Reset

Manulife

Notice of Death

Group Retirement Income
(RRIF / LIF / LRIF / PRIF/ RLIF)

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

You can find this form online by signing in to your account with your Manulife ID at manulifeim.ca/retirement. Look for Forms under 'Quick links' **or** 'Helpful information' on your homepage.

Don't have a Manulife ID yet?
You can find this form online by signing in to your account with your Manulife ID at manulifeim.ca/retirement. Look for “Tools and resources” in the left-hand navigation menu. From there, select “Plan Resources” and then “Forms.”

Print clearly in the blank boxes. Remember to sign and date the form.

Need help? Contact Customer Service at 1-888-727-7766.

1. Deceased annuitant’s information

Original documents will be returned upon settlement if requested.

Last name of deceased member	First name	Middle initial
Date of death (dd/mm/yyyy)	Date of birth (dd/mm/yyyy)	Policy number
Member number	SIN	

In what capacity are you claiming entitlement to this benefit? ☐ Spouse ☐ Beneficiary ☐ Estate

Proof of Death requirements

☐ If claim is less than $100,000, attach Funeral Director’s statement or Death Certificate
☐ If claim is more than $100,000, attach Death Certificate

2. Death benefit information

Note: The spouse may have priority entitlement to the death benefit, or may have been named as Successor Annuitant, unless the spouse has waived entitlement. (Refer to ‘Definition of Spouse’ on page 4.)

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, and you are not the spouse, or if there was no individual who satisfies the definition of spouse at the date of death (see page 4 for ‘Definition of Spouse’), then Form GP5000E ‘Declaration and Indemnity Agreement’ must be completed. Please contact Manulife at 1-888-727-7766 to request a copy of the form.

If you are the beneficiary or the executor/liquidator acting on behalf of the estate entitled to the death benefit, please complete the section below.

Name (last, first and middle initial)		Relationship to deceased member	
Mailing address (number, street and apartment number)		Date of birth (dd/mm/yyyy) (if applicable)	
City	Province	Country	Postal code
Telephone number	Ext.	SIN (if applicable)	
Email address			

3. Payment options

Transfer options may also be available for eligible dependants. Contact a Client Service Representative for details.

Contact us for alternative settlement options if you are the Successor Annuitant, or if this contract provides for spousal income under Group IncomePlus.

A. Available only to a spouse:

- ☐ Transfer to another plan with Manulife*
- ☐ Transfer to another financial institution*
- ☐ Cash (if funds not locked-in)*
- ☐ You are the Successor Annuitant and you wish to continue to receive payments under this plan

B. Available to other beneficiaries:

☐ Cash

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

***If this contract provides for spousal income under Group IncomePlus, this election will terminate the contract and will result in voiding all Group IncomePlus guarantees (available to spouse only).**

4. Transfer information

What type of plan are the funds being transferred to?

- ☐ RRSP/LIRA Policy no.__________________
- ☐ Pension Plan Policy no.__________________
- ☐ RRIF/LIF/LRIF/PRIF/RLIF Policy no.__________________
- ☐ Annuity Policy no.__________________
- ☐ Non-Registered Plan Policy no.__________________

Name of financial institution or Broker		
Mailing address (number, street and suite number)		
City	Province	Postal Code

5. Signature

I understand that I have made a selection from the payment 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 understand that if this contract provides for spousal income under Group IncomePlus and I have elected to terminate the contract, this will result in voiding all Group IncomePlus guarantees (available to spouse only).

I hereby certify that the information on this form is correct to the best of my knowledge.]

Signature	Date signed (dd/mmm/yyyy)

Personal information

We collect, use, and disclose your personal information for the purpose of processing your request. We disclose your personal information to authorized employees, agents, representatives, financial institutions and other parties with whom we deal with in issuing and administering your product(s) and services, now and in the future. Also, we disclose your personal information to service providers who require this information to perform their services for us (for example data processing, programming, data storage, and printing). Unless there are contractual limitations, your personal information may be accessed or transferred within or outside Canada and may be subject to the laws of those jurisdictions. You may withdraw your consent subject to legal and contractual restrictions. You also have the right to access and correct your personal information maintained in our files. For further information you can review our Privacy Policy or email us at Canada_Privacy@manulife.ca.

Send us your documents online

Mail the form, to one of the addresses below.

Outside of Quebec:
Manulife
Group Retirement
P.O. Box 396
Waterloo, ON N2J 4A9
Fax: 1-866-945-5110

Quebec:
Manulife
Group Retirement
2000 Mansfield, Suite 1410
Montréal, QC H3A 3A2
Fax: 1-866-945-5109

DEFINITION OF SPOUSE

The definitions provided are subject to change as a result of any amendments to the provincial pension acts and regulations respecting entitlement to death benefits.

ALBERTA "Pension Partner"

Persons are pension partners for the purposes of the Employment Pension Plans Act (Alberta) on any date on which one of the following applies:

(a) they (i) are married to each other, and (ii) have not been living separate and apart from each other for a continuous period longer than 3 years;

(b) if clause (a) does not apply, they have been living with each other in a marriage-like relationship (i) for a continuous period of at least 3 years preceding the date, or (ii) of some permanence if there is a child of the relationship by birth or adoption.

BRITISH COLUMBIA "Spouse"

Persons are spouses for the purpose of the Pension Benefits Standards Act (British Columbia) on any date on which one of the following applies:

(a) they (i) are married to each other, and (ii) have not been living separate and apart from each other for a continuous period longer than 2 years;

(b) they have been living with each other in a marriage-like relationship for a period of at least 2 years immediately preceding the date.

MANITOBA "Spouse"

Spouse of a person means the individual who is married to that person.

MANITOBA "Common-law Partner"

Common-law partner of a member or former member means (a) a person who, with the 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, cohabited with them in a conjugal relationship (i) for a period of at least 3 years, if either of them is married, or (ii) for a period of at least 1 year if neither of them is married.

NEW BRUNSWICK "Spouse"

Spouse means either of two persons 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 a declaration of nullity, or (c) have gone through a form of marriage with each other in good faith that is void and have cohabited within the preceding year.

NEW BRUNSWICK "Common-law Partner"

In the case of the death of a member or former member, a common-law partner is a person who, not being married to the member, was cohabiting in a conjugal relationship with the member or former member at the time of death of the member of former member and was cohabiting in a conjugal relationship with the member or former member for a continuous period of at least 2 years immediately before the death of the member or former member.,

NEWFOUNDLAND "Spouse"

A 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 with the member or former member within the preceding year.

NEWFOUNDLAND "Cohabiting Partner"

Cohabitating 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"

Spouse means either of 2 persons 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, (c) have gone through a form of marriage with each other, in good faith, that is void and are cohabiting or, where they have ceased to cohabit, have cohabited within the 12 period immediately preceding the date of entitlement, (d) are domestic partners within the meaning of Section 52 of the *Vital Statistics Act*, or (e) not being married to each other, are cohabiting in a conjugal relationship with each other, and have done so continuously for at least (i) 3 years, if either of them is married, or (ii) 1 year, if neither of them is married.

ONTARIO "Spouse"

Spouse means either of 2 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 3 years, or (ii) in a relationship of some permanence, if they are the parents of a child as set out in section 4 of the *Children's Law Reform Act*.

If, on the date of death, a member, former member, or retired member has a spouse described in clause (a) of the definition of "spouse" in subsection 1 (1) of the *Pension Benefits Act* (Ontario) from whom the member, former member or retired member is living separate and apart, that spouse does not have an entitlement under section 48 (1) or (2) of the *Pension Benefits Act* (Ontario).

If, on the date of death, a member, former member or retired member has a spouse described in clause (b) of the definition of "spouse" in subsection 1 (1) of the *Pension Benefits Act* (Ontario) and a spouse described in clause (a) of that definition from whom the member, former member or retired member is living separate and apart, the spouse described in clause (b) of the definition has an entitlement under section 48 (1) or (2) of the *Pension Benefits Act* (Ontario).

PRINCE EDWARD ISLAND – The definition of spouse will be determined in accordance with the provisions of the plan.

QUEBEC "Spouse"

The spouse of a member is the person who,

(1) is married to or in a civil union with the member;

(2) 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 3 years, or for a period of not less than 1 year if,

- at least 1 child is born, or to be born, of their union;
- they have adopted, jointly, at least 1 child while living together in a conjugal relationship; or
- one of them has adopted at least 1 child who is the child of the other, while living together in a conjugal relationship.

For the purposes of (2) above, the birth or adoption of a child prior to the period of conjugal relationship existing on the day as of which spousal status is established may qualify a person as a spouse. Notwithstanding (1) above, a person who is legally separated from bed and board on the day as of which spousal status is established is not entitled to any benefit under this subdivision unless the person is the member's successor or was named in a notice sent by the member under section 89 of the *Supplemental Pension Plans Act* (Quebec).

SASKATCHEWAN "Spouse"

A spouse is, (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 their spouse for at least 1 year prior to the relevant time.

Federal Pension Benefits Standards Act

The Office of the Superintendent of Financial Institutions (OSFI) regulates and supervises private pension plans provided to employees whose employment falls under federal jurisdiction. Employment under federal jurisdictions includes employment in banking, telecommunications, inter-provincial transportation, and pension plans established in respect of employment in the Yukon, the Northwest Territories and Nunavut.

"Survivor"

In relation to a member or former member means,

a) if there is no person described in paragraph (b), the spouse of the member or former member at the time of the member's or former member's death, or
b) a person who was the common-law partner of the member or former member at the time of the member's or former member's death.

"Spouse"

In relation to an individual, includes a person who is party to a void or, in Quebec, null 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 1 year.