



## OLD AGE SECURITY AND CANADA PENSION PLAN

November 2004

# During your time of loss... Information for survivors

**A**t the Department of Social Development, we recognize the difficulties you face when a family member or loved one dies. To help you, we offer a toll-free number (1 800 277-9914) to call for information on the Canada Pension Plan and the Old Age Security program. Our staff can explain what benefits you may be eligible for and send you any forms you may need.



## What benefits are available?

### > Canada Pension Plan benefits

The Canada Pension Plan (CPP) offers benefits to the families of deceased CPP contributors who qualify.

#### Death benefit

A one-time lump-sum payment of up to \$2,500 is available to help with funeral expenses.

#### Survivor's pension

A monthly pension is available to people whose spouse or common-law partner has died. Payment amounts and eligibility for survivors take into account age, disability and dependent children.

#### Children's benefit

A monthly benefit is available for dependent children under the age of 18 or between 18 and 25 and in school full time.



### > Old Age Security benefits

The Old Age Security (OAS) program also offers benefits for survivors.

#### Allowance for the survivor

A monthly benefit is available for low-income widowed spouses or surviving common-law partners who are between 60 and 64 and meet the residence requirements.

#### Guaranteed Income Supplement

The Guaranteed Income Supplement (GIS) provides extra money for Old Age Security pensioners with a low income.

**Please note:** When a family member or loved one dies, it is important to **notify us promptly**. This ensures that you receive the benefits to which you are entitled and prevents potential overpayments to the estate.



### How do I apply?

You will need an application form. You can get what you need by contacting Social Development Canada (see page 4). Some CPP forms are also available from your funeral provider. You may also need to provide:

- a copy of a death certificate, which you can get from the funeral provider or from your provincial/territorial vital statistics office
- the social insurance number of the person who has died and that of the surviving spouse or common-law partner
- proof of age of the deceased, the surviving spouse or common-law partner and any surviving children
- proof of marriage or verification of the common-law relationship

You should apply as soon as possible after the contributor's death. If you delay, you may lose benefits.

**We can tell you what documents you will need and where to send your application. Certified copies of documents are accepted.**

**Please call 1 800 277-9914.**



### Will a survivor's pension affect my other CPP and OAS benefits?

If you already receive a CPP retirement pension or disability benefit, we will adjust the amount of your survivor's pension according to what you already receive and combine both into a single monthly payment. Please note the following restrictions to payment amounts:

- If you receive a retirement pension, the combined benefit cannot be greater than the maximum retirement pension.
- If you receive a disability benefit, the combined benefit cannot be greater than the maximum disability benefit.
- You cannot receive a full survivor's pension in addition to your CPP retirement pension or disability benefit.

Guaranteed Income Supplement (GIS) and Allowance benefits are based on a couple's joint income. If you are receiving these benefits, we will re-calculate your monthly payments based on your own income. This will be done the month after the death of your spouse or common-law partner.

If you begin to receive a CPP survivor's benefit, it will be considered as income for GIS or Allowance purposes when we calculate your benefits in the following year.



### What if I leave the country?

CPP benefits can be paid anywhere in the world, as can the OAS pension, with some restrictions. However, the Guaranteed Income Supplement and the Allowance for the survivor are designed to help low-income seniors **living in Canada**. If you leave Canada, **these benefits are stopped six months after the month of departure**. If you return to Canada, you may reapply for them.

Canada has social security agreements in place with more than 40 countries to help protect your eligibility for social security benefits. If you have lived or worked outside the country in the past, visit our Web site to find out if one of these agreements can help you.



## > Contact us



1 800 277-9914  
1 800 255-4786 (TTY)



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P.O. Box 8522  
Ottawa ON K1G 3H9  
Canada



On the Internet or by email:  
[www.sdc.gc.ca](http://www.sdc.gc.ca)

*\* Our lines are busiest at the beginning and end of the month. If your inquiry can wait, it's best to call at other times. Please have your social insurance number ready.*



**Remember these benefits are not automatic, you must apply for them.**

This publication is available in alternative formats.

Disponible en français sous le titre  
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