INFORMATION

For

SURVIVING SPOUSES

Of

CANADIAN

PENSION PLAN MEMBERS

Pension Fund of the Christian Church
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When does a surviving spouse pension become effective?

The surviving spouse pension is effective on the first of the month following the death of the Pension Plan member or pensioner.

Is there a payment upon the death of a Pension Plan member?

For Pension Plan members actively serving the church and under age 60, there is a Salary Continuation Benefit of three times the annual salary on which pension dues are paid up to $50,000.00. At age 60, the Salary Continuation Benefit is two times the annual salary on which pension dues are paid, up to $30,000.00.

For those Pension Plan members receiving a retirement pension, there is a pensioner death benefit, which is three times the annual pension or $10,000.00, whichever is less.

The death benefit will be sent to you from Royal Trust. It is Pension Fund’s understanding that the death benefit is taxable.

There is no Salary Continuation Benefit for Inactive members and no death benefit for those who retired from an Inactive status. Also, there is no death benefit on the life of the surviving spouse.

What can I expect to receive as a surviving spouse pension?

Normally, the surviving spouse pension is 50% of the member’s pension credits (if not retired) or 50% of the member’s retirement pension. Members who retire at age 65 or older may elect a 75% or 100% surviving spouse pension at the time of retirement. If your spouse retired at age 65 or later and made one of these elections, your pension will be either 75% or 100% of the retirement pension he/she was receiving.

Will my surviving spouse pension increase or decrease?

Surviving spouse pensions will not decrease. The Canadian Pension Plan Board may periodically grant Special Apportionments which increase all retirement and surviving spouse pensions.

When will the surviving spouse pension end?

The surviving spouse pension is payable for the rest of your life.

What happens to the surviving spouse pension if I re-marry?

The Surviving Spouse pension will continue. However, you should notify the Pension Fund of your new marital status.

Will the surviving spouse pension terminate if I become employed? What if I am employed by a congregation or organization related to the Christian Church?
Your surviving spouse pension will not terminate if you become employed. If you become employed by a congregation or organization related to the Christian Church (Disciples of Christ), Christian Churches-Church of Christ or Church of Christ, you would then be eligible for Pension Plan membership in your own right and we would encourage your employer to remit Pension Plan dues on your behalf. When you eventually retire, you would receive both a retirement pension and a surviving spouse pension.

**Is there a benefit for minor children?**

Yes. Each minor child is eligible for a surviving child pension of $500.00 per month until age 21. In addition, there is an Education Benefit of $5,000.00 per year for up to 48 months to assist with education expenses beyond high school. Minor children are eligible for these benefits whether the Pension Plan member was actively serving or retired at the time of death.

**Questions I need to ask the Pension Fund:**

1. ______________________________________________________________________________________

2. ______________________________________________________________________________________

3. ______________________________________________________________________________________

4. ______________________________________________________________________________________

**Notes:**

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