

Registered Investment Account

DEATH CLAIM • CLAIMANT'S STATEMENT

INSTRUCTIONS

Please do not hesitate to contact us at 1-888-577-7337 to submit your claim. It will be our pleasure to assist you.

- **For a claim up to \$25,000**, the signature of the designated beneficiary is required, along with a copy of the death certificate.
 - **For a claim over \$25,001**, the signature of the designated beneficiary is required and that of the executor, along with a copy of the death certificate.
- » **If the death benefit is payable to a designated beneficiary or designated beneficiaries**
- a. This statement must be completed by the beneficiary. If there is more than one beneficiary, they must complete this statement jointly or, if preferred, obtain and use separate forms.
 - b. If a designated beneficiary is a minor, this form must be completed in his name by his guardian or other person legally responsible for the management of the minor's property. A certified copy of the letters of appointment of guardianship must also be attached.
 - c. If a designated beneficiary is deceased, proof of death must be provided.
- » **If the death benefit is payable to the estate of the deceased annuitant**
- a. If the annuitant has left a will, this form must be completed by the named executor(s) and a notarized or certified copy must be provided. In the province of Quebec, a copy of the notarized will is sufficient.
 - b. If the insured has not left a will, this form must be completed by the administrator of the estate and a notarized copy of letters of administration must be attached. In the province of Quebec, this form must be completed by the heirs and the notarized inheritance declaration must be attached.
- » **If the contract is assigned**
- This form must be completed by the assignee and the beneficiary. Payment will be made jointly.
- » **Social Insurance Number**
- The claimant must provide his/her social insurance number, as may be required to declare any taxable income paid to him/her. If such a number has never been assigned to the claimant, leave blank.

1. CONTRACT

Number of each contract under which a claim is submitted _____

2. DECEASED ANNUITANT

_____ **Date of Birth:** _____/_____/_____
First Name Last Name Day Month Year

Address where he (she) last resided: _____
Street City Prov. Postal Code

Date of Death: _____/_____/_____
Day Month Year

3. INFORMATION ABOUT THE SPOUSE CLAIMING THE DEATH BENEFIT

(Complete section 4 if you are not the spouse)

_____ **Sex:** M F
First Name Last Name

Date of Birth: _____/_____/_____
Day Month Year

Social Insurance Number

Address: _____
Street City Prov. Postal Code

Telephone Email

If you are you the spouse of the deceased annuitant according to the definition of "spouse" in the attached Appendix, please check the appropriate box in Appendix A.

4. STATEMENT OF CLAIMANT/BENEFICIARY (OTHER THAN A SPOUSE)

_____ **Sex:** M F
Name of Claimant

Date of Birth: _____/_____/_____
Day Month Year

Social Insurance Number

Address: _____
Street City Prov. Postal Code

Telephone Email

If you are not the spouse of the deceased annuitant, please check the applicable box:

The deceased annuitant had a spouse/common-law spouse, according to the definitions in Appendix A, at the time of his/her death.
Please indicate the name and address:

Name of Spouse: _____

Address: _____
Street City Prov. Postal Code Applicable Province

The deceased annuitant did not have a spouse or common-law spouse at the time of his/her death, according to the definition of spouse in Appendix A.

5. METHOD OF PAYMENT

Several payment options are available. You may choose to receive the death benefit in a single lump sum or in equal monthly payments over a period best suited to your needs (for your lifetime or for a fixed period, with or without a guaranteed period, according to your preference.) Please contact us at 1-888-577-7337 or your financial advisor if you need help to choose the option best suited to your needs.

I want this claim to be:

- Paid in regular installments, based on the frequency, amount, and manner determined in my deceased spouse's annuity contract.
- Paid in a lump sum, by cheque:
 - Mail the cheque to address indicated in Section 3 or 4
 - Mail the cheque to your Assumption Life advisor
- Paid in a lump sum by direct deposit to my bank account (*Please include a VOID cheque*).
- Remitted by reinvesting in an Assumption Life annuity contract.
- Transferred to an RRSP, RIF, or annuity (*if spouse of deceased annuitant*).

6. STATEMENT AND SIGNATURE

In what capacity do you make this claim? Designated beneficiary Executor of the will Trustee or Assignee

I declare that all the information and answers contained in this document are complete and accurate.

Signed in the city of _____ in the province of _____ on ____/____/____
Day Month Year

X

Signature of claimant

X

Signature of executor, trustee, or assignee

APPENDIX A – Definition

For retirement savings plans (RSP) and retirement income funds (RIF), the definition of applicable spouse is as follows:

Spouse or common-law partner: The person who, at any given time, is the individual's spouse or common-law partner and who is not at that time living separate and apart from the individual. For the purposes of this definition, a person is not considered as living separate and apart from an individual at any given time unless they were living separate and apart at that time, because of a breakdown of their marriage or common-law partnership, for a period of at least 90 days.

For pension plans, LIFs, and a life annuity purchased with locked-in money, please check the appropriate box:

NEW BRUNSWICK: 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,
- 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. if there is no such person as described above, spouse means:
 - i. in the case of the death of a member or former member, a person who, not being married to the member or former member, was cohabiting in a conjugal relationship with the member or former member at the time of the death of the member or former member and was cohabiting in a conjugal relationship with the member or former member for a continuous period of at least two years immediately before the death of the member or former member,
 - ii. in the case of the breakdown of a common-law partnership, a person who, not being married to the member or former member, was cohabiting in a conjugal relationship with the member or former member for a continuous period of at least two years immediately before the date of the breakdown of the common-law partnership, or
 - iii. in all other cases, a person who, not being married to a member or former member at the particular time under consideration, is cohabiting in a conjugal relationship with the member or former member at that time and who has so cohabited for a continuous period of at least two years immediately before that time.

NOVA SCOTIA: 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 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, where they have ceased to cohabit, have cohabited within the twelve-month 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 cohabitating in a conjugal relationship with each other, and have done so continuously for at least
 - i. three years, if either of them is married, or
 - ii. one year, if neither of them is married.

QUEBEC: Spouse means a person who:

- a. is married to or in a civil union with the member, or
- 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:
 - i. at least one child is born, or to be born, of their union,
 - ii. they have adopted, jointly, at least one child while living together in a conjugal relationship,
 - iii. one of them has adopted at least one child who is the child of the other, while living together in a conjugal relationship.

ONTARIO: 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 as set out in the *Family Law Act*.

NEWFOUNDLAND AND LABRADOR: Spouse means a person who:

- a. is married to the member or former member, or
- b. is married to the member or former member by a marriage that is voidable and has not been voided by a judgment 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.

Except in accordance with part VI of the Pension Benefits Act (Newfoundland and Labrador), spouse has the same meaning as that of spouse or former spouse within the meaning of "Family Law" (Newfoundland and Labrador).

Cohabiting Partner means

- a. in relation to a member or former member who has a spouse, 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, a person who has cohabited continuously with the member or former member in a conjugal relationship for not less than one year, and is cohabiting or has cohabited with the member or former member within the preceding year.

ALBERTA: Pension partner means, in relation to another individual,

- a. that 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.

MANITOBA: 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.

A common-law relationship is defined as the relationship between two people who are common-law partners of each other.

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 spouse at the relevant time and who has not been cohabiting continuously with the member or former member as his or her spouse for at least one year prior to the relevant time.

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 two-year period immediately preceding the relevant time, or
- b. if paragraph (a) does not apply, a person who was living with that other person in a marriage-like relationship for a period of at least two years immediately preceding the relevant time.

FEDERALLY REGULATED PENSION PLANS:

Spouse means:

- a. 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 means:

- a. 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.