNATURE

I understand that the information on this Spousal Declaration and Beneficiary Designation Form is being collected for the purposes of pension benefit management and administration. From time to time, Seventh-day Adventist Church in Canada will confidentially share information with other service providers, as is necessary, for the management and administration of the pension benefits under the Plan or any successor plan. I authorize the collection, use and disclosure of such personal information for the purpose of pension benefit management and administration.

I understand that it is my responsibility to promptly advise Seventh-day Adventist Church in Canada in writing of any changes to my spousal status or my designation of beneficiary.

I hereby certify that I have carefully reviewed and fully understand the information and the implications of the information contained herein (including the information contained in Schedule A) and its related application to my circumstances and hereby confirm the facts and elections set out above. I further acknowledge that I have had an opportunity to seek the advice of my professional legal, estate and/or financial advisor.

DATE:

_____	_____	_____/_____/_____
SIGNATURE OF MEMBER	PRINT NAME	YYYY MM DD
_____	_____	_____/_____/_____
SIGNATURE OF WITNESS	PRINT NAME	YYYY MM DD

PLEASE ENSURE THAT THIS FORM IS COMPLETED AND WITNESSED AT THE SAME TIME AS YOU SIGN THE FORM.
YOUR WITNESS MUST BE SOMEONE OTHER THAN YOUR SPOUSE OR ANY NAMED BENEFICIARY

Schedule A

Applicable Pension Legislation and Definition of Spouse

The Applicable Pension Legislation governs your member rights and obligations under the Plan. The Applicable Pension Legislation generally refers to the legislation of the province where you report to work, regardless of where you live. If you do not report to an employer work establishment, then the Applicable Pension Legislation is the legislation of the province from which your remuneration is paid. If you are uncertain as to which Applicable Pension Legislation applies to you, please contact the Retirement Department at 905-433-0011 or by e-mail at retirement@adventist.ca.

To determine the applicable definition of Spouse, please refer to the definition of Spouse for your Applicable Pension Legislation.

Note: A future marriage, civil union or conjugal relationship breakdown may affect the right of a Spouse to receive spousal pre-retirement death benefits and/or a post-retirement survivor pension, or the Spouse's eligibility. Final spousal entitlement will be determined on the earlier of the date of your death (or the day preceding your death, for a Quebec member) and pension commencement as applicable.

Spouse means:

Federal

(a) if there is no person described in (b), a person who is married to you or who is party to a void marriage with you; or

(b) a person who is cohabiting with you in a conjugal relationship on the relevant date, having so cohabited with you for at least one year.

Note: Where you have a spouse from whom you are separated, and a common-law partner with whom you are co-habiting at the relevant time, your common-law partner will be entitled to benefits on death or pension commencement.

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Alberta

(a) a person who is married to you and has not been living separate and apart from you for a continuous period longer than 3 years; or

(b) if there is no person to whom (a) applies, a person who has lived with you in a marriage-like relationship
   (i) for a continuous period of at least 3 years immediately preceding the relevant time; or
   (ii) of some permanence, if you are the natural or adoptive parents of a child of the relationship

British Columbia

(a) a person who is married to you, and who, if living separate and apart from you has not been living separate and apart from you for longer than the 2 year period immediately preceding the relevant time; or

(b) if (a) does not apply, a person who is living and cohabiting with you in a marriage-like relationship, and who has been living and cohabiting in that relationship for a period of at least 2 years immediately preceding the relevant time.

Manitoba

(a) a person who is married to you;

(b) a person who, with you, has registered a common-law relationship under Section 13.1 of the *Vital Statistics Act*; or

(c) a person who is not married to you and who has been cohabiting with you in a conjugal relationship
   (i) for a period of at least 3 years, if either you or the other person is married; or
   (ii) for a period of at least 1 year, if neither you nor the other person is married.

Note: In Manitoba, the spouse does not have entitlement to a pre-retirement survivor or a joint and survivor pension if, at the time of death or retirement, as applicable, the member was living separate and apart from the spouse or common-law partner by reason of a breakdown of their relationship.

New Brunswick

(a) a person who is married to you;

(b) a person who is married to you by a marriage that is voidable and has not been avoided by a declaration of nullity;

(c) a person who, in good faith, has gone with you through a form of marriage that is void and has cohabited with you within the preceding year, or

(d) a person who, not being married to you, is cohabiting in a conjugal relationship with you and has been cohabiting in a conjugal relationship with you for a continuous period of at least two years.

Schedule A continued – Definition of Spouse

Newfoundland and Labrador

(a) a person who is not married to you and who
   (i) has cohabited continuously with you in a conjugal relationship for a period of not less than 1 year, provided that you are not married to another person; or
   (ii) has cohabited continuously with you in a conjugal relationship for a period of not less than 3 years, provided that you are married to another person; and is cohabiting or has cohabited with you within the preceding year; or

(b) if there is no person described in (a):
   (i) a person who is married to you;
   (ii) a person who is married to you by a marriage that is voidable and has not been voided by a judgment of nullity; or
   (iii) a person who 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.

Nova Scotia

(a) a person who is married to you;
(b) a person who is married to you by a marriage that is voidable and has not been annulled by a declaration of nullity;
(c) a person who 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, you have cohabited within the 12-month period immediately preceding the date of entitlement;
(d) a person who is registered as your domestic partner within the meaning of Section 52 of the *Vital Statistics Act*; or
(e) a person who is not married to you but with whom you have been cohabiting in a conjugal relationship
   (i) for a period of at least three years, if either of you is married; or
   (ii) for a period of at least one year, if neither of you is married.

Note: In Nova Scotia, a person who meets the definition of spouse may not be entitled to a post-retirement survivor pension or a pre-retirement death benefit if such person has waived entitlement to such benefit or is otherwise not entitled to such benefit through a court order or a written agreement that provides for the division of the pension benefit.

Ontario

(a) a person who is married to you; or
(b) a person who is not married to you and is living with you in a conjugal relationship,
   (i) continuously for a period of not less than 3 years; or
   (ii) in a relationship of some permanence, if you are both the parents of a child as set out in section 4 of the *Children's Law Reform Act*.

Note: In Ontario, for the purposes of a pre-retirement death benefit or a post-retirement survivor pension, the term "spouse" does not include a person who is living separate and apart from you on the date of your death or the date that payment of the first installment of your pension is due, as applicable.

Prince Edward Island

No current pension legislation in effect.

Quebec

(a) a person who is married to or in a civil union with you;
(b) if you are not married or in a civil union, a person who has been living in a conjugal relationship with you, for a period of not less than 3 years, or for a period of not less than 1 year if:
   (i) at least one child is born, or to be born, of your union;
   (ii) you have adopted, jointly, at least one child while living together in a conjugal relationship; or
   (iii) one of you has adopted at least one child who is the child of the other, while living together in a conjugal relationship.

The birth or adoption of a child prior to the current period of conjugal relationship may qualify the person as a spouse.

Note: In Quebec, except in limited cases, a married spouse is not entitled to death/survivor benefits as a "spouse" if, on the relevant date, you and your spouse are separated from bed and board (by judgement).

Saskatchewan

(a) a person who is married to you; or
(b) if you are not married, a person with whom you are cohabiting as spouses and who has been cohabiting continuously with you as your spouse for at least 1 year.