

Canada Pension Plan – Death Benefits, Survivor's Pension, and Children's Benefits

Have you recently faced the death of your spouse or common-law partner?

If you are the surviving spouse or partner of a person who paid into the Canada Pension Plan (CPP) for at least three years, you may be eligible to receive death benefits, survivor's pension, and/or children's benefits.

To receive death benefits, you must be either the surviving spouse or partner, the person who paid for the funeral, or the closest family member ("next of kin"). To qualify for survivor and children's benefits, you must be at least 35 years old, or disabled, or have dependant children.

Step 1

- Get an application.
- Call Human Resources Development Canada at 1.800.277.9914 (English), 1.800.277.9915 (French), or 1.800.255.4786 (TDD/TTY).
- Explain that you want to apply for death benefits, survivor's pension, and children's benefits. Ask them to send you the application kits.

or

- Print the applications:
 - [Canada Pension Plan Death Benefit](#)
 - [Canada Pension Plan Survivor's Pension and Children's Benefits](#)
 - For common-law partners, fill out the [Statutory Declaration of Common-Law Union](#)

or

- Pick up these forms at the nearest HRDC office.

Step 2

- Fill out and return your application.
- CPP death benefits and survivor's pension are paid out within the first year of the person's death.
- Mark on the application if you want income tax deducted from your pension cheques.
- You may have to pay a fee to have your papers stamped by a Notary.
- Keep a photocopy of the completed application for your records.
- Mail the application kit to HRDC, BC and Yukon Branch (address on form).

Step 3

- HRDC will send you a letter when your application is approved.
- If you are on disability (PWD) assistance:
 - Take the letter to your Worker so you will not have to worry about repayment later.
- If your income is too high, ask your Worker to transfer you to Medical Services Only (MSO) rather than close your file.
- If you received a Schedule C Tribunal award, ask a BCPWA Advocate if you can still get this benefit.

Tip

You are considered a spouse if you were married or living with the person for at least one year before they died. This includes same sex couples.

Tip

The policy that presently pays CPP pension to surviving partners from same sex relationships is under government review. The policy may change in the future.

Tip

The size of your pension depends on your age, your spouse's age at the time of death, and how much your spouse paid into CPP.

Tip

You can still receive a survivor's pension if you remarry.

Tip

If your income is too high, the Ministry may hold back your benefits.

For more information, please contact a BCPWA Advocate at 604.893.2223