



Membership Waiver

Religious Exemption from Pension Plan Participation

OPTrust 1 Adelaide Street East, Suite 1200, Toronto, Ontario M5C 3A7

Telephone: 416-681-3609 Toll-free: 1-833-678-7528

Email: email@optrustselect.com Website: optrustselect.com

Name

Date of Birth (Day-Month-Year)

Employer

Employee ID

I understand that:

1. My membership in OPTrust Select is mandatory, subject to my right to waive participation on the grounds of my religious beliefs.
2. I am eligible to join OPTrust Select, a schedule of benefits under the OPSEU Pension Plan ("OPTrust Select" or the "Plan") on the latest of:
 - a. the date my employer became a participating employer in OPTrust Select
 - b. the date I returned to work if I was on leave when my employer became a participating employer in OPTrust Select, or
 - c. my date of hire if my employer is already a participating employer in OPTrust Select.
3. If I waive my right to join OPTrust Select on the date I am first eligible, I may choose to join the Plan at a later date, but I will not be able to buy back the service I missed by not joining OPTrust Select earlier and my pension will be lower than it would have been had I joined the Plan when I was first eligible.
4. The amount of pension under the Plan is based on "OPTrust Select credit," which is defined in part as the total period of time for which contributions are made to the Plan by OPTrust Select members and OPTrust Select employers.
5. If I do not join the Plan, I will not receive a pension when I retire.
6. If I decide to join OPTrust in the future, it is my responsibility to notify OPTrust and my employer that I wish to enrol in the Plan.

I confirm I have been provided with a copy of *Your Guide to OPTrust Select* and understand my rights and obligations under the Plan. By signing this document, I waive my right to join OPTrust Select on the basis of my religious beliefs.

Signature

Date (Day-Month-Year)

Your waiver will take effect once it is received by OPTrust. If you have any questions about OPTrust Select or the impact of signing this waiver, please contact Member Experience by telephone at 416-681-3609 or toll free at 1-833-678-7528, or email email@optrustselect.com.