

## **Brock University Pension Plan Death of a Pensioner or Spouse of a Pensioner - FAQ's**

**Who should I contact to provide notification of the death?**

Pension staff at the University should be contacted as soon as possible following the death to ensure that:

- the survivor benefit (if applicable) is calculated and paid in a timely fashion and
- there is not an overpayment made by the Pension Plan's custodian

[pension@brocku.ca](mailto:pension@brocku.ca)

905-688-5550 x3186

**What if notification is delayed and overpayment(s) have been made by the Pension Plan's Custodian?**

If an overpayment is made, the Pension Plan's custodian will recall the overpayments and adjust their records accordingly.

**What information does the University require at the time of notification?**

- Pensioner name
- Pensioner Social Insurance Number
- Date of death

If there will be a monthly pension continuing (to a spouse or beneficiary), the University also needs to know:

- Spouse or beneficiary Social Insurance Number
- Spouse or beneficiary residential address
- Bank account to which the payment should be made (void cheque is required if it is different than the current deposit account)

**What documentation does the University require?**

Prior to making any further payments, the University requires a legible photocopy of:

- Provincial death certificate or
- Funeral director's statement of death

**Do I need to notify the University if my Spouse dies, but I'm the one receiving a pension?**

If the pensioner elected a form of Joint and Survivor pension at retirement, it is important that the University is notified of the spouse's death to adjust pension data, which is used by the actuary when calculating the annual pension adjustment. A copy of the death certificate should be provided.

**How is it determined whether there is a survivor benefit to be paid?**

At the time of retirement, each pensioner selects a specific form of pension. University pension staff will review records to verify the form of pension elected and administer accordingly.

Can the form of pension elected be changed after the start of pension?

No. The form of pension elected at retirement cannot be changed at a later date.

What are the different forms of pension?

The forms of pension currently available to members retiring from the Plan are:

*Life only Pension*

This pension is payable monthly for as long as you live. No benefit payments are payable to your spouse or beneficiary following your death.

*Life Pension - Guaranteed 5 Years*

This pension is payable monthly for as long as you live. If you should die within five years of the commencement of your pension, pension payments in the same amount as were payable during your lifetime will continue to be paid to your beneficiary for the balance of the five year period.

*Life Pension - Guaranteed 10 Years*

This pension is payable monthly for as long as you live. If you should die within ten years of the commencement of your pension, pension payments in the same amount as were payable during your lifetime will continue to be paid to your beneficiary for the balance of the ten year period.

*Life Pension - Guaranteed 15 Years*

This pension is payable monthly for as long as you live. If you should die within fifteen years of the commencement of your pension, pension payments in the same amount as were payable during your lifetime will continue to be paid to your beneficiary for the balance of the fifteen year period.

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Please note that for all Joint and Survivorship Pension options, the term spouse refers to the person who was the member's spouse *at the time of pension commencement*.

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*Joint And Survivorship Pension Reducing to Sixty Percent*

This pension is payable monthly for as long as you live, and upon your death, sixty percent (60%) of the pension which was payable during your lifetime will be continued to your spouse for as long as he or she lives.

*Joint And Survivorship Pension Reducing To Sixty Percent Guaranteed Five Years*

This pension is payable monthly for as long as you live, and upon your death, sixty percent (60%) of the pension which was payable during your lifetime will be continued to your spouse for as long as he or she lives. In the event that you and your spouse die before 60 monthly payments have been received in total, the estate of the last pension recipient will receive the commuted value of the remaining payments.

*Joint And Survivorship Pension Reducing To Sixty Percent Guaranteed Ten Years*

This pension is payable monthly for as long as you live, and upon your death, sixty percent (60%) of the pension which was payable during your lifetime will be continued to your spouse for as long as he or she lives. In the event that you and your spouse die before 120 monthly payments have been received in total, the estate of the last pension recipient will receive the commuted value of the remaining payments.

*Joint And Survivorship Pension Reducing to Sixty Percent Guaranteed Fifteen Years*

This pension is payable monthly for as long as you live, and upon your death, sixty percent (60%) of the pension which was payable during your lifetime will be continued to your spouse for as long as he or she lives. In the event that you and your spouse die before 180 monthly payments have been received in total, the estate of the last pension recipient will receive the commuted value of the remaining payments.

*Joint And Survivorship Pension Reducing to 75 Percent*

This pension is payable monthly for as long as you live, and upon your death, seventy-five percent (75%) of the pension which was payable during your lifetime will be continued to your spouse for as long as he or she lives.

*Joint And Survivorship Pension Reducing to 75 Percent Guaranteed Five Years*

This pension is payable monthly for as long as you live, and upon your death, seventy-five percent (75%) of the pension which was payable during your lifetime will be continued to your spouse for as long as he or she lives. In the event that you and your spouse die before 60 monthly payments have been received in total, the estate of the last pension recipient will receive the commuted value of the remaining payments.

*Joint And Survivorship Pension Reducing to 75 Percent Guaranteed Ten Years*

This pension is payable monthly for as long as you live, and upon your death, seventy-five percent (75%) of the pension which was payable during your lifetime will be continued to your spouse for as long as he or she lives. In the event that you and your spouse die before 120 monthly payments have been received in total, the estate of the last pension recipient will receive the commuted value of the remaining payments.

*Joint And Survivorship Pension Reducing To 75 Percent Guaranteed Fifteen Years*

This pension is payable monthly for as long as you live, and upon your death, seventy-five percent (75%) of the pension which was payable during your lifetime will be continued to your spouse for as long as he or she lives. In the event that you and your spouse die before 180 monthly payments have been received in total, the estate of the last pension recipient will receive the commuted value of the remaining payments.

*Joint And Survivorship Pension Continuing In The Same Amount (100%)*

This pension is payable monthly for as long as you live, and upon your death, one hundred percent (100%) of the pension which was payable during your lifetime will be continued to your spouse for as long as he or she lives.

*Joint And Survivorship Pension Continuing In The Same Amount (100%) Guaranteed Five Years*

This pension is payable monthly for as long as you live, and upon your death, one hundred percent (100%) of the pension which was payable during your lifetime will be continued to your spouse for as long as he or she lives. In the event that both you and your spouse die before 120 monthly payments have been received in total, the estate of the last pension recipient will receive the commuted value of the remaining payments.

*Joint And Survivorship Pension Continuing In The Same Amount (100%) Guaranteed Ten Years*

This pension is payable monthly for as long as you live, and upon your death, one hundred percent (100%) of the pension which was payable during your lifetime will be continued to your spouse for as long as he or she lives. In the event that both you and your spouse die before 120 monthly payments have been received in total, the estate of the last pension recipient will receive the commuted value of the remaining payments.

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