

***WHAT TO DO**

1. Get 2 originals of Death Certificate, and make copies. Have copies 'certified'(free) by your Funeral Home or Bank/Credit Union as needed.** *Only Bank of Montreal or a Notary Public, or Lawyer charges to certify!*

2. NOTIFY by PHONE – Canadian Forces SUPERANNUATE PENSION OFFICE, NDHQ
Attn: Director Accts. PPP 4-3 305 Rideau St. Ottawa, ON K1A 0K2

****BUT BEFORE PHONING** : Write down the *EXACT Initials & Name (sometimes 1st Name Initial & Last Name)* of the Deceased as given on the Direct Deposit Payment Statements, or on any prior year SSD Superann. T4A Income Tax Slip. *Note:- Superann. Pension # = Recipient # (Box 14) on prior year blue-top CCRA T4A Income Info Slips & Name/Initials is same as Pension file; {find on Copy 3 of any prior year Tax Return of deceased.}*

Name:- _____ 9 digit SUPERANN Pension # 000 _____ .
& Deceased' SIN # _____ . Also DATE OF DEATH _____ .

**** NOW PHONE NDHQ PENSION OFFICE, Special Services Section at 1-800-267-0350**
& advise of the death. { *If you ask if there's an SDB they don't know, but will check the archived file of deceased & initiate payment of that SDB if there is one! {see details next page}*

WHAT DOES the SUPERANNUATE PENSION OFFICE DO ? :-

(A)– Cancels the issuance of the following Superannuate monthly payment to the deceased.

(B)- Notifies & cancels the BC Medicare Plan of the deceased, & sends a renewal application form to the surviving 'eligible' spouse. That spouse thereby gets the reduced half premium, paid off their superannuate survivor pension.

[NOTE :- For Survivors of 'Post-Retirement' marriages only:- if your deceased Superannuate didn't reduce his/her own superannuate pension, during 1st year of marriage, to create a Survivor Allowance for you, then you are NOT an 'ELIGIBLE SURVIVOR'. The Pension Agency stops the BC Medicare premiums for both the deceased & yours! It's now your responsibility to start making premiums for your own BC Medical Services coverage. Call BC Medical Services at 1-800-663-7100. Give your BC Care Card # _____, Advise of change and apply for BC Med coverage.

NOTE (B):- The 'eligible' survivor of two Federal Employees, or two CAF or RCMP Superannuates under age 60, or any combination of these two, can receive the survivor's pensions of BOTH deceased spouses. This is not true for Canada Pension, in the CP case, you can only take one, so take the highest value one.

(C) - This Pension Office also cancels the Public Service Health Care Plan (PSHCP) & PDSP deductions for the deceased. If you're an 'eligible' Survivor, they'll ask if you want your coverage continued. If - YES! They'll mail you an application form, meanwhile continuing your coverage for 60 days.

[This is ample time for your new application to be approved, *unless you are a common-law surviving spouse who must first get 'spousal-eligibility' approval; this takes longer.*]

. . . . / 2.

(E) -If your FSNA dues, (family or Single), were paid by ‘Deduction of Dues-at-Source’, (DDS), this deduction stops when the pension of the deceased stops. { *End of month of Decease*} You, as a survivor, *if you still want to be an FSNA member,*) must re-authorize the single-rate DDS deduction. {*Do this via your local FSNA branch, no rush on this item!* }

3. After making the initial phone calls, and after receiving the Death Certificate from the funeral Home- and making a photocopy – you should mail, or FAX this photocopy of the Death Certificate with a covering letter to the NDHQ Pension Agency in Ottawa submitting and/or confirming the following :-

[If Survivor] :- Your S.I.N #; and copies of your Birth & Marriage Certificates; that you had either a ‘legal’ or ‘Common-Law’, Opposite-sex, or ‘Same sex’ marriage .
{*If you or the deceased previously divorced from earlier marriages send in final divorce docs*}

- Your Mail Address for future mail, (think about that one !)
- Confirmation that there are no dependent children under 25; [give details if any];
- Send a ‘VOIDED’ Cheque of the Bank/Credit Union account to which you want your monthly survivor pension sent by direct deposit. *Ensure you’re going to keep that account!** Discuss this with your Bank/Credit Union to ensure they won’t change that account #.*
- Request a Statement of (Pension) earnings for deceased for year of death: & ,
- Request Application Forms for coverage for BC Medicare, PSHCP, & PDSP.
- [If Executor] also provide ‘proof of position’ & your Name & address. If you are Power of Attorney, P.A. for the surviving spouse, then also send a ‘certified’ copy of that Power of Attorney. {*the Bank of the Deceased will certify that for you, no charge.* }
- NOTE:- *Samples of covering letters are attached: (one for the death of a married Superannuate, and another for death of a single Superannuate or Survivor. Check that you use the correct one!} Other form letters are available at the Branch Office for common-law spouses, and another for second marriage surviving spouses who are ‘ineligible’ for a Superannuate allowance.*

****WHAT HAPPENS NEXT !** - When the NDHQ Pension Agency receives your letter, with the Death Certificate, etc. :-

(A) – They write to you, the survivor, advising you are eligible for an indexed Survivor’s Pension (=monthly allowance), to be sent by them for life, & its starting \$ value.

. . . . / 3.

(B) – Another Pension Agency office checks if the deceased opted to continue paying premiums toward the SUPPLEMENTARY DEATH BENEFIT, SDB, after retirement. **If YES, & - the deceased had earlier submitted a PWGSC Form 2196 – ‘NAMING or SUBSTITUTION of a BENEFICIARY’ for SDB, to the NDHQ Pension Agency, then a ‘Non-taxable’ SDB cheque will be mailed to that ‘Named Beneficiary’.**

- **If No Beneficiary was named, or, if the deceased was single, this SDB cheque is made out – To the Estate of the Late _____, and mailed to the Executor of the deceased, [normally, if NDHQ has no knowledge of an Executor, it is sent to the surviving spouse. Otherwise it is mailed to the submitter of the Death Certificate.**

This SDB is a Tax-Free Depreciating Term Life Insurance policy worth a ‘minimum’ of \$5,000. It’s worth 2 years of the Superannuate’s most recent ‘Serving Member’ pay and allowances from the date of retirement to age 61. Coverage is then reduced by 1/10th per year starting at age 61 for 10 years, (as are the premiums), It’s lowest value never goes below \$5,000. No more premiums are paid after 10 years (= age 71).

{This SDB is mailed out quickly and will be the first \$ benefit received by the surviving spouse, or by the named beneficiary.(If no named beneficiary its sent to the“estate of the Late _____”.}

NOTE :- Where the superannuate and/or the spouse were previously married and later divorced, CFSPPO request the final Divorce documents from those marriages. Common-law spouses require extra documents. EG. Birth Certificate of Common-Law Spouse. If the superannuate had a previous marriage - Divorce - Decree Absolute Document; Statutory Declarations from two unrelated friends/associates/agency who knew the common-law relationship to have started and continued from before service release or superannuate passed 60 th birthday.

Other documents confirming husband/wife status; ie. Joint Bank Account, Phone Book joint listing, etc.

4. If the Deceased was receiving a Veterans’ Affairs Canada, VAC Disability pension :-

- You must notify the ‘VAC’ Pension Source at 1-800-663-1931. They will ask for the VAC Client # K _____ . Have it ready before you phone. Look on the Plastic Card!

The surviving spouse continues to receive the full disability pension for one year. After that, if the Veteran's Disability Pension was based on 48%+ disability, the spouse will be advised by letter of eligibility to receive an indexed amount which, in Year 2003 was \$1,407/month for his/her remaining years. If the disability was assessed at 47% or less, the survivor gets 1/2 (=50%) of that Veteran’s disability pension, also indexed, for life.

***** If the deceased was also receiving a Veteran’s Independence Plan, VIP, allowance, and there is a surviving spouse, that spouse also inherits that VIP allowance for life.**

***Beneficiaries, especially spouses of disabled veterans, please carefully note the source of letters arriving from these different pension agencies, to avoid being confused on the amount of each different survivor pension (allowance), to be received, from whom, & for what. Address-Veteran’s Affairs, Canada, 900-605 Robson St., Vancouver, BC, V8W 3B3**

. . . . /4.

5. If the deceased is receiving a WORKMAN'S COMPENSATION, WCB, Pension - cancel it. The BC-WCB will send a separate Death Benefit cheque, (taxable). If the death was caused by the illness for which Workman's Compensation was being paid, then a monthly Survivor's Pension can also be authorized. Special WCB forms are sent to the survivor to apply for this pension. *There is no 'MEANS TEST' on this WCB pension. It also doesn't matter that the surviving spouse is receiving other Superannuate, OAS, & CP pensions.

6. OLD AGE PENSION [OAS] & CANADA PENSION [CP]

(A) Call to advise of the death to Income Security Programs Section, Dept. Human Resources Development Canada, PO BOX 1177 Victoria, BC, V8W 2V2

- Phone # for all of BC is 1-800-277-9914 (in Victoria) *The Chilliwack office is at 45860 Cheam Ave, V2P 1N6; but you must call 1-800-277-9914 for appointment to see a counselor at Chilliwack office.*

*{**Spouses Age 65 + who show as 'Low Income' on their most recent Tax Return should take that Tax Return to the Income Security office, Cheam Ave, and claim OAS Supplement. }*

(B) Having phoned, notifying of the Death, submit a 'Certified copy' of the Death Certificate. If there is a surviving spouse also send a copy of your Marriage Certificate; (& copies of your Birth Certificates, *if either are under Age-65 and are not receiving the Old Age Pension*); Mail to Victoria, or drop at CHWK, Cheam Ave., office.

(C) -Also complete and submit (2) Canada Pension, CP, Forms. These are provided by the Funeral Home, (1) for the CP Death Benefit, & (2) *{If there is a surviving spouse}, - for the CP Survivor Pension (60% of the CP of the deceased). These two completed CP forms can be mailed to the Victoria Office, or handed in at the Income Security office, Cheam Ave. CHWK.*

*** This CP Death Benefit is a 'one time payment' worth 6 x the full monthly CP Pension payments of the deceased. The CP Death Benefit is generally worth over \$2,000 but is 'capped' at a maximum of \$2,500. It is Taxable to the Estate of the Deceased. - but GET IT ! It is mailed to the applicant and is very slow coming - sometimes two months - but it comes! [Any CP Split done earlier by the deceased and spouse for Tax purposes, is reversed as of the date of decease, and the Survivor's 60% CP is based upon the full CP of the deceased.*

*** NOTE:- If the surviving spouse has a sizeable CP in his/her own right, then the maximum total 'combined' amount that the surviving spouse's CP can receive is limited to the maximum that any one person could possibly earn. [This figure rises yearly with indexing, but is quite large; in Yr 2003 it was over \$10,000].*

-A surviving spouse of two deceased spouses cannot have the 60% portion of both CPs, but must choose one; [obviously they would choose the greater of the two].

. . . . / 5.

7. MEDOC If the deceased had MEDOC Insurance in force, phone Johnson Inc. in Ottawa at 1-800-663-9995 advise of Death, send them a copy of Death Certificate for a refund. If the surviving spouse will be maintaining PSHCP coverage and FSNA membership and wants to keep the MEDOC Base Plan, advise Johnson Inc. and they'll send a new application form.

8. APPLY FOR ANY LIFE INSURANCE BENEFITS from policies held.

9. CLEAR JOINT SAFETY DEPOSIT BOX at Bank; then, AFTER IT IS CLEARED, notify the Bank of the Death. Don't change Joint Accounts to survivor's name for a few months to allow late unknown cheques issued by deceased to be cleared, and keep the same Bank Account #.

10. Find & Read the WILL.

- Find the name of the Executor(s). If the Surviving spouse is the Executor, and assets are 'jointly owned', the executor's task is easy. If not, you the spouse, or, if the deceased is single, 'someone' must try to contact the Executor. If this Executor is already deceased, or can not, or will not agree to, act as Executor, does the Will name a second Executor? Contact that person.

*If there's no Will, or no living Executor willing to act, the survivor, or somebody, must get Letters of Administration from a Court to assume the authority of Executor. We recommend a Notary Public or Lawyer should be hired.

NOTE:- It's vital that we keep our Wills updated & name 'younger' back-up Executors.

11. CHANGING OWNERSHIP TITLES – Assuming the deceased was married, or living common-law, & all assets, including vehicles, are in the spouses' joint names, take a DEATH CERTIFICATE ORIGINAL to the nearest ICBC Agent & change all Vehicle Licenses to the surviving spouse's name.

*Same with the House Title. Use a Notary Public to change the Land/House Title(s) in the Survivor's name only and 'have it Registered'; there's a fee, (approx.\$200), but this documentation can be complicated.

12. The final Estate of the Late Income Tax Return(s) - can be delayed up to 6 months or more. The deceased qualifies for ALL Tax Credits for the Full Year in which the Death occurs, but not in the following year.

** DISABILITY TAX CREDIT – If the deceased was physically or mentally 'disabled', as defined by Revenue Canada, CCRA, on Form 2201, for 3 months or more before passing, and a T2201 had not previously been submitted to CCRA, ask your family Doctor to complete & sign a T2201. . . . / 6.

12. (continued) Ask the Doctor to state the Date & Year the disability condition started. This reduces Estate Tax. Retro-active tax refunds can be claimed for this disability credit for prior years. This Disability Credit is worth \$6,486/ year @ 16% = \$1,037 off your taxes.

13. INVOLUNTARY SEPARATION - Financial Support, (=OAS Supplement). If either spouse was in Hospital, or an Extended Care Facility for more than 3 months, take the latest Income Tax Return of the 'Low-Income Spouse' to the Income Security Office and request Involuntary Separation support. If that income 'ALONE' qualifies that low-income spouse for OAS Supplement it will be given, and its 'Non-Taxable'. If you initially missed claiming this, it can be claimed retro-actively up to 1 Year. IT DOESN'T MATTER which SPOUSE is/was HOSPITALIZED, and these Support payments continue until the first Income Tax Return change after the release from hospital of the spouse who was hospitalized or their death. This can be up to one year after the death, depending upon that calendar date.

14. FINAL SURVIVOR CHECKS –

After the Survivor's first superannuate Pension amount arrives at the survivor's Bank/ Credit Union account, which will be a 'double value' amount to cover the missed month while this was being arranged, that survivor will also get a Direct Deposit Payment Statement from the Superannuate Pension Agency or agencies. Check the 'bottom line' deduction blocks -

(A) – Does the PSHCP Block show a premium deduction ? & the same for the PROV Medicare block. If you applied for the Dental plan, PDSP, does that show in the 'write-in' portion below the blocks with premium amount showing? Ensure these benefits have started as you requested.

**** Please call your Branch Member-Support worker(s) for help, Colin Crutch 858-4103 or Art Hawkes 858-3560, or through the Branch office 24 hr answering service 795-6011.**

Often one session to organize paperwork & check-off this 'things-to-do-list' is all it takes. We'll make phone calls for you & write letters if needed.

We specialize in PSHCP claims, getting missing PSHCP Plastic Cards, & Tax Returns & Tax Adjustments.

*****SEE SAMPLES of forms on which to find the Superannuate Pension number on the next page.**

A Canadian Forces Direct Deposit Payment Statement (Top),

and an Income Tax T4A Slip from CFSS (= Canadian Forces Pension)

are shown on this page :-



Government of Canada

Gouvernement du Canada



Canadian Forces Pension des Forces canadiennes

DIRECT DEPOSIT PAYMENT STATEMENT

RELEVÉ DE PAIEMENT DÉPÔT DIRECT

John A. Doe
[Redacted]

DATE 29/10/2001

PENSION NO. - N° DE PENSION

2392-02798750 000824230

NON NEGOTIABLE - NON NÉGOCIABLE

DIRECT DEPOSIT ROUTING NO. - N° D'ACHEM. DU DÉPÔT DIRECT

PAYMENT REFERENCE NO. - N° DE RÉFÉRENCE DU PAIEMENT

0016-10660-377845 150

2392-02798750



Public Works and Government Services Canada
Canadian Forces Pension

Travaux publics et Services gouvernementaux Canada
Pension des Forces canadiennes

PAYMENT REFERENCE NO. - N° DE RÉFÉRENCE DU PAIEMENT

2392-02798750

PAYMENT DATE	DATE DU PAIEMENT	PENSION NO.	N° DE PENSION	DEPT. MN.	PROV.	GROSS BRUT	DEDUCTIONS - RETENUES	AMOUNT OF PAYMENT	MONIANT DU PAIEMENT
291001		000824230		65		2095.03	614.78	1480.25	

STANDARD DEDUCTIONS - RETENUES COURANTES						TOTAL OF STANDARD DEDUCTIONS	TOTAL DES RETENUES COURANTES
FEDERAL TAX	IMPÔT FÉDÉRAL	PSHP - RSP	SPB	PSD	PROV. MEDICAL	ASS. MÉD. PROV.	614.78
OTHER DEDUCTIONS - AUTRES RETENUES							AMOUNT - MONTANT

Canada Customs and Revenue Agency		Agence des douanes et du revenu du Canada		STATEMENT OF PENSION, RETIREMENT, ANNUITY, AND OTHER INCOME				T4A - 2000	
1 Pension or superannuation 24527.16	19 Lump-sum payments NA/SO	20 Self-employed commissions	22 Income tax deducted 7584.08	24 Annuities	26 Eligible retiring allowances	27 Non-eligible retiring allowances	12 Social Insurance Number 431 072 008		
3 Other income NA/SO	30 Patronage allocations	32 Registered pension plan contributions (past service) NA/SO	34 Pension adjustment	36 Pension plan registration number	12 Social Insurance Number		12 Social Insurance Number		
4 Charitable donations NA/SO	38 Footnote codes 00	39 Government use only	14 Recipient's number 0824230	6 Business Number - Numéro d'entreprise		Employer's or payer's name - Nom de l'employeur ou du payeur SSD/DSS OTTAWA ON K1A 1G7			

Recipient's surname (in capital letters)
Nom de famille du bénéficiaire (en lettres majuscules)

First name
Prénom

Initials
Initiales

John A. Doe

Footnote codes and explanation - Explication des codes de notes

ADVISORY LETTER OF DEATH - [Armed Forces]

{Return Address}

{ of a Superannuate }

{Date _____. }

Reference :- **Advisory of Death of:-**{Pension #} _____ {Name} _____

National Defence Headquarters,
Attn: Director of Pensions (DAPPP 4-3)
305 Rideau St., Ottawa, ON, K1A 0K2

Dear Sirs/Mesdames,

I enclose a copy of the Death Certificate for my legally married 'opposite sex' spouse by name _____ whose death was on _____, of which you were previously notified by phone. I enclose copies of my Birth and Marriage Certificates.

I herewith advise that I, SIN # _____ {Name} _____ am the surviving spouse of _____ and am applying for the monthly indexed survivor allowance for life for which I am entitled, plus the Supplementary Death Benefit to which I understand my spouse contributed.

My Mailing Address is: - _____

_____.

The Executor of the Will of my deceased spouse is _____.

The address of this Executor is _____.

I confirm that there are no surviving children under the age of 25, nor any supported handicapped children of any age; and that neither spouse were previously married.

I enclose a Voided Cheque from the Bank Account to which my monthly direct deposit survivor's allowance payments are to be sent,

I also request a Statement of Earnings for my deceased spouse for the current Tax year.

I request continuation of Provincial Medicare coverage with my share of the Medicare premiums to be by deduction at source;

[For PSHCP & PDSP coverage - Delete the two statements below that are NOT applicable] :-

A. I also request a PSHCP application form so that I can authorize continuation of my coverage at LEVEL ____ with the premium deducted at source.

B. I have an alternate source of extended medical coverage and will not need PSHCP.

C. I also request a PDSP application Form to obtain PDSP Dental Plan coverage.

D. I do not need PDSP coverage.

Yours Sincerely;

_____ Dated: - _____.

{ Sign Name }

_____. { Print Name }

ADVISORY LETTER OF DEATH - [Armed Forces]

{ of Superannuate from whom no subsequent spousal allowance is applicable }

{Return Address}

{Date} _____.

Reference :-

Advisory of Death of :-{Pension #} _____ {Name} _____

**National Defence Headquarters,
Attn: Director of Pensions (DAPPP 4-3)
305 Rideau St., Ottawa, ON, K1A 0K2**

Dear Sir/Madam,

I enclose a copy of the Death Certificate of the late _____.

S.I.N. # _____ who passed away on _____, of which you were previously notified by phone.

I herewith advise that I, _____ am the Spouse/Administrator/ Executor of the Estate of the Late _____. *[I have circled the applicable function(s) for which I am responsible, & I enclose a copy of an extract of the Will of the deceased to confirm my authenticity.] { Delete the foregoing portion if no Will }*

My SIN # is _____.

To my knowledge there is no living spouse of the deceased who is qualified to receive a survivor's superannuate pension.

I confirm that the deceased has no surviving children under the age of 25, nor any supported handicapped children of any age.

I also request a Statement of Earnings of the deceased for the current Tax year.

To communicate with me, my mailing address/phone # is: -

_____ **Tel.** _____.

Yours Sincerely;

{ Sign Name }

Dated: - _____.

{ Print Name }