

# Canada Pension Plan Survivor's Benefits



## Basics

CPP survivor benefits are paid to the deceased contributor's estate, surviving spouse, and dependent children. There are three types of benefits:

- The death benefit: a one-time lump sum payment to, or on behalf of, the estate of a deceased CPP contributor
- The survivor's pension: a monthly pension paid to the surviving spouse or common-law partner of a deceased contributor
- The children's benefit: a monthly benefit for dependent children of a deceased contributor

## Eligibility

- Must have contributed to the CPP for at least 3 years
- For those who have been eligible to make contributions for at least 9 years, they must have contributed for at least 1/3 of that period or ten years (whichever is less)
- For the surviving spouse or common law partner to receive the survivor's benefit, they must:
  - Be at least 35 years old, or
  - Be raising a dependent child, or
  - Be disabled.

## Benefit Amounts & Calculations

### Death Benefit

- Calculated by issuing a lump sum equaling six months worth of your current eligible CPP retirement benefit

Death Benefit	Lump Sum Amount
Maximum	\$2,500.00
Average (January 2013)	\$2,280.52

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**Survivor's Benefits**

- The survivor's benefit is dependent on: whether or not the spouse is already receiving CPP retirement benefits, how much and for how long the contributor had paid into the Plan, and the spouse's age at the contributor's death.

<b>Benefit (&lt;Age 65)</b>	<b>Monthly Amount</b>	<b>Annual Amount</b>
Maximum	\$556.64	\$6,679.68
Average (January 2013)	\$383.17	\$4,598.04

<b>Benefit (&gt;Age 65)</b>	<b>Monthly Amount</b>	<b>Annual Amount</b>
Maximum	\$607.50	\$7290
Average (January 2013)	\$312.23	\$3,746.76

**Children's Benefits**

- Children who have at least one deceased (or disabled) parent who have met the minimum CPP contribution requirements are eligible for a monthly benefit. The child must be under age 18, or between 18 and 25 attending a qualified school or university.

<b>Benefit</b>	<b>Monthly Amount</b>	<b>Annual Amount</b>
Standard	\$228.66	\$2,743.92

**Applying**

The survivor must apply using an application kit, which can be ordered by calling Service Canada or picked up from a Human Resources Canada Centre. Timely application is vital.

**Sources**

Service Canada (Online). <http://www.servicecanada.gc.ca/eng/isp/cpp/cpptoc.shtml>

\*All conditions, benefit levels, and other figures apply to 2012 CPP regulations.

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