



During Your Time of Loss: Information for Survivors

At Service Canada, we recognize the difficulties you face when a family member dies. To help you, we offer a toll-free number (1-800-277-9914) where you can call for information about the Canada Pension Plan and Old Age Security programs. Our agents can explain what benefits you may be eligible for, and will send you any forms you may need.

What benefits are available?

Canada Pension Plan benefits

The Canada Pension Plan (CPP) offers the following benefits to eligible family members of deceased CPP contributors who have made sufficient contributions to the Plan:

Death benefit

A one-time, lump-sum payment of up to \$2,500 is available, usually to the estate of the deceased, the person paying the funeral expenses, or the spouse or common-law partner.

Survivor's pension

A monthly pension is available to people whose spouse or common-law partner has died. We take into account age, disability, and dependent children when we determine the eligibility of survivors and the payment amount.

Children's benefit

A monthly benefit is available to dependent children who are younger than 18 or who are between 18 and 25 and in school full-time.

Old Age Security benefits

The Old Age Security (OAS) program also offers the following 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 years old and who meet the residency requirements.

Guaranteed Income Supplement

The Guaranteed Income Supplement (GIS) provides additional money, on top of the Old Age Security pension, to low-income seniors living in Canada.

Note

When a family member dies, it is important to notify us promptly. This ensures that you will receive the benefits to which you are entitled, and prevents potential overpayments.

How do I apply?

You may need a copy of the following forms:

- ISP1200, *Canada Pension Plan Death Benefit, Application Kit*
- ISP1300, *Canada Pension Plan Survivor's Pension and Child(ren)'s Benefit(s), Application Kit*
- ISP1400, *Canada Pension Plan Child's Benefit, Application for a*

You can get the forms from our Web site at www.servicecanada.gc.ca, or by contacting us. Some CPP forms are also available from your funeral provider.

With the application form, you may also need to provide:

- a copy of the death certificate, which you can get from the funeral provider or from your provincial/territorial vital statistics office;
- the Social Insurance Number (SIN) of the person who has died, as well as the SIN of the surviving spouse or common-law partner;
- proof of age of the deceased, the surviving spouse or common-law partner, and any dependent children; and
- proof of marriage or verification of the common-law relationship.

Note

We accept certified copies of documents.

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

Contact us if you have questions about the documents mentioned above, or if you need details about where to send your application.

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 more than the maximum retirement pension.
- If you receive a disability benefit, the combined benefit cannot be more 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 recalculate your monthly payments the month after the death of your spouse or common-law partner, based on your own income.

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

What if I leave the country?

CPP benefits and the OAS pension can be paid anywhere in the world, 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, you must inform us because we will stop paying these benefits six months after your month of departure. If you return to Canada, you can then reapply for them.

Canada has social-security agreements in place with 49 countries to help protect your eligibility for social-security benefits. If you have lived or worked outside Canada in the past, visit our Web site to find out if one of these agreements can help you.

Contact us

Click servicecanada.gc.ca
Call **1-800-277-9914 (TTY: 1-800-255-4786)**
Visit **a Service Canada Centre**

Notes

- Our telephone lines are busiest at the beginning and end of the month. If your inquiry is not urgent, you may want to call at another time. Please have your Social Insurance Number ready when you call.
- You do **not** receive any of these benefits automatically. You must apply for them.