

**BOILERMAKERS LODGE 359 HEALTH & WELFARE PLAN
BOILERMAKERS PENSION PLAN, BC PBSA 085447, CRA 0542928**

MEMBER INFORMATION CARD - COMPLETION INSTRUCTIONS

Completion of a Member Information Card constitutes your express consent for the use of your information for the effective administration for the Fund and Plan.

You must complete a Member Information Card:

- **if you are a New Member, in order to enroll in the Plan**
- **to report a change in your address or marital status**
- **to report a change in your eligible Dependant(s) (see item 1 below)**
- **to change your Beneficiary designation (see item 2 below)**

The completed Member Information Card on file with the Administrator, with the most recent date, will be applicable in the event of a claim and supersedes all previously completed Card(s).

**1) ELIGIBLE DEPENDANT(S)
- BOILERMAKERS LODGE 359 HEALTH & WELFARE PLAN:**

Eligible dependants include:

- Your Spouse, defined as the Member's legal or common-law spouse defined as a person of the same or opposite sex who has been residing with the Member continuously for a period of **at least one year** and has been publicly represented as the Member's spouse in the community in which they reside.
- Your natural or legally adopted child; or step-child or other child under 21 years of age dependent on you for support and living with you in a regular parent-child relationship,
- The age limitation of 21 may be increased up to age 25: If the dependant child is registered as a full time student at an accredited college or university and if such attendance is confirmed in writing;
- If the dependant child is totally disabled, unmarried, unemployed OR if they are dependent on the eligible Member for financial support by reason of mental or physical disability and are totally and continuously disabled, subject to the provision of evidence supporting the total disability.

2) BENEFICIARY DESIGNATION:

A) Boilermakers Lodge 359 Health and Welfare Plan

You may name, and change at any time, who you wish to be your Beneficiary under the Boilermakers Lodge 359 Health and Welfare Plan for Life Insurance and Accidental Death and Dismemberment Insurance. Any of the following sample Beneficiary designations are acceptable:

One Beneficiary: for example, Mary Jane Doe (Spouse)

Contingent Beneficiary: Mary Jane Doe (Spouse) if living, otherwise John Doe (son)

Two Beneficiaries: May Jane Doe (Spouse) and John Doe (son) in equal shares, or the survivor.

Multiple Beneficiaries: Mary Jane Doe (spouse) and John Doe (son) and Jane Doe (daughter) equally, or the survivors, equally.

Your Estate: Write the word ESTATE, and the name and address of your Executor.

Notes:

It is recommended that you contact a tax or legal specialist for advice.

If you do not name a Beneficiary, then any death claim proceeds are automatically paid to your Estate.

If you name a minor (under age 19) as your beneficiary, please note that you must also record on the Member Information Card the name of the appointed Trustee to act on the minor's behalf. If you name a minor as your beneficiary and you do not also name an appointed Trustee, then the courts (in BC, the Public Guardian & Trustee of BC) are automatically appointed in which case they hold the monies in trust for the child(ren) where it is invested and administered on the child's behalf. It is recommended that you consult a lawyer to make sure a minor beneficiary designation is properly established.

The laws of the Province in which you reside at the time of death govern.

B) Boilermakers Pension Plan

Your Spouse is your beneficiary by law for Pre-Retirement Death Benefits and Post-Retirement Death Benefits. Only if both you and your Spouse agree, can you designate someone else as your beneficiary but your Spouse must then **sign a waiver** to have their spousal right waived. *It is strongly recommended that both you and your Spouse obtain legal advice before waiving your Spouse's rights.*

Under the BC Pension Benefits Standards Act, an eligible "Spouse" means, in relation to another person: the 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 before the relevant time,

OR, if the above does not apply:

the person with whom you lived and cohabitated with in a marriage-like relationship, including a marriage-like relationship between persons of the same gender, for at least 2 consecutive years immediately prior to the relevant date.

Notes:

Any entitlements to a former Spouse under a Divorce Order or Separation Agreement are applicable under the Family Relations Act, Part 6.

The pension legislation of the Province in which the Member is employed at the time of death is applicable.

If you do not have a legal Spouse under the Pension Plan, you can name anyone you wish to be your beneficiary (see the examples shown above under the Boilermakers Lodge 359 Health and Welfare Plan.)

If you do not have a legal Spouse, and you do not name a beneficiary on your Member Information Card, your death benefit under the Pension Plan will automatically be paid to your Estate.

If you do not have a legal Spouse, or your Spouse waives their right to your Pension benefit, and you wish to name a minor (under age 19) as your beneficiary, please note that you must also record on the Member Information Card the name of the appointed Trustee to act on the minor's behalf. If you name a minor as your beneficiary and you do not also name an appointed Trustee, then the courts (in BC, the Public Guardian & Trustee of BC) is automatically appointed in which case they hold the monies in trust for the child(ren) where it is invested and administered on the child's behalf. *It is recommended that you consult a lawyer to make sure that a minor beneficiary designation is properly established.*

If you have any questions about completing the Member Information Card, please contact the Administrator, Employee Benefit Plan Services Limited, at
Telephone: (604) 298-5411 or Toll Free: 1-888-612-6611.

Privacy Statement: The Plans will collect, maintain and communicate only the Personal Information considered necessary for the administration of the Plan. Personal Information will be protected pursuant to the relevant provincial legislation. The Plan may use and exchange information with relevant persons or organizations (institutions, investigative agencies, regulators, auditors) in order to manage the Plans and your entitlement to the Benefits of the Plans. Questions related to the Privacy Policy of the Plans should be directed to the Executive Administrator, Employee Benefit Plan Services Ltd.