

RETRAITE QUÉBEC

Québec Pension Plan

Beneficiary's Guide

Survivors' Benefits



To find out more about
your rights and obligations

Québec 

It's all online

The information contained in this document is also available on our website. Consult it for up-to-date information and amounts.

You can consult your file online at any time using our **My Account** online service.

You can also use our other online services:

- Direct Deposit;
- Change of Address;
- Income Tax Deductions;
- Duplicate Income Tax Slips;
- Statement of Participation in the Québec Pension Plan;
- CompuPension, SimulR and LIF Quick Calc, our retirement income simulator tools;
- Application for a Retirement Pension Under the Québec Pension Plan;
- Electronic bulletins.

www.retraitequebec.gouv.qc.ca

Legal deposit – 2017
Bibliothèque et Archives nationales du Québec
ISBN – 978-2-550-77609-3 (printed)
ISBN – 978-2-550-77610-9 (PDF)

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Survivors' benefits

To learn about your rights and obligations as the beneficiary of survivors' benefits paid under the Québec Pension Plan, read this booklet carefully and keep it for future reference.

For more information, visit our website or contact us. Our website address and telephone numbers are given on the back of this booklet.

The death benefit

Amount of the death benefit

The death benefit is a lump-sum payment of a maximum of \$2500. The benefit is paid on a priority basis to the person or charitable organization that paid the funeral expenses, provided an application is filed with us with a photocopy of the proof of payment (receipt or invoice confirming payment) within 60 days following the death. After 60 days, if no application has been filed with proof of payment of the funeral expenses, the benefit can be paid to the deceased's heirs. If there are no heirs or if the heirs have renounced the estate, the death benefit can be paid to other eligible persons. Contact us if this is the case.

If the amount paid for the funeral expenses is less than the death benefit, the difference is granted to the heirs if they file an application and have not renounced the estate.

We do not reimburse fees related to funeral services paid in advance by the deceased.

In that case, the death benefit could be paid to the heirs or other eligible persons, if they file an application.

The death benefit is taxable

An income tax slip in the name of the estate will be sent a few days after the benefit is paid. We suggest that you contact Revenu Québec and the Canada Revenue Agency if you have questions regarding income tax rules.

How to apply

If you have not applied for the death benefit and wish to do so, you can use our online service to apply for survivors' benefits. You can also obtain a copy of the Application for Survivors' Benefits form on our website or by calling us.

The surviving spouse's pension

Amount of your pension

The amount of your surviving spouse's pension is calculated on the basis of:

- the contributions that your spouse made to the Québec Pension Plan;
- the retirement pension supplement, if your spouse was receiving one;
- your age.

The calculation also takes into account whether you have custody of any of the deceased contributor's children, and whether you are disabled or already receiving a retirement or disability pension under the Québec Pension Plan.

The amount of a surviving spouse's pension varies according to your age:

- It generally increases at age 45.
- It decreases at age 65, when you can apply for an Old Age Security pension from the federal government and, in some cases, for the Guaranteed Income Supplement.

Check all earnings

If you do not receive the maximum pension, a statement of pensionable earnings showing the earnings on which your deceased spouse contributed to the Québec Pension Plan is enclosed with the Notice of Acceptance. Check to ensure that the earnings shown on the statement are correct, in particular for the years in which your spouse did not contribute the maximum amount.

If any of the earnings shown for a particular year are incorrect, you can have them corrected by sending us one of the following documents for each year in question.

If the deceased person was an employee:

- the original RL-1, TP4 or T4 slip (the document will be returned to you);

_____ or _____

- a letter from your spouse's employer indicating the years of service, the employment earnings and the contributions to the Québec Pension Plan.

If the deceased person was self-employed or an intermediate or family-type resource (e.g., a foster family or home):

- a notice of assessment from Revenu Québec or the Canada Revenue Agency.

Send the documents to the address indicated on your Notice of Acceptance. We will study the documents and notify you in writing of our decision. If the amount of your pension is increased, any amount owing will be paid retroactively.

Dependent children

We consider a dependent child to be:

- a child under age 18 who lives with you;
- _____ **or** _____
- a child under age 18 who does not live with you but whom you support.

If you are under 45 years of age and you no longer support a dependent child of the deceased, we will reduce the amount of your pension. Call us as soon as possible to avoid having to repay amounts to us.

If, however, a child of the deceased becomes your dependent again while you are under age 45, you must also inform us by telephone so that your pension can be increased.

The pension is taxable

The surviving spouse's pension is subject to income tax. This is why, at the beginning of each year, we send you an RL-2 slip, which you must enclose with your income tax return. The slip shows the total amount that you received as a surviving spouse's pension during the previous year.

You can ask us to deduct an amount from your pension every month for federal and provincial income tax purposes. You decide how much will be deducted. You can request income tax deductions online or by calling us.

If you remarry

You do not lose your entitlement to a surviving spouse's pension by remarrying. If your new spouse dies, you can apply for another pension. You can only receive one surviving spouse's pension, but we will pay you the greater of the two pensions.

How long is the pension paid?

As a rule, your surviving spouse's pension is payable for life. However, it will be terminated at age 65 if you are receiving the maximum retirement pension payable under the Québec Pension Plan that year.

You can receive a disability or retirement pension and a surviving spouse's pension at the same time. In such a case, we pay the pensions in a single monthly amount (referred to as a **combined pension**). However, a combined pension is subject to a maximum amount set by law, and the amount paid is not necessarily equal to the sum of the individual pensions. Your surviving spouse's pension may therefore be reduced.

In addition, if an additional amount for disability has been added to your retirement pension, it will be taken into account in calculating the combined pension amount. As a result, your surviving spouse's pension could be reduced even more.

Lastly, if you are receiving an indemnity from the Société de l'assurance automobile du Québec (SAAQ) and we deem you to be disabled for the same medical reason, the amount of your surviving spouse's pension could be reduced. Contact us for more information.

The orphan's pension

To whom is it paid?

An orphan's pension is paid to the person who supports the deceased contributor's child, provided the child is under 18 years of age on the date of the contributor's death. It is paid until the child turns 18, even if the child works.

Amount of the pension

The amount of the orphan's pension is the same for everybody. It is not calculated according to the deceased's income. It is more than \$200 a month. The pension is indexed annually.

We consider the **child of a contributor** to be:

- the contributor's minor biological or adopted child;
- the child who had been living with the deceased person for at least one year, if the deceased person served as father or mother to the child.

A child is not considered to be the child of the deceased person if he or she was placed in that person's home and the deceased person was receiving amounts for his or her care.

Can two pensions be paid for the same child?

No. Only one pension can be paid for a child, either an orphan's pension or a pension for a disabled person's child.

The pension is taxable

The orphan's pension is subject to income tax. This is why, at the beginning of each year, we send you an RL-2 slip for each child indicating the total amount of benefits paid during the preceding year.

Even if the orphan's pension is not paid directly to the child, it must nevertheless be considered as his or her personal income, and not as part of your income.

Other useful information

Direct deposit

Signing up for direct deposit allows you to receive your pension directly in your account on the last working day of each month.

To sign up, use our online service or call us. Have your banking information at hand, including the number of the account into which the deposits will be made.

Changing accounts?

If you have already signed up for direct deposit and are changing your financial institution or branch, use our online service or call us to change your banking information.

Do not close your old account until the **first pension payment has been deposited** in the new one.

If you live outside Canada

Direct deposit is also available in several other countries. See our website for the countries in which direct deposit is possible.

If you live in one of those countries, you could receive your pension by direct deposit in the currency of your country of residence. This service is reliable, safe and economical, in most cases, provides an advantageous exchange rate and eliminates transaction fees for cashing cheques in Canadian dollars. To take advantage of this service, complete the International Direct Deposit – Québec Pension Plan form available on our website or call us.

If you move

If you receive your pension:

- by **direct deposit**, be sure to inform us of any changes in your address. Otherwise, you will not receive your annual income tax slips, and payment of your pension could be affected;
- by **cheque**, let us know your new address as soon as possible to avoid any delay in receiving your payments.

Use the **Service québécois de changement d'adresse** to change your address:

- Online: **www.adresse.info.gouv.qc.ca**
- Telephone: Services Québec at **1 877 644-4545**.

Our decision can be reviewed

If you would like to provide new or additional information, call us.

You can ask us to review the decision we rendered with respect to your benefits. However, you must file an application within 90 days of the date of the decision we sent you. You can obtain the Application for Review of a Decision form on our website or by calling us. You must provide all the documents relevant to your application for review.

You will receive our new decision

Following your application for review, we will inform you in writing of our new decision.

Our commitments

We are committed to providing the quality services you expect. To find out more about our commitments and our service standards, see our *Service Statement* on our website.

Commissaire aux plaintes et à l'amélioration des services

If you are not satisfied after dealing with us

The Commissaire aux plaintes et à l'amélioration des services handles complaints and comments with complete independence and confidentiality, and can make recommendations to improve our services and programs.

To reach the Commissaire aux plaintes et à l'amélioration des services, simply call us or use the direct email service on our website.

How to reach us

Online

www.retraitequebec.gouv.qc.ca

By telephone

Québec region:

418 643-5185

Montréal region:

514 873-2433

Toll-free:

1 800 463-5185

This publication is available in alternate formats by calling 1 800 463-5185.

Version originale française disponible sur demande.

My Account

Access your file **24/7**