
Long-term income protection (LTIP)

You continue to accumulate credit in the Ontario Teachers' Pension Plan while you receive:

- sick pay or long-term income protection (LTIP) through your employer; or
- payments for loss of earnings from the Workplace Safety & Insurance Board (WSIB).

In most cases, this applies even if you're on integrated sick leave or rehabilitative employment. As long as you're receiving WSIB loss of earnings benefits or benefits under a valid LTIP agreement with your employer, your credit can grow seamlessly until you start your pension.

If you began collecting LTIP through your employer as a result of a disability that occurred after Aug. 31, 2001, your pension contributions are waived and your pensionable salary is adjusted automatically for inflation each subsequent school year at no cost to you. This helps you build the biggest pension possible during your absence from work.

If you're like most disabled members, you may find it is best to stay on WSIB or LTIP benefits for as long as you can, especially if your employer continues to provide benefits such as health and life insurance. Carefully weigh your options before making any decisions.

Purchasing credit

You don't accumulate credit during a break in employment for health reasons unless you receive WSIB benefits, sick pay or LTIP benefits through an employer-sponsored program. You can apply, however, to buy back such absences due to ill health. For more information on buying back credit, visit our website or contact us.

Disability pensions

Who qualifies?

If you become disabled while employed in education, you may be eligible for a disability pension. To qualify, you must:

- have at least 10 qualifying years of service in the Ontario Teachers' Pension Plan;
- terminate employment in education and stop receiving any LTIP or WSIB loss of earnings benefits;
- provide full and complete documentation of medical evidence that meets the requirements of the plan for a full or partial disability pension, as of the date you terminated employment; and
- be under age 65.

You must submit a pension application within two years of your termination of employment in education. An application will be accepted after the two-year deadline only if a late diagnosis or your disability prohibited you from applying on time.

Disability pensions, cont'd.**Types of disability pensions**

There are two types of disability pensions you may be eligible to receive.

Full disability pension

To be eligible for a full disability pension, we must determine that you're incapable of earning a living in *any* occupation. A full disability pension is based on 2% x credit (years) x average "best-five years of salary" less reductions for such things as survivor benefits. There is no early retirement reduction applied to full disability pensions.

Partial disability pension

To be eligible for a partial disability pension, we must determine that you're incapable of employment in the education field. Your partial disability pension is calculated like a full disability pension but includes an early retirement reduction. This means your pension is reduced by 2.5% for each point you're under your 85 factor or age 65, whichever is less (your age plus qualifying years equal your factor).

For example, if you're 46 and have 22 qualifying years of service, your pension would be reduced by 42.5% because you're 17 points under the 85 factor ($17 \times 2.5\% = 42.5\%$).

Pension stops if you return to work

Your disability pension will be paid for as long as you remain disabled. If you return to work and receive pension payments you weren't entitled to, you must return them, with interest. Please review the situations below to see how returning to work may affect your disability pension.

Your pension may stop if you return to work.

Important 

Type of pension	Situation	What happens to your pension?	Do you need to contact us? When?
Full disability	Return to any type of work	Stops	Yes, immediately
Partial disability	Return to work in education	Stops	Yes, immediately
	Return to work outside education	Continues	No

Other benefit options

Instead of a disability pension, you may qualify for an immediate or future pension from the plan.

An immediate pension is available on an unreduced basis when you reach age 65 or your 85 factor (age + qualifying years = 85 factor). However, you can start your pension as early as age 50 with a reduction. Both of these scenarios allow members to benefit from re-employment in education.

If you're under age 50, you can choose either a future pension or you can transfer the commuted value of your pension to another locked-in retirement savings arrangement to collect as income when you reach retirement age. The option to transfer funds ends when you apply for a disability pension, providing your application is approved.

Keep in mind that pension benefits are payable only after you terminate employment and stop receiving LTIP. Make sure you understand your choices before making a decision.

Shortened life expectancy benefits

If you have a shortened life expectancy, you can apply to withdraw the commuted value of your pension any time before retirement without having to sever your employment relationship. The commuted value of your pension is the lump sum you would need today to replace your future pension.

To qualify for shortened life expectancy benefits, you must provide complete medical evidence, from a doctor licensed in Canada, of a life expectancy of less than two years. Spousal permission is also needed because a spouse forfeits the right to survivor benefits if you choose this option.

Before applying for this benefit, check with your employer and long-term disability carrier to ensure you'll continue to qualify for medical and long-term disability benefits if you withdraw your pension funds early.

Power of Attorney

We require your Power of Attorney for Property if you want a family member or someone else to apply for a benefit on your behalf. If you don't provide a Power of Attorney for Property and you want us to provide your personal information to a third party, including your spouse, we require your written authorization.

Keep your options open

It's a good idea to find out whether your medical condition meets the requirements of the plan for a full or partial disability pension before you apply for benefits. Medical pre-approval is important because you must give up your LTIP or WSIB loss of earnings benefits and sever your employment relationship before you start a disability pension.

Pre-approval also allows you to keep your pension options open. For example, once you apply and are approved for a disability pension, you no longer qualify to transfer the commuted value of your pension to another retirement savings vehicle. The commuted value of your pension is the lump sum you would need today to replace your future pension.

If you're trying to decide what is best for you, ask us to generate estimates of your options.

You may want to skip the pre-approval stage and apply for a disability pension right away if you're not receiving LTIP benefits or Workers' Safety Insurance Board loss of earnings benefits.

Pre-approval application process

- Both you and your doctor must complete the *Medical Report – Disability Pension*.
- Submit the completed and signed form to us, along with a full and complete set of supporting medical reports from your doctor or specialist, as soon as you can. Any costs associated with doing this are your responsibility.
- Our independent medical referee will conduct a comprehensive review of the *Medical Report* to assess whether you qualify for a full or partial disability pension.
- The medical referee's decision will be provided to you as soon as possible.

Pre-approval deadlines

Once you're medically pre-approved for a disability pension, you have one year to formally apply for the pension, provided you're still within the two-year window of your resignation date. If your one-year period has expired and you're still within your two-year window, you must seek pre-approval again or you may choose to submit your pension application without medical pre-approval.

Late applications will be accepted only if a late diagnosis or your disability prohibited you from applying on time. Keep in mind, however, that eligibility for disability benefits is established as of the date you terminated employment in education. Any worsening of your medical condition since that time is not taken into account.

If you aren't pre-approved

If you aren't medically pre-approved for a disability pension, ask us what other pension options are available to you.

Gather complete supporting documentation

You may want to begin gathering the documents we need to support your pension application. We require a photocopy of the documents listed below.

Your birth certificate and your spouse's birth certificate

If you can't obtain a birth certificate, we'll accept a Canadian passport (provided it was issued after Jan. 22, 1969), or Ontario driver's licence.

Your marriage certificate

If you don't have a marriage certificate and you were married in Ontario, contact the Registrar General for a replacement copy at 416-325-8305 or toll free at 1-800-461-2156.

If you don't have a marriage certificate and you were married outside of Ontario, we require an affidavit of your marital status. An affidavit is a written statement sworn before a Commissioner of Oaths or notary public, such as a lawyer.

If you have a common-law spouse, please complete a *Statutory Declaration of Common-law Relationship*, found in the forms section of this kit. This form must be sworn before a Commissioner of Oaths or notary public, such as a lawyer.

Your separation agreement

If you're separated and don't have a separation agreement, please complete a *Statutory Declaration of Separation*, available from our office or the Member Reference Library section of our website at www.otpp.com. The declaration must be sworn before a Commissioner of Oaths or notary public. If you're now divorced, we need your divorce papers instead of your separation papers.

Your divorce papers

If your divorce occurred after 1984, we require a photocopy of either your divorce order or certificate of divorce. If your divorce occurred before 1985, we require a copy of your decree absolute.

If you can't find your divorce papers, contact the Central Divorce Registry at 613-957-4519 and ask for your divorce file number. Once you have the file number, you can request proof of your divorce from the court where the divorce was heard. Contact the Ministry of the Attorney General to locate court offices in Ontario or visit its website at: www.attorneygeneral.jus.gov.on.ca.

Your CPP Notice of Entitlement

If you've applied for a Canada Pension Plan (CPP) disability pension, please send us a photocopy of the Notice of Entitlement or Statement of Denial when you receive it. This requirement applies even if you apply for a CPP disability pension down the road. Contact CPP directly at 1-800-277-9914 for more information or to replace missing documents.

Before you apply for a pension, ask yourself the following questions.

Did you belong to another pension plan?

You may be able to transfer credit to the Ontario Teachers' Pension Plan from another pension plan registered in Canada. Moving credit into our plan may allow you to retire with a larger pension.

We have a transfer agreement with other major pension plans in Ontario. We also have an agreement with the Canadian Teachers' Federation and teachers' pension plans in every province.

You also may qualify to buy back credit in our plan if you belonged to a registered pension plan not covered by either of these transfer agreements.

Visit our website at www.otpp.com or contact us for more information. Deadlines and other conditions apply.

Do you qualify to buy back service?

If you received a refund from the Ontario Teachers' pension plan for an earlier period of employment, you may be able to buy back the service. This will result in a larger pension.

You may also qualify to buy back an employer-approved leave of absence or a break in service due to ill health. Contact our office for eligibility requirements, estimated costs, payment options and deadlines.

Are you retiring mid-year?

Your qualifying years of service, plus your age, determine when you're eligible for an unreduced pension. Since 1997, you have earned one qualifying year of service for every school year in which you have worked for more than 10 days. Exceptions occur in your first and final year of work.

If you retire and start your pension before the end of the school year, your qualifying year of service during the final year counts only up to the month before your pension begins. For example, if you retire halfway through the school year, you'll accumulate one-half of a qualifying year of service in your final year even though you worked more than 10 days.

How qualifying years are calculated

For school years	Days of work needed for one qualifying year*
After Dec. 31, 1996	More than 10 days
Sept. 1, 1990 to Dec. 31, 1996	More than 20 days
Before Sept. 1, 1990	Any credit

*Exceptions: during your first and final year of work and when you buy credit for an absence.

Have you considered your survivor pension options?**If you have an eligible spouse**

Survivor benefits are paid to your married or common-law spouse if you're living together when you receive your first pension payment or when you die (if before your pension begins). Common-law means that you're living with a person of the same or opposite sex in a conjugal relationship for:

- at least three continuous years; or
- a shorter period if you're the parents of a child.

A former spouse may also be entitled to a portion of your retirement death benefit if specified in a valid separation agreement or court order submitted to the Ontario Teachers' pension plan before you retire.

Unless you notify us before your pension begins, we'll provide your spouse with a 60% survivor pension. Other options are available.

If you have dependent children

If you don't have an eligible spouse when you die, your dependent children will receive a survivor pension. A child will be dependent if they're reliant on you for support at the time of your death and they're:

- under 18, or
- 18 to 24 years of age and enrolled in full-time continuous education, or
- disabled, having been disabled since your date of death.

If you have more than one eligible child, the survivor pension is divided equally and paid to each child for as long as he or she remains eligible. Eligible children receive a 50% survivor pension, unless you choose a higher survivor option when you retire.

The 10-year pension guarantee

If you don't have an eligible spouse, you're automatically entitled to the 10-year guarantee with no reduction to your pension.

If you have an eligible spouse, you can choose this option when you apply for your pension in exchange for a 0.1% lifetime reduction in your pension.

Under the guarantee, if you die before receiving 10 years' worth of pension payments, your survivor will receive your CPP-adjusted pension for the balance of the 10 years. After that time, your spouse or dependent children will collect the survivor's pension chosen prior to retirement. If your spouse also dies within the 10 years and there are no dependent children, any balance owing on the 10 years of pension payments will be paid to your spouse's estate. If there is no spouse at the time of your death, any balance will be paid to your estate in a lump sum.

For more information

For a complete description of your options, consult our Survivor Benefits brochure.

Have you selected a power of attorney?

Many people believe that if they become incapacitated, their family can act on their behalf. This is not so when it comes to financial matters. Your family will need legal authority to manage your financial affairs.

Without this legal authority, we're powerless to carry out requests from your spouse or anyone else, or release information to them.

You may wish to consult with a lawyer for specific conditions and limitations in the granting of the power of attorney for property. To get started, consider obtaining a *Power of Attorney Kit* from the provincial Ministry of the Attorney General. The kit, complete with forms, is available online at www.attorneygeneral.jus.gov.on.ca or by calling 1-800-366-0335 or 416-314-2800.

To ensure we can reflect your wishes, please supply us with a copy of your power of attorney for property as soon as it goes into effect.

Do you qualify for supplementary medical coverage?

You may want to consider post-retirement medical insurance. Insurance is available from many carriers.

Three independent plans provide special coverage for members of the Ontario Teachers' Pension Plan. One plan is offered by the Retired Teachers of Ontario (RTO/ERO) and two are offered by the Ontario Teachers' Insurance Plan (OTIP). For more information on these plans, please contact them directly.

- **RTO** – 1-800-361-9888; www.rto-ero.org
- **ARM Retiree Health Insurance Plan** – 1-800-267-7867; arm.otip.com
- **OTIP's Retired Teachers Insurance Plan** – 1-866-783-6847; www.otip.com/rtip

You can also visit the Members section of our website at www.otpp.com for links to the three plans:

- Members > Life & Career Events > Preparing for Retirement > Staying on the Retirement Track > Four Months Before Your Pension Starts.

Are you applying for a CPP disability pension?

Your Ontario Teachers' pension is integrated with the Canada Pension Plan (CPP). As soon as you begin receiving a CPP disability pension, your Ontario Teachers' pension will be reduced. For that reason, we need to know if you apply for this government benefit and when your application is approved or denied. We require this information even if you apply for benefits after you retire.

If you're approved for a CPP disability pension, we need a photocopy of your *Notice of Entitlement*. If your application is denied, we need a photocopy of your *Statement of Denial*.

For information or to apply for CPP benefits, contact CPP directly at 1-800-277-9914 or visit its website at www.servicecanada.gc.ca.

All the forms you need to apply for a disability pension follow this page. In addition to the forms, we require certain documents, such as proof of your age, to support your application.

We strongly recommend that you use the checklist below to ensure that you're filing a full and complete set of documents with your application.

Disability pension application checklist

Required forms and documents

- Complete and sign the *Disability Pension Application* (0194) form.
- Complete and sign the federal government form, *Personal Tax Credit Return (TD1)* if you'd like more tax deducted from your pension or if you'd like to claim additional federal tax credits.
- Complete the tax credit form for the province in which you'll reside when you retire (Ontario residents complete *TD1ON*) if you'd like to claim additional provincial tax credits.
- Enclose a photocopy of your birth certificate or another acceptable proof-of-age document.
- Enclose a photocopy of your spouse's birth certificate or another acceptable proof-of-age document.
- Enclose a photocopy of your marriage certificate or a signed *Statutory Declaration of Common-law Relationship* if you have an eligible spouse.
- Enclose a photocopy of your certificate of divorce or decree absolute, or your separation agreement, if applicable.
- If you haven't been pre-approved, have your physician complete the *Medical Report – Disability Pension* thoroughly and return it to us with your complete supporting medical reports.

Supplementary forms checklist

Optional forms

- Complete and sign a *Waiver of Joint and Survivor Pension* if you want to decrease your survivor benefits.
- Complete and sign the *Online Account Registration* form to gain access to a wealth of personal pension information.
- Enclose a copy of your CPP disability pension *Notice of Entitlement*, if you've applied for or are already in receipt of a CPP disability pension.

1. Applicant information

Ontario Teachers' Account Number

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Birth date

<i>yyyy</i>				<i>mm</i>			<i>dd</i>		

Name *last*

first

middle

Address *street*

city

province

postal code

Telephone *home*

work

2. Marital status on pension start date

Married Common-law

⇒ Proceed to section 3

Single Separated Divorced Widowed

⇒ Proceed to section 4

3. Survivor pension options

Spouse's name *last*

first

middle

Spouse's title

Spouse's date of birth

Ms. Mrs. Mr. Other (please specify): _____

<i>yyyy</i>				<i>mm</i>			<i>dd</i>		

A. Please select/confirm your survivor option:

<input type="checkbox"/> 50%	<input type="checkbox"/> 60%	<input type="checkbox"/> 65%	<input type="checkbox"/> 70%	<input type="checkbox"/> 75%
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Please complete a *Waiver of Joint and Survivor Pension* form and submit it before we make your first pension payment, if you haven't already done so.



This is the default option. If you choose this option, no additional action is required.

Forms are available online at www.otpp.com

You must elect a survivor pension before we make your first pension payment. You can change this election, but once we make your first pension payment, it becomes irrevocable.

B. 10-year pension guarantee:

If you die within 10 years of beginning your Ontario Teachers' pension, your eligible spouse will receive your pension (minus the CPP reduction) for the balance of 10 years. After 10 years, your eligible spouse will receive the survivor pension option you chose or confirmed above. To provide your eligible spouse with this guarantee, you must elect it before we make your first pension payment.

Yes, I elect the 10-year pension guarantee option. I understand my pension will be reduced by 0.1%, or about \$40 a year for a \$40,000 pension, to provide this option.

No, I do not elect the 10-year pension guarantee option.

Please complete Part 1, answering all questions and typing or printing clearly. Have your doctor complete Part 2. Sign and complete Part 3, and send all reports to the Ontario Teachers' Pension Plan.

PART 1 To be completed by the Applicant

Personal information

Name <i>last</i>	<i>first</i>	<i>initial</i>								
<hr/>										
Date of birth (<i>dd/mm/yyyy</i>)										
<hr/>										
Address <i>street</i>	<i>city</i>									
<hr/>										
<i>province</i>	<i>postal code</i>									
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Telephone <i>home</i>	Last day of employment in education									
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Physicians

List your family physician and any other doctors you have consulted about this disability.

Name	Address	Date consulted								
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Medical history

List any significant illnesses or medical treatment you have had in the last three years.

Illness or treatment (include date, duration, and treatment received)	Name of doctor or hospital
<hr/>	<hr/>

Description of disability

Describe the symptoms of your medical condition and how it affects your ability to work

Describe your daily routine

When did your disability begin?

Do you expect your medical condition to improve with appropriate medical care? Yes No

To what extent are you disabled now?

- Partially (unable to work in education but other employment is possible, or there is a possibility your health will improve)
- Fully (unable to work at any job at this time)

Depending on the extent of your disability, you may be entitled to a partial or full disability pension.

Are you confined? No Yes **▶** If yes, confined to:

- Bed
- Hospital or institution
- House
- Other _____

Date confinement began

yyyy				mm		dd	

Have you done any type of work since your last day of employment in education? Yes No

If yes, please specify the following:

Dates of employment	Type of work	Income earned?																
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yyyy				mm		dd												

Are you able to do any type of work now? Yes No

If no, do you expect you will ever recover sufficiently to work again? Yes No

If yes, please specify the following:

Date able to start

yyyy				mm		dd	

Type of work

Statutory Declaration of Common-law Relationship

1. The member completes Part A of this form then signs it before a Commissioner of Oaths.
2. A Commissioner of Oaths witnesses the member's signing of the declaration then completes Part B.
3. The member's common-law spouse completes Part C.

What is common-law?

Common-law means that you are living with a person of the same or opposite sex in a conjugal relationship for:

- at least three continuous years; or
- a shorter period if you're the parents of a child.

Part A – to be completed by member

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Ontario Teachers' Account Number

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Date of birth

Name *last*

first

Address *street*

city

province

postal code

Telephone *home*

work

I, _____, solemnly declare that I lived together with
name of member

_____ in a continuous conjugal relationship from
name of common-law spouse

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to the present time.

If you have lived at two or more addresses during your common-law relationship, include all other addresses of the past three years on a separate sheet of paper.

If you have lived at separate addresses at any point during the last three years, please attach an explanation.

1. Both my common-law spouse and I are the parents of a child: Yes No

◆ If yes, provide the following information for a child:

First name

Last name

Date of birth

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◆ If child was adopted, also provide the date of adoption

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2. My common-law spouse and I:

- a) have jointly signed a residential lease, mortgage or purchase agreement relating to a residence in which we both live(d) Yes No
- b) jointly own(ed) property other than our residence Yes No
- c) have joint bank, trust, credit union or charge card accounts Yes No
- d) have declared each other as spouses on federal income tax returns Yes No

**Part A –
to be completed
by member, cont’d.**

No children or joint finances?

If you checked “No” in all of the boxes on the previous page, provide other documentary evidence that would show your continuous cohabitation as common-law spouses. For example, copies of household bills, insurance information or other items that include dates, addresses and your names.

Important!

Please don’t sign until a Commissioner of Oaths is present to witness your signature.

By signing below I hereby declare that, to the best of my knowledge, the information on this declaration is true and complete. I also undertake to notify the Ontario Teachers’ Pension Plan in the event my marital status changes. (Providing false information may be considered fraudulent and/or may change your pension entitlement.)

Member’s signature

**Part B –
to be completed
by Commissioner
of Oaths**

A Commissioner of Oaths is any lawyer in Ontario, a notary outside of Ontario, or an individual who has been named a Commissioner by the Ontario Ministry of the Attorney General.

Signed and declared before me at _____, _____
city, town or village province or territory

on

yy	yy	mm	dd
----	----	----	----

.

Name of Commissioner

Commissioner’s signature

Please choose your source of authority to commission this document:

- Lawyer or Judge – Please provide your law society number:

--	--	--	--	--	--
- Commissioner of Oaths or Notary Public

Please provide your stamp or seal below:



**Part C –
to be completed by
common-law spouse**

I, _____, born on

yy	yy	mm	dd
----	----	----	----

name of common-law spouse

solemnly declare that I have lived with _____ in a continuous
name of member

conjugal relationship from

yy	yy	mm	dd
----	----	----	----

 to the present time.

Common-law spouse’s signature

yy	yy	mm	dd
----	----	----	----

Date

Waiving Your Joint and Survivor Pension

Please read this fact sheet before signing the *Waiver of Joint and Survivor Pension*.

Overview

“Living separate and apart” means you are no longer sharing a spousal relationship (i.e., having joint finances, sharing a conjugal relationship) and intend to terminate your relationship.

You can be living separate and apart without a formal separation agreement and/or in the same residence.

Under Section 44 of Ontario’s *Pension Benefits Act*, your spouse is automatically eligible for a joint and survivor pension as long as you are not living separate and apart on the date you receive your first pension payment. A joint and survivor pension equals 60% of your CPP-adjusted pension.

Your pension is reduced slightly to provide the 60% survivor pension. The reduction is based on the age difference between you and your spouse. It is a permanent reduction, even if your spouse predeceases you.

You and your spouse may waive the right to a 60% survivor pension. **If you choose this option, your spouse will receive a 50% survivor pension, with no reduction to your pension**, except in the following situations:

- If you are living separate and apart from your spouse on the date you receive your first pension payment, your spouse will not be eligible for a survivor pension. In that case, neither the 60% nor the 50% survivor pension will apply.
- If you stopped working in education before 1990 and signed the *Waiver of Joint and Survivor Pension*, you may disentitle your spouse to a survivor pension. Please contact us for more information.

Before waiving your right to the 60% survivor pension, you and your spouse should consider obtaining independent legal advice concerning your individual rights and the effect of a waiver. For more information on survivor benefits, please visit our website at www.otpp.com.

Definition of eligible spouse

Your spouse is your married or common-law partner. A common-law partner must have lived with you in a conjugal relationship for:

- at least three continuous years; or
- a shorter period if you’re the parents of a child.

A former spouse may be entitled to a portion of your survivor benefits if assigned in a separation agreement or court order with which we can comply.

How to waive

To waive your spouse’s right to a 60% survivor pension, you and your spouse must do the following within the 12-month period before the date you receive your first pension payment:

- date, sign and complete the *Waiver of Joint and Survivor Pension* (page 2 of this document), and
- return it to us.

The waiver can be cancelled any time before the date you receive your first pension payment.

Waiver of Joint and Survivor Pension

Personal information

Member's name

Date of birth

yy	yy	mm	dd
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Member's address

Waiver

We, _____
(referred to below as the "member")

and _____,
(referred to below as the "spouse")

certify that we are spouses within the meaning of the Ontario *Pension Benefits Act*.

We understand that section 44 of the Ontario *Pension Benefits Act* provides that the pension paid to the member from the Ontario Teachers' Pension Plan must be paid as a joint and survivor pension if we are spouses on the date that the payment of the first installment of the pension is due and if we are not living separate and apart at that time. We also understand that the amount of pension payable to the surviving spouse must not be less than 60% of the pension paid to the member while we are both alive.

We understand that we may waive the right to the joint and survivor pension provided by section 44 of the Ontario *Pension Benefits Act* by signing this waiver.

We understand that by signing this waiver, the surviving spouse will not be entitled to any joint and survivor pension provided by section 44 of the Ontario *Pension Benefits Act*.

We hereby waive our right to a joint and survivor pension provided by section 44 of the Ontario *Pension Benefits Act* by signing this waiver in the presence of a witness.

We understand that we may cancel this waiver at any time before the date of the commencement of payment of the member's pension.

Dated this _____ day of _____, _____ year

Signature of witness

Signature of member

Name and address of witness (printed)

Signature of witness

Signature of spouse

Name and address of witness (printed)

Prior to completing this form, each party should consider obtaining independent legal advice concerning their individual rights and the effect of this waiver.

NOTE: This waiver is not effective unless it is dated, signed and delivered to the Ontario Teachers' Pension Plan within the 12-month period preceding the commencement of payment of the pension benefit as required by subsection 46(2) of the Pension Benefits Act.

