

# Group Retirement Income Plan – Notice of Death (RRIF / LIF / LRIF / PRIF)

• If member belongs to more than one plan, complete a separate form for each plan.

Forward to: Manulife Financial  
Group Retirement Solutions  
2000 Mansfield, Suite 1410  
MONTRÉAL QC H3A 3A2

## Deceased annuitant's information

**Note:** Original documents will be returned upon settlement if requested.

Last name of deceased member	First name	Middle initial	S.I.N.
Date of death (dd/mmm/yyyy)	Date of birth (dd/mmm/yyyy)	Policy number	Member number

### Proof of Death requirements

Attach Funeral Director's statement       If claim is for more than \$150,000 attach Death Certificate

## Death benefit information

**Note:** In some jurisdictions, the spouse MUST receive the death benefit or may have been named as the Successor Annuitant by the annuitant. (See definition of spouse on page 2.)

**Does the deceased have a surviving spouse?**     Yes     No

If Yes, and you are the surviving spouse entitled to the death benefit, please complete the section below.  
If No, a separate Declaration and Indemnity Agreement form must be completed. Please contact Manulife Financial at 1-888-727-7766 to request a copy of the form (#GP5000E).  
If you are the beneficiary entitled to the death benefit, please complete the section below.

Name (last, first and middle initial)			Relationship to member
Address			Date of birth (dd/mmm/yyyy)
City	Province	Postal code	S.I.N.
Telephone number			

## Payment options

Transfer options may also be available for dependants for an RRIF claim. Please contact a Client Service Representative for details.

### Available only to a Spouse

Transfer to another plan with Manulife Financial  
 Transfer to another financial institution  
 Cash (if funds not locked-in)

### Available to other beneficiaries:

Cash  
Do you wish to receive information about available Manulife Financial products?     Yes     No

## Transfer information

What type of plan are the funds being transferred to?

RRIF / LIF / LRIF / PRIF    Policy no. \_\_\_\_\_

RRSP / LIRA    Policy no. \_\_\_\_\_       Pension Plan    Policy no. \_\_\_\_\_

Annuity    Policy no. \_\_\_\_\_       Non-Registered Plan    Policy no. \_\_\_\_\_

Name of financial institution

Mailing address (number, street and suite number)

City      Province      Postal code

If the funds are being transferred outside Manulife Financial

Where should the cheque(s) be mailed?

Address of new financial institution       Spouse's address as shown above  
 Beneficiary's address as shown above       Other:

## Signature

I understand that I have made a selection from the termination options listed and I require no further information on these options. Where locked-in funds are being transferred, I agree that they will be administered in accordance with applicable legislation. By withdrawing my funds (where available), I acknowledge that these funds may be subject to income tax withholding, fees or market value adjustment. I hereby certify that the information on this form is correct to the best of my knowledge.

Signature      Date signed (dd/mmm/yyyy)

## DEFINITION OF SPOUSE (Subject to Change)

**ALBERTA** "pension partner" means, in relation to another person,

- (a) a person who, at the relevant time, was married to that other person and had not been living separate and apart from that other person for 3 or more consecutive years, or
- (b) if there is no person to whom subclause (a) applies, a person who, immediately preceding the relevant time, had lived with that other person in a conjugal relationship
  - (i) for a continuous period of at least 3 years, or
  - (ii) of some permanence, if there is a child of the relationship by birth or adoption.

**BRITISH COLUMBIA** "spouse" means in relation to another person,

- (a) a person who at the relevant time was married to that other person, and who, if living separate and apart from that other person at the relevant time, did not live separate and apart from that other person for longer than the 2 year period immediately preceding that relevant time, or
- (b) if paragraph (a) does not apply, a person who was living and cohabiting with that other person in a marriage-like relationship, including a marriage-like relationship between persons of the same gender, and who had been living and cohabiting in that relationship for a period of at least 2 years immediately preceding the relevant time.

**MANITOBA** legally married or "common-law partner" of a member or former member means

- (a) a person who, with the member or former 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 or former member, cohabited with him or her in a conjugal relationship
  - (i) for a period of at least three years, if either of them is married, or
  - (ii) for a period of at least one year, if neither of them is married.

**NEW BRUNSWICK** means either of a man and a woman 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 declaration of nullity,
- (c) have gone through a form of marriage with each other in good faith that is void and have cohabited within the preceding year, or
- (d) not being married to each other, have cohabited
  - (i) continuously for a period of not less than three years in a conjugal relationship in which one person has been substantially dependent upon the other for support, or
  - (ii) in a relationship of some permanence where there is a child born of whom they are the natural parents.and have cohabited within the preceding year.

**NEWFOUNDLAND** "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 within the preceding year.

"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" means either of a man and a woman 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, or
- (c) have gone through a form of marriage with each other, in good faith, that is void and are cohabiting or, if they have ceased to cohabit, have cohabited within the twelve-month period immediately preceding the date of entitlement.

"common-law partner" of an individual means another individual who has cohabited with the individual in a conjugal relationship for a period of at least two years, neither of them being a spouse.

**ONTARIO** *Pension Benefits Act*, - "Spouse" means either of two 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 three years, or
  - (ii) in a relationship of some permanence, if they are the natural or adoptive parents of a child, both as defined in the *Family Law Act*.

**NOTE:** *The Ontario Human Rights Commission recognizes spouses of the same sex.*

**PRINCE EDWARD ISLAND** *Pension Benefits Act* - Determined in accordance with the Plan Document

**QUEBEC** "Spouse"

- (a) is married to or in a civil union with the member;
- (b) 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 three years, or for a period of not less than one year if
  - at least one child is born, or to be born, of their union;
  - they have adopted, jointly, at least one child while living together in a conjugal relationship; or
  - one of them has adopted at least one child who is the child of the other, while living together in a conjugal relationship.

**SASKATCHEWAN** "spouse" means

- (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 his/her spouse for at least one year prior to the relevant time.

**CANADA** *Pension Benefits Standards Act, 1985* (applies to employees in the Northwest Territories, Yukon, Nunavut, and of federally regulated Employers such as banking, transportation and communication)

"spouse", in relation to an individual, includes a person who is a party to a void 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 one year.