

This *Info Sheet* describes the death benefit available from the Plan when a member dies before retirement. The information provided applies to the:

- Anti-Tuberculosis League Superannuation Plan;
- Liquor Board Superannuation Plan;
- Public Service Superannuation Plan; and
- Saskatchewan Transportation Company Superannuation Plan.

### THE DEATH BENEFIT

If you die before you start your pension, a death benefit is paid to your beneficiary by the Plan. Different benefits are paid to the different types of beneficiaries.

Employers and the Plan must be immediately notified of the member's death. The Plan will then begin calculating the options available to the beneficiary. The Plan will need to know the:

- member's name
- date of the member's death;
- spouse's name, phone number and address (if applicable); and
- member's employer.

### IF YOU HAVE A SPOUSE

If you have a spouse, your spouse is your sole beneficiary. Your spouse is entitled to a pension payable for life calculated as if your date of death was the date you retired. The spouse may choose from a survivor's pension of 60 per cent, 75 per cent or 100 per cent of what the member would have received as a pension. If the surviving spouse chooses the 75 per cent or 100 per cent option, there is no benefit for dependent children.

If your spouse is not yet age 65, he/she will also receive the bridge benefit until age 65. Your spouse may choose to add an enhanced bridge benefit. The enhanced bridge benefit is based on:

- the age of your spouse; and
- the amount of the Old Age Security (OAS) benefit in effect on the date their spousal benefit becomes payable.

If your spouse elects to receive the enhanced bridge he/she will receive a higher pension benefit to age 65. After age 65, your spouse will continue to receive the basic lifetime pension but at a reduced amount.

### IF YOU HAVE A DEPENDENT CHILD

If, at the date of your death, you had more than 10 years of pensionable service, your dependent children at the time of your death may be entitled to a dependent's pension.

## **When You Also Have a Spouse**

The dependent child benefit depends on the option chosen by the spouse. If the spouse chooses the 75 per cent or 100 per cent option, there is no benefit for dependent children.

If the spouse chooses the 60 per cent option, each child receives a dependent's allowance of 10 per cent until the age of 18.

## **When You Do Not Have a Spouse**

If there is no surviving spouse, the oldest dependent child receives the equivalent of a 60 per cent spousal pension until the age of 18. Any other children receive a dependent's allowance of 10 per cent until the age of 18.

When all dependent children reach the age of 18, a refund of any remaining contributions and interest, less income tax, will be paid to the member's estate.

## **IF YOU DO NOT HAVE A SPOUSE OR DEPENDENT CHILD**

If you do not have a spouse or dependent children at the time of your death, your estate becomes your beneficiary. Your contributions and interest, less income tax, will be refunded to your estate.

## **REQUIRED INFORMATION**

Upon the death of a member, the Plan requires certain documents before any payments can be made to your beneficiaries. The information required will be different depending on who your beneficiaries are.

### **Surviving Spouse Only**

- Certified copy of member's death certificate/ funeral director's statement of death;
- Certified copy of member's birth certificate;
- Certified copy of spouse's birth certificate; and
- Certified copy of marriage certificate or common law declaration.

### **Surviving Spouse and Dependent Children**

- Certified copy of member's death certificate/ funeral director's statement of death;
- Certified copy of member's birth certificate;
- Certified copy of spouse's birth certificate;
- Certified copy of birth certificate for each dependent child under the age of 18 years; and
- Certified copy of marriage certificate or common law declaration.

### **Dependent Children Only**

- Certified copy of member's death certificate/ funeral director's statement of death;
- Certified copy of member's birth certificate; and
- Certified copy of birth certificate for each dependent child under the age of 18 years.

### **No Surviving Spouse or Dependent Children**

- Certified copy of member's death certificate/ funeral director's statement of death; and
- Certified copy of member's birth certificate.

## **FOR MORE INFORMATION**

If you have any questions about the pre-retirement death benefit or this *Info Sheet*, contact the Plan at:

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