Information Sheet

How to Apply for the Canada Pension Plan (CPP) Death Benefit

Getting started

Please read this information sheet before you complete your application. The explanations match the box numbers on the application form.

Please use a **pen** to complete your application and be sure to **print** as clearly as possible.

Fill out as much of the application form as you can. If you need help, have a list of your questions ready and call us at the telephone numbers we have listed in the section called "**How to contact us**". Please have the deceased's Social Insurance Number ready.

HOW TO CONTACT US

To learn more about Canada Pension Plan, Old Age Security Program and Service Canada on-line services, please visit our Internet site at:
servicecanada.gc.ca
OR
You can call:
In Canada or the United States:
1-800-277-9914 (English)
1-800-277-9915 (French)
1-800-255-4786 TTY
From all other countries: 613-990-2244
(we accept collect calls)

CHECK LIST	
Information/Documents You Need to Provide	
Death certificate	*
Indicate the deceased's Social Insurance Number on all documents before sending them to us (except originals)	*
If you have already provided these documents to the Canada Pension Plan or Old Age Security Program, you do not have to provide them again.	

If you need to send us documents, try to send us certified photocopies instead of the original documents. This way there is no risk that your original documents will be lost in the mail. See the section titled **"Send certified photocopies instead of originals"** for more information.

Basic eligibility factors for the Canada Pension Plan Death benefit

To qualify for a Death benefit:

- the deceased must have made enough contributions to the Canada Pension Plan; **and**
- you must apply in writing and submit the necessary documents.

This Information Sheet contains general information concerning the Canada Pension Plan Death benefit. The information reflects the Canada Pension Plan legislation. If there are any differences between what is in the Information Sheet and the Canada Pension Plan legislation, the legislation is always right.

Who should apply for the Canada Pension Plan Death benefit?

The CPP Death benefit is a one-time, lump-sum payment made to the estate of the deceased contributor.

If there is a will, the executor named in the will to administer the estate must apply for the Death Benefit within 60 days of the date of death.

If there is no will, or if the executor did not apply for the death benefit within 60 days of the date of death, one of the following persons should apply. Payment of the death benefit will be made in the following order of priority, upon application, to:

- the Administrator appointed by the Court; **or**
- the person or institution who has paid, **or** who is responsible for the payment of, the deceased's funeral expenses; **or**
- the surviving spouse or common-law partner of the deceased; **or**
- the next-of-kin of the deceased.

Did the deceased contribute to the Quebec Pension Plan (Régime de rentes du Québec)?

A person may contribute to both the Canada Pension Plan and Quebec Pension Plan. The contributions made under both plans are combined when a benefit entitlement is calculated. If the deceased spouse or common-law partner only contributed to the Quebec Pension Plan, or if he/she contributed to both plans and resided in Quebec, or the last province of residence in Canada was Quebec at the time of death, you should contact:

La Régie des rentes du Québec
P.O. Box 5200
Quebec, Quebec
G1K 7S9

Send certified photocopies instead of original documents

With your application, you usually have to send us certain documents. If you have to send us documents, try to send us certified photocopies instead of the original documents. If you do decide to send your original documents, you may want to send them by registered mail. We will return all the original documents you send us. Keep in mind, however, that **we can only accept a photocopy if it is readable and if you have someone certify it as a true copy of the original**.

If you can bring your original documents into any Service Canada office, our staff will photocopy the documents and certify them for free. If you cannot visit a Service Canada office, you can ask one of the following people to certify your photocopy:

- Accountant
- Chief of First Nations Band
- Employee of a Service Canada Centre acting in an official capacity
- Funeral Director
- Justice of the Peace
- Lawyer, Notary, Magistrate
- Manager of Financial Institution
- Medical and Health Practitioners: Chiropractor, Dentist, Doctor, Ophthalmologist, Optometrist, Pharmacist, Psychologist, Nurse Practitioner, Registered Nurse
- Member of Parliament or their staff
- Member of Provincial Legislature or their staff
- Minister of Religion
- Municipal Clerk
- Official of a federal or provincial government department, or one of its agencies
- Official of an Embassy, Consulate or High Commission
- Official of a country with which Canada has a reciprocal social security agreement
- Police Officer
- Postmaster
- Professional Engineer
- Social Worker
- Teacher

People who certify photocopies must compare the original document to the photocopy, state their official position or title, sign and print their name, give their telephone number and indicate the date they certified the document.

They must also write the following statement on the photocopy: **This photocopy is a true copy of the original document which has not been altered in any way.**

If a document has information on both sides, both sides must be photocopied and certified. You cannot certify photocopies of your own documents and you cannot ask a relative to do it for you.

Please write the deceased's Social Insurance Number on any photocopies that you send us.

Filling out your application

The following information explains how to complete the application form. Where needed, explanations have been provided. These explanations match the box numbers on the application form.

If you have any questions, please call us at the telephone numbers listed in the section called **"How to contact us"**.

Section A: Information about the deceased

Box 1A
Social Insurance Number

Enter the deceased contributor's Social Insurance Number in this box.

The Death Benefit is based on how much, and for how long, the deceased contributed to the Canada Pension Plan. The deceased's earnings and contributions to the plan are kept in a "Record of Earnings" file under his/her Social Insurance Number. To make sure that we use the deceased's record of earnings, you must indicate the deceased's Social Insurance Number in question 1A.

If the deceased had more than one Social Insurance Number, please attach a note to your application, listing all numbers assigned to the deceased.

Box 1B
Date of birth

You do not need to provide proof of birth for the deceased if you provided their Social Insurance Number in the application. However, the Canada Pension Plan has the right to request proof of birth at any time, when deemed necessary.

If you did not provide the Social Insurance Number of the deceased, then you must submit a certified true copy of the deceased's original birth certificate.

If you do not have one of these documents and the deceased was born in Canada, you can obtain a copy of the deceased's birth certificate by contacting the provincial or territorial birth, marriage or death registration office in the province or territory where the deceased was born.

For people born in Canada, acceptable birth certificates are ones issued by a Provincial birth, marriage or death registration office. You can find the telephone numbers in the provincial or territorial government listings of the telephone book (usually listed as a Provincial Vital Statistics office). If you cannot get one of these documents, please call us. One of our service delivery agents will let you know what other kind of documents you can use to confirm the deceased's date of birth.

Box 2B
Date of death

You must submit proof of the deceased contributor's date of death with your application. To be accepted as proof, the document must give the name, date and place of death. The document must also be on official letterhead or contain a seal, and provide the name and/or signature of the person or authority issuing the document. The following documents may be accepted as proof of date of death.

ACCEPTABLE DOCUMENTS FOR PROOF OF DEATH:
- Burial or Death Certificate - Certification of Death from another country, if an agreement on social security exists with that country - Life or Group Insurance Claim along with a statement signed by a medical doctor - Medical Certification of Death - Memorandum of Notification of Death issued by the Chief of National Defence Staff - Notarial copy of Letters of Probate - Official Death Certificate - Official Notification from the Public Trustee for a Province - Registration of Death - Statement of a medical doctor, coroner or funeral director - Statement of Verification of Death from the Department of Veterans Affairs

Box 3
Marital status at the time of death

Under the Canada Pension Plan, a Survivor's pension can be paid to the person who, **at the time of death**, was the legal spouse or common-law partner of the deceased contributor. Benefits can also be paid to the surviving children of the contributor.

If you feel this applies to you, please contact us to obtain an application for "**Canada Pension Plan Survivors pension**".

Box 7
Did the deceased ever live or work in another country?

Canada has international agreements on social security with many countries. If your answer to question 7 is **yes**, you should provide us with the name of the country and the insurance number issued to the deceased by that country.

The deceased may have accumulated credits that could help qualify the estate or survivors for Canadian benefits under an international social security agreement. The deceased's Canada Pension Plan credits can also help qualify the estate or the survivors for a foreign pension. You will be advised in writing if either of the above conditions apply to the deceased.

Box 9
Child Rearing Provision

This provision may help the estate qualify for the Canada Pension Plan Death benefit or increase the amount of the Death benefit. If the deceased received Family Allowances or was eligible to receive the Child Tax Benefit on behalf of any children born after December 31, 1958, obtain and complete the form titled "**Canada Pension Plan Child Rearing Provision**" and return it with your application.

Non-Resident Tax

If you are a non-resident of Canada for income tax purposes, we may deduct a Non-Resident Tax from the Canada Pension Plan Death benefit. The tax rate is 25% unless the country you live in has a tax treaty with Canada that reduces the rate or exempts you from paying the tax.

Section D: Applicant's declaration

To complete the application, you have to sign and date it in this section.

NOTE: If you make a false or misleading statement, you may be subject to an administrative monetary penalty and interest, if any, under the *Canada Pension Plan,* or may be charged with an offence. Any benefits you received or obtained to which there was no entitlement would have to be repaid.

Section E: Witness's declaration

If you signed your application with a mark, a witness has to sign and date the application in that section and provide their name, address, relationship to you, and telephone number in case we need to contact that person.

Other information you should read before mailing your application

Before you mail your application

Before you send this application form to us, please make sure that you have:

- **completed, signed** and **dated** your application; **and**
- *enclosed certified photocopies or any original documents we need.*

Please refer to the **"Check List"** at the beginning of this information sheet for the documents we need.

When we receive your application

Once we receive your application and any supporting documents, we will contact you if we need more information. We will send you a letter once we have completed our review to let you know if you are eligible.

If you have not heard from us by the time you expect your Death benefit, please contact us at the telephone numbers listed in the section called **"How to contact us"** at the beginning of this information sheet.

What you must do after you receive the Death benefit

If you move

You *must* tell us if you move. This way, we will be able to send you the tax slip you will need for income tax purposes.

Other pensions / benefits

Retirement pension

If the deceased made contributions to the Canada Pension Plan, was over the age of 70 at the time of his/her death, and had not applied for or received a Canada Pension Plan retirement pension, you should contact us and request an application. The application must be made within one year of the date of death.

Old Age Security pension

If you are between the ages of 60 and 64, you may be eligible for an Allowance for the Survivor. For more information on this subject, please contact us.

Protection of personal information

The information requested is required under the Canada Pension Plan (CPP). We may not be able to give you a benefit if you do not give us all the information we need. We will keep this information in the Personal Information Bank HRSDC PPU 146. Your personal information is governed by the *Privacy Act* and we may disclose it where we are authorized to do so under the CPP.

Under the *Canada Pension Plan* and the *Privacy Act* you have the right to look at the personal information about you in your file. You can ask to see your file by contacting a Service Canada office. To find out how to get your personal information through the Access to Information Coordinator's office, see the Info Source, a directory that lists all the information banks and the information they contain. Copies of the Info Source are available in all Service Canada offices.

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