



# Marriage Separation and Divorce

Are you legally married or in a common-law relationship, and you are in the process of going through a relationship breakdown? There are numerous considerations for couples who wish to separate or divorce, one of which is the division of assets. Your pension benefit is an important asset that you will need to think about.

By law, your spouse is required to be your beneficiary of your pension benefit, unless your spouse has formally waived this entitlement with a spousal waiver.

**Spouse**, for the purpose of the pension plan, means a person, regardless of gender, who at the relevant date is,

- (a.) married to the Member, and has not been living separate and apart from the Member for a continuous period longer than 2 years; or
- (b.) living with the Member in a marriage-like relationship for a period of at least 2 years immediately preceding the relevant date.

## CHANGING YOUR BENEFICIARY AFTER A MARITAL STATUS CHANGE

If you are in the process of a separation or a divorce, you should communicate this to the Staff Pension Plan. You may want to consider changing the beneficiary for your pension, as this is not something that happens automatically when couples go through a relationship

breakdown. If you are in this situation, please visit the SPP website at [staff.pensions.ubc.ca](http://staff.pensions.ubc.ca) and select **Life Events > Designating your Beneficiary** for instructions on how to change your beneficiary.

### ADDITIONAL DOCUMENTS

The Staff Pension Plan also requires specific document(s) pertaining to the division of your UBC Staff Pension Plan Benefits with your former spouse. We require a copy of your signed separation agreement, registered court order or a [Form P9](#).

Going through a relationship breakdown can be a very stressful time. Therefore, we strongly encourage you to [contact our office](#) if you have any questions regarding which documents are required. You can be assured of the strictest confidentiality in dealing with matters regarding your pension benefit and your relationship breakdown.

## MARRIAGE SEPARATION AND DIVORCE: TRACY'S STORY

Tracy has been a UBC employee for five years. She and her common-law husband of three years have made the difficult decision to permanently separate.

As part of putting her financial affairs and assets in order, she needed to think of a plan to communicate with her employer about her marital status change, as well as learn about how her various benefits, dependents and beneficiaries could change.

Here are the steps that Tracy took:

### 1. REVIEWED CURRENT INFORMATION

- The first thing Tracy did was sign into Workday ([myworkday.ubc.ca](https://myworkday.ubc.ca)) to review and potentially change some of her basic information in her file.
- Under her Applications, she looked at her personal information to look for marital status, name change and emergency contact information that listed her ex- husband.
- Tracy then looked at the Benefits section, to review what benefits she was signed up for, and any accompanying dependent/beneficiary information.

### 2. CHANGED PENSION AND BENEFITS INFORMATION

- Tracy found that she could change her beneficiary information for her pension and extended health benefits through Workday as well. She also used the Workday support and resources within the Integrated Service Centre ([isc.ubc.ca](https://isc.ubc.ca)) to help her make the appropriate changes to her information.

After all of the applicable areas were reviewed and changed in Workday, Tracy was able to breathe a bit easier knowing that her important employee benefits were taken care of as she embarked on a new chapter in her life.

## MARRIAGE SEPARATION AND DIVORCE: LAWRENCE'S STORY

Lawrence is an employee in his 15th year of service at UBC. He and his legally married partner have almost finished a long divorce process. Here are the steps that Lawrence took in order to deal with his marital status change:

### 1. REVIEWED CURRENT INFORMATION

- Lawrence signed into Workday ([myworkday.ubc.ca](https://myworkday.ubc.ca)) to review the basic information in his file to make sure it was current.
- He then looked under Applications, and reviewed the Benefits section to see which benefits he was signed up for, and any accompanying dependent/beneficiary information.

### 2. REVIEWED NON-PENSION BENEFITS INFORMATION

- Lawrence's ex-partner already had a very comprehensive benefits package through their own employer. Lawrence remembered that when he enrolled in his various UBC Benefits, he listed his adopted daughter as his dependent and beneficiary. Therefore, regarding his medical, dental, extended health, and Life Insurance, he did not need to make any dependent or beneficiary changes.

### 3. REVIEWED PENSION BENEFITS INFORMATION

- When Lawrence enrolled in the Staff Pension Plan, his ex-partner signed a spousal waiver, legally waiving their rights to Lawrence's pre-retirement death benefits. He had listed his daughter as the beneficiary, and his secondary beneficiary was designated to be the Canadian Cancer Society. He decided that no beneficiary changes were necessary.
- Lawrence still phoned the SPP team to see if there was anything else he needed to do. They advised him that he needed to send in a copy of their legal separation agreement once the divorce was finalized. Lawrence agreed to send that to the Pension Administration office at his earliest opportunity.

## CHECKLIST

If you need to inform us about a marriage separation or divorce, and change your beneficiary:

- Review Workday ([myworkday.ubc.ca](http://myworkday.ubc.ca)) and myPension ([my.pensions.ubc.ca](http://my.pensions.ubc.ca)) to ensure your information is current.
- If you are an **Active** member, update your beneficiary information in Workday.
- If you are a **Deferred** or **Retired** member, please download a [Beneficiary Designation Form](#) to change your beneficiary. Complete and sign the form, and return it to the Pension Administration Office.
- Obtain a copy of your signed separation agreement, divorce papers, and other applicable documents.
- Mail all applicable documents in to the Pension Administration Office. You may also scan and email to [spp@hr.ubc.ca](mailto:spp@hr.ubc.ca). Please ensure you follow the appropriate security measures for sending personal information online.
- Contact us by phone, email, or set up an appointment in person if you have questions.

## HELPFUL LINKS

BC PENSION BENEFITS STANDARDS ACT  
[www.bclaws.ca/civix/document/id/complete/statreg/00\\_12030](http://www.bclaws.ca/civix/document/id/complete/statreg/00_12030)

DEFINITION OF SPOUSE (IMPORTANT TERMS)  
[staff.pensions.ubc.ca/resources/important-terms](http://staff.pensions.ubc.ca/resources/important-terms)

MARRIAGE, COMMON LAW, SEPARATION & DIVORCE  
[staff.pensions.ubc.ca/life-events/marriage-separation-divorce](http://staff.pensions.ubc.ca/life-events/marriage-separation-divorce)

SPP BENEFICIARY DESIGNATION FORM  
[staff.pensions.ubc.ca/resources/forms](http://staff.pensions.ubc.ca/resources/forms)

SEPARATION & DIVORCE: UBC HR  
<https://hr.ubc.ca/benefits/life-events-and-your-benefits/separation-divorce>

*This content has been compiled by the UBC Pension Administration Office. If there is any inconsistency between the contents of this communication and the pension plan documents or legislation, the plan documents and legislation will prevail. Updated: November 16, 2020*