

This *Info Sheet* explains how and when a retiree can designate a new spouse after retirement. The information provided applies to the:

- Anti-Tuberculosis League Superannuation Plan;
- Liquor Board Superannuation Plan;
- Public Service Superannuation Plan;
- Saskatchewan Transportation Company Superannuation Plan; and
- Power Corporation Superannuation Plan.

ADDING A NEW SPOUSE AFTER RETIREMENT

After a member retires, his or her spousal status may change. The Plan allows retirees to designate a new spouse after retirement.

First, you need to know what the Plan considers a spouse. A spouse is the person legally married to a Plan member, or if you are not married, the person with whom you are living in a conjugal relationship, and to whom at least one of the following situations applies. He or she:

- has been living with you in a conjugal relationship for at least 12 continuous months;
- is the parent of your child by birth or adoption; or
- has custody and control of your child (or had custody and control immediately before the child turned 19 years of age) and your child is wholly dependent on that person for support.

A married spouse takes priority over another person even if that person meets the definition of a spouse. You cannot have more than one spouse at any given time.

To add a new spouse one of these conditions must be met:

- you do not have a spouse at retirement and enter a spousal relationship after retirement;
- your spousal relationship ends after retirement and enter a new spousal relationship; or
- your spouse predeceases you after retirement and you enter a new spousal relationship.

A spousal relationship with someone to whom you are legally married ceases upon divorce. A spousal relationship with someone to whom you are not married ceases upon a separation of at least 90 days due to a breakdown in your relationship. The individual immediately resumes being your spouse if you resume living together in a conjugal relationship.

Your spouse at the time you retire is the spouse to whom a spousal benefit is paid in the event of your death, unless you have added a new spouse after retirement.

SPOUSAL WAIVER

If your spouse at retirement is still alive, that ex-spouse must sign a *Waiver of Spousal Benefits* form. Then you can have your pension recalculated to add a new spouse.

The waiver must be signed by the ex-spouse outside your presence, and in the presence of a lawyer licensed or otherwise entitled to practice law in Saskatchewan. Only your ex-spouse may complete the waiver.

Once the waiver has been supplied to the Plan it is irrevocable and your ex-spouse is no longer considered your spouse. This allows you to add your new spouse.

COST

To have your pension recalculated to add a new spouse you must submit a non-refundable fee along with your request to have your pension recalculated to add a new spouse. The fee covers the cost of the Plan Actuary recalculating your pension and is determined annually.

PROCESS

Adding a new spouse after retirement will change your pension amount. Before the Plan can tell you what your new pension payments will be, they must collect some information about you and your spouse.

You must send the Plan a *Health Evidence* form, your new spouse's date of birth and the non-refundable fee. If your spouse at retirement is still alive you must also provide a spousal waiver and evidence of any court order mentioning what the original spouse is entitled to receive. The ability to add your new spouse with the Plan does not override any court orders.

The Plan will consider the previous information and these factors when recalculating your pension:

- date your request is received by the Plan;
- your date of birth;
- date your pension began;
- current pension amount;
- current bridge benefit;
- date the bridge benefit will cease; and
- the form of pension selected at retirement.

After your request is submitted, the Plan actuary will calculate what your new pension would be after adding your new spouse. The Plan will mail you the quote along with a *Request for New Spouse Benefit Election* form.

If you choose to add your new spouse, select your survivor percentage (60, 75 or 100 per cent), sign and date the form, and return it to the Plan with any necessary documents.

If you choose not to add your spouse, please contact the Plan.

THE IMPACT ON YOUR EXISTING PENSION OF ADDING A NEW SPOUSE

The amount of your pension and any bridge benefit will change when you add a new spouse. Many factors effect the calculation, so you may contact the Plan to see some examples.

FOR MORE INFORMATION

If you have any questions about this *Info Sheet*, contact the Plan at:

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