Service Canada

Information and Instructions
Canada Pension Plan Death Benefit Application

What is the Canada Pension Plan (CPP) Death benefit?

The Canada Pension Plan **Death benefit** is a one-time, lump-sum payment on behalf of an eligible deceased CPP contributor.

All CPP pensions and benefits are taxable. Contact the Canada Revenue Agency for guidance on how to report the CPP Death Benefit.

How do you qualify for the Canada Pension Plan Death benefit?

To qualify for a Death benefit, 2 conditions must be met:

1. **The deceased must have made enough contributions to the Canada Pension Plan; and**
2. **You must apply in writing, or online at www.canada.ca, and submit the necessary documents, if any.**

Symbols used in this application

Read this carefully | Attach an extra sheet if needed | ? Where to get help | Scan to go to My Service Canada Account (MSCA):

For your safety, visit **www.cyber.gc.ca/en** for tips on protecting your devices and reporting suspected cyber incidents.

How much money does the CPP Death Benefit provide to you?

Since January 2019, the death benefit pays up to $2,500 if the deceased made enough contributions to the CPP, or to the CPP and the Quebec Pension Plan (QPP).

In addition, if the death occurred on or after January 1, 2025, there is a top-up amount of up to $2,500 paid if the deceased:

- never received a CPP or QPP benefit based on their own contributions; and
- did not have a spouse or common-law partner eligible for the CPP survivor's pension.

The maximum death benefit payable is up to $5,000. This amount may be less if a social security agreement with another country is required to be eligible.

If you are paid the top-up portion and the deceased is later approved for a post-mortem retirement or disability benefit or a survivor's application is approved based on the deceased's contributions, you will be required to repay the top-up portion.

What we need from you

You must provide us with a complete application which includes:

- ü the **Application for a Canada Pension Plan Death Benefit (ISP1200)** form,
- ü documents that apply to your situation (example: administrator named by the court).

Note: If we ask you to send a document, send a copy, not the original. The copy must be readable. It cannot be altered in any way. If the document has information on more than one page, copy all pages. Service Canada may request an original or certified copy at any time.

Please write the deceased's Social Insurance Number on any document you send to Service Canada.

If you must send your original documents, we suggest you send them by registered mail. We will return the original documents to you.

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

? The **Application for a Canada Pension Plan Death Benefit (ISP1200)** is available in two formats:

- **Online:** Go to **www.canada.ca/msca**;
- ü **Paper or fillable form:** Go to **www.canada.ca/esdc-forms**.

Note: You can save the fillable form to your computer, but you cannot submit it electronically.

Service Canada delivers Employment and Social Development Canada programs and services for the Government of Canada

If you are choosing to fill this application on a **paper** or **fillable format**, be sure to:

- ü include the deceased's Social Insurance Number at the top of each page;
- ü answer the questions with as much details as possible;
- ü sign all areas that require your signature using a pen;
- ü mail or drop-off your application to a Service Canada Office near you. For a list of addresses, refer to the last page of this application;
- ü include the information on a blank sheet and attach it to the application, if you need more space. Include the deceased's Social Insurance Number at the top of each page **and** specify the question number before writing the additional information.

Did the deceased contribute to the Québec Pension Plan?

The CPP operates throughout Canada, except in Québec, where the Québec Pension Plan (QPP) provides similar benefits.

If the deceased contributed to both the CPP and QPP, the contributions made under both plans are combined when a benefit entitlement is calculated. You must apply for the QPP if the deceased last lived in the province of Québec or for the CPP if they last lived in another province or territory in Canada.

If one of the following applies, please contact Retraite Québec.

- The deceased was in receipt of Retirement or Disability benefit from Retraite Québec at time of death
- The deceased worked in Québec only
- The deceased worked in Québec and at least one other province/territory and last lived in Québec.
- The deceased worked in Québec and at least one other province/territory and last lived outside of Canada, and their last province of residence in Canada was Québec.

? Information can be found at **www.retraitequebec.gouv.qc.ca/en**.

If you need more information to complete the application

? The information and instructions you will need to apply can be found in this application. You can also find more information about the CPP Death benefit online at **www.canada.ca**.

If you cannot find the information you are looking for or have any questions, contact Service Canada at our toll-free numbers. Please have both your and the deceased's Social Insurance Number (SIN) ready when you call.

To learn more or if you have questions about the Canada Pension Plan, Old Age Security or Service Canada online services, please visit **www.canada.ca**; or call:

In Canada or the United States:	1-800-255-4786 TTY
1-800-277-9914 (English)	All other countries:
1-800-277-9915 (French)	1-613-957-1954 (we accept collect calls)

If you need help

You can give permission to another person to give or receive information from Service Canada on your behalf.

To give permission, you must complete the **Consent to Communicate Information to an Authorized Person** (ISP1603). It is available in two formats:

- **Online:** Go to **www.canada.ca/msca**;
- ü **Paper or fillable form:** Go to **www.canada.ca/esdc-forms**.

This consent form does not provide authority for the person to **act** on your behalf. They cannot apply for benefits on your behalf.

If you wish to have someone **act** on your behalf, you can appoint an **authorized representative**. If the applicant is no longer capable of managing their own affairs, Power of Attorney (POA) or trustee forms must be provided.

Forms to complete your application

? All forms that you may need to complete your application can be found online at **www.canada.ca/esdc-forms** or in person at a Service Canada Centre.

Once we receive your application

We will review your application and any supporting documents received and contact you if further information is required. Upon completion of our final review, we will send you a letter notifying if you are eligible for the benefits.

Application for a Canada Pension Plan Death Benefit

IMPORTANT - Use a **pen** and **print clearly** if completing the application by hand

Section A – Information about the deceased contributor

You might be required to submit a copy of the deceased's birth certificate if you do not provide the Social Insurance Number.

You do not need to provide proof of death for the deceased if Service Canada has previously been contacted to inform us of the date of death. The department will advise when required.

The Minister reserves the right to request proof of birth or death at any time.

A1 Social Insurance Number	Date of birth (YYYY-MM-DD)	Date of death (YYYY-MM-DD)

First name	Middle name	Last name(s)

Name at birth (if different from above)	Country of birth (if Canada indicate province or territory)

Home address of the deceased at time of death
(Number, street, apt., RR) City or town, Province or Territory, Country, Postal code

If the address above is outside of Canada, in which Canadian province or territory did the deceased last live?

Marital status at the time of death

◯ Single ◯ Married ◯ Separated
◯ Common-law ◯ Divorced ◯ Widowed

If the deceased contributor was Married, in a Common-law relationship or Separated at the time of death, provide the name and contact information of the spouse or common-law partner.

Name: Telephone number:

Did the deceased ever receive or apply for a benefit under the:	Canada Pension Plan?	Old Age Security?	Régime de rentes du Québec? (Quebec Pension Plan)
	◯ Yes ◯ No	◯ Yes ◯ No	◯ Yes ◯ No

If yes to any of the above, provide the Social Insurance Number or account number.

A2 Was the deceased the recipient, or was the deceased eligible to receive Family Allowance (Baby Bonus) or the Canada Child Benefit on behalf of any children born after December 31, 1958?

◯ Yes ◯ No

Section B – Information about the deceased living or working in another country

If the deceased does not have enough CPP contributions to qualify for a Death benefit, and the deceased (at any time) lived or worked in a country with which Canada has an international social security agreement, the credits they accumulated in that country may help them qualify for a prorated Death benefit.

B1 Had the deceased ever lived or worked in another country? ◯ Yes ◯ No

If **Yes**, please fill out this table to help us determine if an international social security agreement may help the deceased qualify for a CPP Death benefit.

Name of country	The deceased's social identification number in that country	Dates lived in that country		Dates worked in that country		Was a benefit asked for or received from that country?
		From (YYYY-MM)	To (YYYY-MM)	From (YYYY-MM)	To (YYYY-MM)	
1.						◯ Yes ◯ No
2.						◯ Yes ◯ No

For additional countries, please attach an extra sheet.

Section C – Who should apply and receive the Death benefit?

If an estate exists, an application by the executor or the administrator named by the court to administer the estate should be made within 60 days of the date of death. After 60 days Service Canada can consider other eligible applicants.

If there is no will, determine who is the next eligible applicant by using the order of priority stated below.

Payment of the Death benefit will be issued in the following **Order of Priority**:

1. **The estate:** When an estate exists, an application by the executor or the administrator named by the court to administer the estate should be made within 60 days of the date of death. After 60 days Service Canada can consider other eligible applicants.
2. **The person or institution responsible for the funeral expenses:** When there is no will or 60 days have passed from the date of death, the person or institution who is responsible for the funeral expenses is the eligible applicant. The amount of the Death benefit paid in this case cannot exceed the amount of the funeral expenses.
3. **The surviving spouse or common-law partner:** When number 2 is not applicable, or when the funeral expenses are less than the Death benefit amount and there is a Death benefit balance owing, the surviving spouse or common-law partner is the next eligible applicant.
4. **The Next of Kin:** When number 3 is not applicable, the next of kin is the next eligible applicant.

Section C – Who should apply and receive the Death benefit? (continued)

C1 Please complete the following:

Is there a will? ◯ Yes ◯ No

If “Yes”, are you the executor (or administrator)? ◯ Yes (Proceed to C2 below) ◯ No

If “No”, please provide the executor or administrator information below:

Name	Telephone Number
Address (Number, street, apt., RR) City, town or village, Province or territory, Country, Postal code	

Are you the person responsible for the funeral expenses? ◯ Yes ◯ No

If “Yes”, complete the information below.

Please provide the funeral expenses details:

Total amount of funeral expenses	Funeral services provider name	Funeral services provider telephone number

If “No”, please provide the information below:

Who is the person or institution responsible for the funeral expenses?

Name	Telephone Number
Address (Number, street, apt., RR) City, town or village, Province or territory, Country, Postal code	

Section C – Who should apply and receive the Death benefit? (continued)

C2 **Choose only one of the following (your choice must be based on the Order of Priority explanation at the beginning of Section C on page 2):**

◯ **1. I am applying as the Executor named in the will, or an administrator appointed by the court**

When the estate applies and is approved for the Death benefit, the payment is issued to the estate of the deceased in care of the executor or administrator.

◯ **2. I am applying as the person or institution responsible for the Funeral Expenses and no will or estate exists**

The name on the funeral contract/receipt must match your name as the applicant in Section C3 below. You do not need to provide the funeral contract/receipt with your application; however, the Minister reserves the right to request it at any time.

◯ **3. I am applying as the Surviving Spouse or Common-law Partner and I did not pay for the funeral expenses**

If you are the surviving spouse or common-law partner and you were also responsible for the funeral expenses, please apply as the individual who is responsible for the payment of the funeral expenses (number 2 above).

◯ **4. I am applying as the Next of Kin**

Relationship to the deceased? _____
(Example: mother, father, brother, sister, etc.)

Applicant's Information

C3 Written Communication ◯ English ◯ French	Verbal Communication ◯ English ◯ French	Relationship of applicant to the deceased (Required)	
First name	Middle name	Last name(s)	
Home address (number, street, apartment, RR)			
City or town	Province or territory	Country	Postal code
Telephone number	Alternate telephone number		
Service Canada may contact you by email to provide you with information or ask you to call us. Personal information will not be requested or shared. Email address (optional):			

Direct Deposit Information in Canada - Complete the section below if you wish to have the Death benefit deposited directly into a financial institution. Otherwise, the Death benefit payment will be issued in cheque form to the address provided above. The account must be in your name. A joint account is acceptable.

- Note for executors -

The financial institution account must be an estate account, not a personal account.

Branch number (5 digits)	Institution number (3 digits)	Account number (maximum of 12 digits)
Name(s) on the account		Telephone number of your financial institution

Section D

Who is the person to represent the deceased client for the purposes of filing income tax? (Issuing a T4 (OAS), T4A (P) and NR4)

D1 If there is no executor nor was an administrator appointed by the courts, and the deceased contributor was receiving benefits under the *Canada Pension Plan* and/or *Old Age Security Act*, is the individual in **Section C3** responsible for the income tax return of the deceased?

◯ Yes – the information in section C3 is the contact for the deceased client's tax slips

◯ No – the person who will be filling the deceased's tax return should obtain, complete and submit a **Deemed Person to Represent the Deceased Client for the Purpose of Issuing a T4A(OAS), T4A(P) and NR4** (ISP1202) form found at **www.canada.ca/esdc-forms**.

D2 Is there an eligible person higher on the order of priority choosing not to apply for the Death benefit?

The executor, the individual or institution who is responsible for the payment of the funeral expenses, spouse or common-law partner of the deceased may choose to not apply for the Death benefit. If this is the situation, please have that individual complete the section below.

I am the (choose all that apply)

☐ executor named in the will, or an administrator appointed by the courts,

☐ individual or institution who is responsible for the payment of the funeral expenses,

☐ spouse or common-law partner of the deceased,

and I am choosing <u>not</u> to apply for the Death benefit.

First name	Middle name	Last name(s)	
Home address (number, street, apartment, RR)			
City or town	Province or territory	Country	Postal code
Signature	Date (YYYY-MM-DD)	Daytime telephone number	

If there is more than one eligible individual higher on the order of priority choosing not to apply, use the space provided on page 7, or attach an extra sheet of paper, and provide the same information as above for the second individual.

Service Canada may contact the person(s) named above to confirm that they will not apply for the benefit.

Section E – Applicant's Declaration and Signature

I hereby apply for Canada Pension Plan Death benefit on behalf of the deceased. I declare that, to the best of my knowledge, the information given in this application is true and complete.

Protection of personal information

The information requested is required under the *Canada Pension Plan*. We may not be able to process an application or approve a benefit if you do not give us all the information we need. We will keep this information in the Personal Information Bank ESDC 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.

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.

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**.**

Signature of Applicant or Representative of Applicant (Sign in Pen) (Provide Power of Attorney or Other Supporting Documentation)	**Date** (YYYY-MM-DD)

Section F – Witness's Declaration

If the applicant signs with a mark, a witness (friend, member of family, etc.) must complete this section.

I have read the contents of this application to the applicant, who appeared to fully understand and who made their mark in my presence.

First name of witness (print) Middle name Last name(s)	Relationship to the applicant
Address (Number, street, apt., PO Box, RR) City, town or village, Province or territory, Country, Postal code	
Witness's signature	**Date** (YYYY-MM-DD)



IMPORTANT

Service Canada can only begin to process your application if it is **complete**, and you provided the requested documents, if any. Be sure all relevant fields are completed.

Checklist – Before you send your application

- ☐ Did you **complete** every field on this application that is required for you to receive a benefit from Service Canada?
- ☐ If you are applying as the individual or institution who is responsible for the payment of the funeral expenses, have you provided the: Total amount paid in funeral expenses, Services provider, and Services provider telephone in Section C1?
- ☐ Have you indicated **the deceased's Social Insurance Number on the requested documents, if any,** before sending them to us? (except originals)
- ☐ Have you **read** and **signed** the Declaration in Section E?

Use this space, if needed, to provide us with more information. Please indicate the question number concerned for each answer given. If you need more space, use a separate sheet of paper and attach it to this application.

What you must do after you receive the Death benefit

If you move

If you are the person who will be filing the deceased's tax return, you must tell us if you move within one year of being approved for a Death benefit. This way, we will be able to send you the tax slip you will need for income tax purposes.

Non-Resident Tax

If you are a non-resident of Canada for income tax purposes, Service Canada may deduct a Non-Resident Tax from the 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.

Other Pensions / Provision
www.canada.ca/en/services/benefits/publicpensions

Child Rearing Provision

This provision may help the deceased contributor qualify for the Death benefit and/or may increase their CPP benefits retroactively if they were ever in pay for CPP Retirement or Disability benefits. If the deceased was the primary caregiver for children under the age of 7, and received or was eligible to receive Family Allowances (“Baby Bonus”) or the Canada Child Benefit on behalf of those children born after December 31, 1958. For more information, contact Service Canada, visit **www.canada.ca/en/services/benefits/publicpensions**, or print an application from **www.canada.ca/esdc-forms**.

Retirement pension

If the deceased made contributions to the Canada Pension Plan and/or the Québec Pension Plan, was at least 70 years of age at the time of their death and had not applied for or received a CPP Retirement pension, you should complete and submit the Application for a Canada Pension Plan Retirement Pension (ISP1000) form found online at **www.canada.ca/esdc-forms**. The application must be made within one year of the date of death. If it is later determined that the contributor was entitled to a post-mortem retirement pension, there is no longer entitlement to the top-up amount for a Death benefit and that amount would result in an overpayment requiring recovery.

Survivor's Pension and Surviving Child's Benefit

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. If you were legally separated from your deceased spouse at the time of their death, you may still qualify for a Survivor’s pension. Benefits can also be paid to the surviving children of the deceased contributor if they are under the age of 18, or between the ages of 18 and 25 and are attending school full time or part-time. All eligibility requirements must be met. If it is later determined that the contributor’s spouse or common-law partner was entitled to a survivor’s pension, there is no longer entitlement to the top-up amount for a Death benefit and that amount would result in an overpayment requiring recovery. For more information on the CPP Survivor’s Pension and the Surviving Child benefit contact Service Canada, visit **www.canada.ca/en/services/benefits/publicpensions**, or print an application from **www.canada.ca/esdc-forms**.

Old Age Security pension

If the deceased was at least 65 years of age, they may be eligible for an Old Age Security pension. An application must be received within one year of the date of death. For more information, contact Service Canada, visit **www.canada.ca/en/services/benefits/publicpensions**, or print an application from **www.canada.ca/esdc-forms**.

Allowance for the Survivor

If the deceased contributor's spouse or common-law partner is between 60 and 64 years of age and has low income, they may be eligible for an Allowance for the Survivor through the Old Age Security program. For more information, contact Service Canada, visit **www.canada.ca/en/services/benefits/publicpensions**, or print an application from **www.canada.ca/esdc-forms**.

Acceptable Proof of Death

You do not need to provide proof of death for the deceased if Service Canada has previously been contacted to inform us of the date of death. The department will advise when required.

To be accepted as proof of death, the document must:

- ü name the deceased, date, and place of death,
- ü be on official letterhead or contain a seal, and
- ü provide the name and/or signature of the person or authority issuing the document.

The following documents may be accepted as proof of death:

- Burial or Death Certificate
- Statement Signed by a Funeral Director, Medical Doctor, or Coroner
- 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 Defense Staff
- Notarial copy of Letters of Probate
- Official Notification from the Public Trustee for Province or Territory
- Registration of Death
- Statement of Verification of Death from the Department of Veteran's Affairs

You can send copies of any documents requested. If you must send your original documents, we suggest you send them by registered mail. We will return the original documents to you.

The Minister reserves the right to request proof of birth or death at any time.

Service Canada

Service Canada Offices

Canada Pension Plan Death benefit

Mail your forms to:
The nearest Service Canada office listed below.
From outside of Canada: The Service Canada office in the **province where the deceased last resided**.

Need help completing the forms?
Canada or the United States: **1-800-277-9914**
All other countries: **1-613-957-1954** (we accept collect calls)
TTY: **1-800-255-4786**
Important: Please have the deceased's social insurance number ready when you call.

NEWFOUNDLAND AND LABRADOR
Service Canada
PO Box 9430 Station A
St. John's NL A1A 2Y5
CANADA

PRINCE EDWARD ISLAND
Service Canada
PO Box 8000 Station Central
Charlottetown PE C1A 8K1
CANADA

NOVA SCOTIA
Service Canada
PO Box 1687 Station Central
Halifax NS B3J 3J4
CANADA

NEW BRUNSWICK AND QUEBEC
Service Canada
PO Box 250
Fredericton NB E3B 4Z6
CANADA

ONTARIO
For postal codes beginning with "L, M or N"
Service Canada
PO Box 5100 Station D
Scarborough ON M1R 5C8
CANADA

ONTARIO
For postal codes beginning with "K or P"
Service Canada
PO Box 2013 Station Main
Timmins ON P4N 8C8
CANADA

MANITOBA AND SASKATCHEWAN
Service Canada
PO Box 818 Station Main
Winnipeg MB R3C 2N4
CANADA

ALBERTA / NORTHWEST TERRITORIES AND NUNAVUT
Service Canada
PO Box 2710 Station Main
Edmonton AB T5J 2G4
CANADA

BRITISH COLUMBIA AND YUKON
Service Canada
PO Box 1177 Station CSC
Victoria BC V8W 2V2
CANADA

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