



## What happens to your money if your marriage ends?

If things don't work out with your partner, the money in your **University of Ontario Institute of Technology (OntarioTech University) defined contribution pension plan (the University's pension plan)** may be considered a family asset. This means that it may be taken into account with the overall division of your assets. Your jurisdiction's property law says how assets must be valued when a marriage ends.

	Determining the value	Dividing the money
Money in your Defined Contribution Pension Plan (DCPP)	Send Sun Life a letter that includes the start and the end dates of your spousal relationship, and indicate if you were married or common-law. If you have it, include a copy of your separation agreement or the court order that supports dividing your pension. If your province requires other information, Sun Life will let you know. Sun Life will determine the value of your pension according to your jurisdiction's pension rules.	Sun Life will divide your pension money according to the pension rules in your jurisdiction, and disburse the money accordingly.

## What do I need to do?

This first step is to determine the maximum amount you can transfer to your spouse. Once we calculate how much your pension plan money is worth (we refer to this as a "valuation"), your former partner can apply for a division of assets. Call us to request a valuation of your pension plan money.

Pension legislation requires both you and your former partner to complete the following forms. Please see below a list of the forms you are required to complete.





## 1. FSCO Family Law Form 1

Find this form on the Financial Services Commission of Ontario website at [fSCO.gov.on.ca](https://www.fSCO.gov.on.ca)

## 2. FSCO Family Law Form 2

Find this form on the Financial Services Commission of Ontario website at [fSCO.gov.on.ca](https://www.fSCO.gov.on.ca)

## 3. FSCO Family Law Form 5

Find this form on the Financial Services Commission of Ontario website at [fSCO.gov.on.ca](https://www.fSCO.gov.on.ca)

## 4. T2151 transfer form completed by the former spouse

Find this form on [canada.ca](https://www.canada.ca)

## 5. Locked-in transfer of funds form completed by your former partner's financial institution

Next, please follow the steps below to submit all payment and forms:

1. Provide a \$200 cheque payable to Sun Life Assurance Company of Canada.
2. Send all completed forms, documents including, a full copy of the separation agreement or court order that outlines your division and your cheque to:

Sun Life Assurance Company of Canada  
Group Retirement Services  
Attn.: **Marriage Breakdown Team**  
P.O. Box 11001, Station Centre-Ville  
1155, Metcalfe Street–Suite #660  
Montreal QC H3C 3P3