



To Whom It May Concern,

Recently, you or a representative contacted the International Union of Painters and Allied Trades (IUPAT) Industry Retirement Funds Office requesting a Pension Application.

To process this application, the Fund Office requires the following:

- ☐ **Completed Pension Application**
- ☐ **Participant Proof of Age:** Instructions included.
- ☐ **Spouse's Proof of Age:** If married, instructions included.
- ☐ **Spousal Declaration Form**
- ☐ **Participant's Divorce Decree, Orders, or Agreements:** If divorced, submit all divorce documents in their entirety for each former spouse.
- ☐ **Participant CPP Disability Award Letter:** If applying for disability.
- ☐ **Death Certificate:** If the spouse has passed away.

Not providing the completed application and supporting documentation will delay the processing of your application. All supporting documents should be legible copies, not originals.

Your application may be submitted by mail (preferred), email, or fax to the contact information listed below. If submitting your application by email, the application and supporting documents are required to be sent in one email with one PDF attachment.

IUPAT Pension Fund of Canada
Fiddlers Green Postal Outlet
PO Box 81032
Ancaster, ON L9G 4X1
Email: Pension@iupat.org
Fax: 866-656-4160

Once we receive your completed application and supporting documents, you will receive an acknowledgement letter within 30 days confirming receipt of application. A formal determination on your application will be sent within 45-90 business days from the date received. If additional information is needed, the Fund Office will communicate with you via mail requesting any additional information and missing documentation.

Information on the Pension Fund can be found in the enclosed Pension Summary Plan Document (SPD) that is also available online at www.iupatpension.org.

If you have any additional questions or need assistance filling out the documentation, please contact the Fund Office at (416) 564-5500 or toll-free at (800) 554-2479.

Sincerely,

The IUPAT Industry Pension Fund Office

Proof of Age Instructions

United States and Canada

Proof of age is required to be furnished to the Fund Office with each application for the Plan Participant, Applicant, and the spouse/beneficiary.

Do not submit original documents, and ensure all copies are clear and easy to read. The processing of an application will be delayed if the proper legible documentation is not received.

<u>One</u> of the following	<u>Two</u> of the following are required if one of the forms on the left can't be provided
Birth Certificate	Military Record
Valid Passport	Driver's License (valid or expired)
Valid Real ID (US Only)	Expired Passport
Baptismal Certificate or a statement of DOB, certified by the custodian of such record	An Insurance Policy that provides the date of birth
Notification of registration of birth in a public registry of vital statistics	School Record, certified by the custodian of such record
Certification of the record of age by the US Census Bureau	A marriage certificate that shows the date of birth
Hospital birth record, certified by the custodian of such record	A death certificate that shows the date of birth
Medicare Card or Certificate of Social Security Insurance award, if the date of birth is shown on document	Other valid government documents showing the date of birth
Immigration Papers	
Naturalization Record	



INTERNATIONAL UNION OF PAINTERS AND ALLIED TRADES INDUSTRY PENSION FUND (Canada)

Fiddlers Green Postal Outlet
PO Box 81032
Ancaster, ON L9G 4X1
Phone (800) 554-2479
Email: Pension@iupat.org

PENSION BENEFIT APPLICATION

Section 1: Plan Participant Information

Name: _____
First Middle Last

SIN: _____ **Date of Birth:** _____
Provide Complete SIN Day/Month/Year

Mailing Address: _____
Street

_____ Apt # City Province Postal Code

Home Phone: _____ **Cell Phone:** _____

Email Address: _____ **Mother's Maiden Name:** _____

Section 2: Plan Participant Employment Information

Last Affiliated IUPAT District Council or Local Union: _____

Current Employer: _____
Employer/Company Name City Province

Intended Last Date of Work: Month _____ Date _____ Year _____

Section 3: Pension Effective Date

If a date is not provided the Pension Effective Date will default to the earliest retirement date that can be provided under plan and provincial rules. The Plan Participant should not work past their Pension Effective Date if they are under age 65. **Do not submit your application more than 180 days before your desired pension effective date.**

Month _____ Date 1 Year _____

Section 4: Disability Pension

Are you applying for Disability Pension? ☐ Yes ☐ No

If yes, have you received your Disability Award Letter from CPP?

- ☐ Yes - *Attach CPP Award Letter*
- ☐ No - CPP determination is pending. Submit your CPP Disability Award Letter to the Fund Office as soon as it is received by CPP.

Section 5: Plan Participant Marital Status

- ☐ Married – Currently married.
- ☐ Divorced (even if re-married) - Attach a copy of your complete divorce decree, including any property settlement agreement, for each previous marriage.
- ☐ Single - Never married, and not married at this time.
- ☐ Common Law Relationship
- ☐ Widowed – Attach a copy of your spouse's death certificate.

Section 6: Spouse/Common Law Information

Name: _____
First Middle Last

SIN: _____ **Date of Birth:** _____
Provide Complete SIN Day/Month/Year

Mailing Address: _____
Street

_____ Apt # City Province Postal Code

Home Phone: _____ **Cell Phone:** _____

Email Address: _____

Section 7: Beneficiary Information

Note: Skip this section if you are married or in common law relationship. If you do not designate a beneficiary below the fund office will default to the Plan Participant's Estate.

Name: _____
First Middle Last

SIN: _____ **Date of Birth:** _____
Provide Complete SIN Day/Month/Year

Mailing Address: _____
Street

_____ Apt # City Province Postal Code

Home Phone: _____ **Cell Phone:** _____

Email Address: _____ **Relationship to Plan Participant:** _____

Section 8: Retirement Declaration and Affidavit

I understand that the IUPAT Pension Plan Rules of Canada require that if I am under age 65 I must stop working in the Painters and Allied Trades Industry in order to receive my pension benefit. Accordingly, I hereby confirm the following statements are true and accurate:

- If I return to work in any IUPAT-related trade, under age 65 I will report this work to the IUPAT Fund office no later than 21 days after I start such work.
- I understand that if the Plan pays me benefits for any month in which I am determined to have worked in suspendible service, I must repay these benefits (plus interest) to the Plan, or the Plan will recover the overpayments plus interest by reducing the pension payments otherwise payable or in any other way permitted by law.

I hereby apply to the International Union of Painters and Allied Trades Industry Pension Fund of Canada for a pension benefit with respect to work that I performed for an employer(s) contributing to the Fund. The statements of this Application (and the attachments to this Application) are true to the best of my knowledge and belief, under penalty of perjury. I understand that if I make a willfully false or fraudulent statement or furnish fraudulent information or proof, benefits paid on account of my false statement will be denied or discontinued, and that the Trustees will have the right to recover any payments made to me (and any costs incurred to recover such payments, such as attorneys' fees) because of a false or inaccurate statement, even if I did not know it was untrue. I also understand that any false or fraudulent statement made in this Application (including any attachment to this Application) may subject me to penalties under Provincial law.

Applicant Printed Name: _____ Signature: _____ Date: _____

Witness Printed Name: _____ Signature: _____ Date: _____

****Witness is required to be a non-relative****

Declaration of Spousal Status

Use this form to confirm whether or not the Participant has an eligible spouse (married or common-law) both at the time of his/her enrollment into the Plan and at time of his/her retirement. This declaration is to be signed by the Participant.

(Updated May 1, 2006)

Section 1: Participant Information

Name of Participant:

First Name (Print)

Last Name (Print)

Section 2: Definition of Spouse

The term "**Spouse**" is defined by the legislation of the province in which you are or were **employed**. You are considered to be employed in the province in which you report to work.

PLEASE READ THE APPLICABLE DEFINITION OF "**SPOUSE**" CONTAINED ON THE LAST PAGE OF THIS DOCUMENT PRIOR TO COMPLETING THE SECTIONS BELOW.

For the purposes of this declaration, all references to the term "**Spouse**" also includes a "**Common-Law Partner**" and a "**Cohabiting Partner**" as defined on the last page of this document, where applicable.

Please note that if you are **married**, you are considered to have a "Spouse" even if you are separated **unless** otherwise specified in the definition of "Spouse" applicable to you.

NOVA SCOTIA Participants Only:

If this declaration is being made at the time of your retirement, you are **not** considered to have a "**Spouse**", if you are **living separate and apart** from your "Spouse" at the time of your retirement.

Section 3: Declaration of Spousal Status

I have read and understand the definition of "Spouse" which is applicable to me.

Based on the definition of "**Spouse**", as of the date of this declaration,

I declare that:

☐ I have a Spouse

☐ I do **not** have a Spouse

Section 4: Spousal Information

If you have a Spouse, please provide the following information:

Name of Spouse: _____ (First Name / Last)

Birth Date of Spouse: _____ (Month / Day / Year)

☐ Married ☐ Common-Law

Section 5: Signature

I make this solemn declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath.

Witness:

Signature of Declarant

Signature Non-Relative Witness

Name of Declarant (Print)

Name of Non-Relative Witness (Print)

DATED this _____ day of _____, 200_____ .

SPOUSE DEFINITIONS

Alberta (Effective June 1, 2003).

"Spouse" means,

- (a) a person who, at the relevant time, was married to the Participant and had not been living separate and apart from the Participant for 3 or more consecutive years, or
- (b) if there is no person to whom paragraph (a) applies, a person who, immediately preceding the relevant time, had lived with the Participant 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 (Effective July 15, 1999).

"Spouse" means,

- (a) a person who at the relevant time was married to the Participant, and who, if living separate and apart from the Participant at the relevant time, did not live separate and apart from the Participant for longer than the 2 year period immediately preceding the relevant time, or
- (b) if paragraph (a) does not apply, a person who was living and cohabiting with the Participant 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 (Effective June 30, 2004).

"Spouse" means the person who is married to the Participant.

"Common-Law Partner" means

- (a) a person who, with the Participant, registered a common-law relationship under section 13.1 of *The Vital Statistics Act*, or
- (b) a person who, not being married to the Participant, 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 (Effective June 27, 1987).

"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 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) 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;

Ontario (Effective June 13, 2005).

"Spouse" means a person who is,

- (a) married to and is not living separate and apart from the Participant, or
- (b) is not married to the Participant and is living together in a conjugal relationship with the Participant,
 - (i) continuously for a period of not less than 3 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 (Ontario).

Newfoundland (Effective December 13, 2001).

"Spouse" means, if the Participant does not have a Cohabiting Partner, a person who

- (a) is married to the Participant,
- (b) is married to the Participant by a marriage that is voidable and has not been voided by a judgment of nullity, or
- (c) has gone through a form of a marriage with the Participant, in good faith, that is void and is cohabiting or has cohabited with the Participant within the preceding year.

"Cohabiting Partner", means

- (a) in relation to a Participant who has a spouse, means a person who is not the spouse of the Participant who has cohabited continuously with the Participant in a conjugal relationship for not less than 3 years, or
- (b) in relation to a Participant who does not have a spouse, means a person who has cohabited continuously with the Participant in a conjugal relationship for not less than 1 year, and is cohabiting or has cohabited with the Participant within the preceding year;

Nova Scotia (Effective June 4, 2001).

"Spouse" means

- (a) either of a man and woman who
 - (i) are married to each other,
 - (ii) are married to each other by a marriage that is voidable and has not been annulled by a declaration of nullity, or
 - (iii) 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 12 month period immediately preceding the date of entitlement, or
- (b) if there is no person to whom paragraph (a) applies, an individual who has registered a domestic-partner declaration with the Participant under the Vital Statistics Act (Nova Scotia) which has not been terminated in accordance with such act.

"Common-Law Partner" of a Participant means an individual who has cohabited with the Participant in a conjugal relationship for a period of at least 2 years, neither of them being a Spouse.

Quebec (Effective June 24, 2002).

"Spouse" means, the person who,

- (a) is married to, or in a civil union, with the Participant, and is not separated from bed and board from the Participant, or
- (b) has been living in a conjugal relationship with a Participant who is neither married nor in a civil union, whether the person is of the opposite or the same sex,
 - (i) for a period of not less than 3 years, or
 - (ii) for a period of not less than 1 year if:
 - (A) at least one child is born, or to be born, of their union; or
 - (B) they have adopted, jointly, at least one child while living together in a conjugal relationship; or
 - (C) one of them has adopted at least one child who is the child of the other, while living together in a conjugal relationship.

Saskatchewan (Effective July 6, 2001).

"Spouse" means:

- (a) a person who is married to the Participant; or
- (b) if a Participant is not married, a person with whom the Participant is cohabiting as spouses at the relevant time and who has been cohabiting continuously with the Participant as his or her spouse for at least one year prior to the relevant time.