

SURVIVORS' CHECKLIST

What to do on the death of former military and pensioned public service members

1. Find all notes, papers, records, etc. (most have made "preparations"):

- full name of deceased and social insurance number(S.I.N.), death certificate (make several copies, "notarized")
- "Will" (have several copies "notarized")
- Canadian Forces pension number and service number, Public Service pension number
- Veterans Affairs Canada (VAC) pension number (if receiving VAC pension), life insurance policies
- Bank statements/account numbers/cheque books/etc.
- Investments/RIF/TFSA/etc.
- Debts/loans/tax files
- Monthly bills and Accounts Register
- Marriage certificate or other contractual documents
- Birth certificate (of spouse/beneficiary)
- Home ownership (joint?)/Land Titles registry
- Safety deposit box (key?)/other security provisions
- Other valuables/spare keys for car, home, etc, etc.

2. Call the CF Pension Office for "Supplementary Death Benefits" Ins., and all pension and health benefits: **Ph 1-800-267-0325** and the Public Service Pension office, if applicable, at **1-800-561-7930** to report the death of a member. They will require the following information;

- Name of deceased/date of death
- Pension number and service number for CF member
- S. I. N. of deceased and S. I. N. of spouse (beneficiary)
- Name of spouse/marital status

- Provincial MSP number of spouse
- Executor of estate (who must confirm date of death)

The Executor will then be asked to FAX (to **1-418-566-2865**) or mail (registered) the following (see sample letter below):

- copy of death certificate
- copy of the "will"
- marriage certificate
- birth certificate of spouse
- S. I. N. of spouse
- "void" copy of cheque for direct deposit of pension and supplementary death benefits

3. Before FAX ing/ mailing items above, visit your bank to ensure correct bank account number for the "void" cheque. Bank may require you to change acct # even if accts were joint. This will apply also in dealing with Service Canada for CPP, OAS, & CPP Death Benefit. Also, if you do electronic banking ensure your new acct no(s) is/are properly registered and "mated" for bill paying, etc.

4. Pension Office will send forms to complete. Ensure you retain PSHCP, PDP, NAFR (for MEDOC and provincial MSP premiums payments by pension deduction.

5. For "General Officers" Military Post Retirement Life Ins Plan, and SISIP Life Ins (if applicable), call MANULIFE **1-800-267-6681**.

6. For the Executor, when dealing with any agency clearing the estate, always carry a copy (or copies) of the death certificate and "will".

7. Consider "Probate" if all assets are not in joint ownership. This may well be required by any/all financial institutions before releasing any money.

8. If you have incurred any medical or travel costs associated with the death, ensure you have the receipts for submission to MEDOC (if applicable) and/PSHCP.

9. Clean-Up items:

- advise relatives/friends/associations where membership held/etc.
- PSHCP repayments submitted for last year?
- PDP repayments submitted for last year?

- credit cards to cancel
- auto ownership "joint" or part of "estate"?
- Land Titles office for transfer of home ownership/other property?
- Income tax previous year done? Year of death return to be done
- debts/loans/utility bills to pay on time

10. Veterans Affairs Canada(VAC) Ph: **1-866-522-2122**

Service Canada(CPP/OAS)-Ph: **1-800-277-9914** (marriage certificate required)

MEDOC (change to single rate)-Ph: **1-800-709-3420, 1-800-663-9995** and advise of new bank account for direct withdrawal of premium

BC Medical (MSP) Ph: **1-800-663-7100** to cancel deceased member but inform that premium is paid by Federal Pension deduction.

SUNLIFE Ph: **1-888-757-7427** for PSHCP and PDP to ensure single rate deduction.

11. Military Post Retirement Life Ins Plan for "General Officers" is 25% of the last Regular Force pay; Supplementary Death Benefit is \$5000; Public Service Death Benefit is \$10,000. CPP Death Benefit is \$2500. Check for life insurance and perhaps SISIP from MANULIFE Ph: **1-800-267-6681**.

12. Some annual pension calculations which may apply (approximate on1y):

The survivor pension for the CF and PS members is one half of that pension before integration. Calculation with the CPP was done at retirement (considerably more than the final pension) __

CPP is 60% or integrated(?) = _____

OAS(only your own) = _____

VAC one year at 100% then 50% = _____

Total = _____

13 Mailing Address of the CF Pension Office:

Gov't of Canada Pension Ctre Mail Facility ,

1 150 Dion Boulevard

PO Box 9500

Matane, QC, G4W 0H3

14. Mailing address for PS Pension office:

Superannuation Directorate
Public Works and Government Services Canada
P.O. Box 5010
Shediac NB E4P 9B4

15. Keep copies of everything you send to NDHQ or anyone else.

SAMPLE LETTER

(date)

Gov't of Canada Pension Ctre Mail Facility ,
1 150 Dion Boulevard
PO Box 9500
Matane, QC, G4W 0H3

From: (full name) (full address)
(telephone and email)

Reference: my late spouse (rank (ret'd) and full name)

CAF Pension Number _____

CAF Service Number _____

Date of Death _____

SIN Number _____

1. This is further to my telephone conversation of (date) regarding the death of my spouse. As requested, enclosed are:

- a. copy of death certificate;
- b. copy of our marriage certificate;
- c. copy of my birth certificate;

- d. copy of my S.I.N. card;
 - e. copy of my spouse's "Will";
 - f. void cheque for direct deposit of pension and death benefit payments; and
 - g. copy of provincial medical card
2. I wish to have the following deducted at source from my monthly gross pension:
- Federal and Provincial Income Tax
 - BC Medical Services Plan premiums
 - Public Service Health Care Plan premiums
 - Pensioners Dental Plan premiums
 - NAFR dues (if applicable -membership needed for MEDOC)
3. The above will continue to be my address and telephone number.
4. Thank you for your consideration and assistance.

(signature)

END of SAMPLE LETTER

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