

Definition of a Spouse

Spouse is a person who has rights to your pension in accordance with pension legislation and who, at the relative time, is;

- a) someone that you are married to and to whom you have not been living separate and apart for 3 or more consecutive years, or
- b) if there is no person to whom subsection (a) applies, someone you have been living with in a conjugal (common-law) 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.

If your Spouse wishes to waive his/her entitlement to pre-retirement death benefits, a waiver form may be obtained from the administration office and/or by accessing the website at www.absheetmetalpension.com.

Pension Plan Information

This Pension Plan is administered by an Industry Joint Board of Trustees, and is registered with Canada Revenue and Alberta Employment Pensions (CRA 388603), operating in accordance with all applicable legislative requirements. A Plan summary and Membership Booklet may be obtained from the Administration office and/or by accessing the website.

Funeral Benefit Plan Information

This Plan is supplemental to the Alberta Sheet Metal Workers' Retirement Trust Fund and is for the purpose of providing an enhanced death benefit. The Funeral Benefit applies to ACTIVE Plan Members and RETIRED Plan Members of the Alberta Sheet Metal Workers' Retirement Plan. The amount of the Funeral Benefit is a lump sum amount subject to a maximum benefit equal to the lessor of;

1. \$2,000.00 OR,
2. a.) for retired Plan Members, the monthly pension payable from the Retirement Plan as at date of death multiplied by six, and
b.) for Active Plan Members the monthly lifetime pension accrued under the Retirement Plan as of date of death, with no early reduction, multiplied by six,

however, shall not be less than \$500.00.

Minimal Plan requirements are that the claimant must apply within 3 months from date of death of the Plan Member. The Funeral Benefit shall be payable upon the death of the Plan Member to the Plan Member's Spouse or, if no spouse, to the Plan Member's Estate upon receipt of the Funeral Director's Statement or Death Certificate. This is a taxable benefit.

CRA 388603

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