

ROADMAP
Your future
starts today®



Who will your money go to?

Do you know who will receive the assets in your group retirement plan when you pass away?

Even though the beneficiary designation for death benefits might seem simple, there are lots of little details to consider. Here it is in a nutshell:

- If you **have** designated one or more beneficiaries for your plan, your assets will be transferred to said person(s).
- If you **have not** designated a beneficiary for your plan and you have a spouse at the time of death, your assets will be paid to your spouse.
- If you **have not** designated a beneficiary for your plan and you do not have a spouse at the time of death, your assets could be paid to your legal heirs. It's the law!
- If you **do not have** a valid will and you **have not** designated a beneficiary for your plan, your savings could be paid to your legal heirs, pursuant to the law. You might be very surprised at who receives these amounts when you die. Here's a hint: it's probably not who you expect it to be!

"Spouse" is defined differently in group pension plans depending on your province of employment. If you are unsure who falls under the definition of "spouse" for your group pension plan, please contact Human Resources.

Want to have the final say?

Don't let the government decide for you. Ensure that your personal assets end up going to the person(s) you want. To do so:

1. Log in at ia.ca/myaccount
2. Click on **Dashboard**, then on **Your RRSP > Beneficiaries**



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