



## Death Before Retirement

Reporting a Death .....	2
Member with Buyback Accounts .....	2
Who is the Eligible Beneficiary .....	3
Pension Partner Benefit Options.....	3
Benefit Payments to a Dependent Minor Child.....	3

## Reporting a Death

When a deferred member dies, the surviving pension partner or a representative of the member's estate should contact APS directly regarding the processing of a pre-retirement death benefit.

When an active member dies, the employer is required to report the member death to APS in writing as soon as they become aware. Employers are also required to submit a member [termination](#) to APS as soon as contributions have been withheld from the deceased member's final salary payment. When submitting the termination transaction, the termination date will be the date of death, regardless of the last day that the member actually performed duties.

The employer needs to collect and forward all required documents to APS as listed in the [Death-in-Service checklist](#):

- documents verifying date of death:
  - a copy of an official death certificate; or
  - a funeral director's statement of death;
- proof of date of birth and, if applicable, change of name for the deceased member, any surviving pension partner or any dependent minor child(ren) entitled to death benefits; and
- any beneficiary designation(s) applicable to the member's benefits under the Plan that were completed by the member.

## Member with Buyback Accounts

If the deceased member was purchasing service, the pension partner or beneficiary(ies) cannot complete the purchase. The last payment received from the member must be remitted as a buyback payment (25) transaction. The member's pensionable service will be prorated to reflect the payments made prior to the member's death.

If the deceased member was on non-contributory leave without pay at the time of death, the pension partner or beneficiary(ies) cannot purchase the leave period.

If the deceased member had been on a contributory leave, remit the contributions made by the member and report the appropriate leave of absence without pay; contributory or Parental Leave of Absence without pay; or contributory transaction.

Once APS has the required documents and the termination detail, APS will calculate the pre-retirement death benefit. If there is a surviving pension partner and no matrimonial property order affecting the pension partner's entitlement, APS will provide the pension partner with a pension partner options package. If there is no surviving pension partner, APS will forward the death benefit to the eligible beneficiary(ies).

## Who is the Eligible Beneficiary

A spouse or partner is first in line to receive any payment from the Plan should a member pass away. If they pass away without a spouse or partner, or if the pension partner survivor benefits have been waived, the beneficiary(ies) they have named can receive the member's death benefit.

Visit [pspp.ca](http://pspp.ca) for more information on [pension partner](#) and [beneficiaries](#).

## Pension Partner Benefit Options

Pension partners should submit their Pension Partner's election directly to APS within 60 days after the pension partner options package is produced. They should read the options package and contact APS to answer questions if needed.

The payment choice cannot be changed once regular pension payments begin or the one-time payment has been made. The payment will usually be made within 30 days once all the required documents have been received and all calculations are completed and verified.

The benefit options available depend on age and if the member had less than two years of service or two or more years of service.

Read more about the benefit options here:

[Death Before Retirement - Public Service Pension Plan \(pspp.ca\)](#)

## Benefit Payments to a Dependent Minor Child

Where any pre-retirement death benefit is payable to a designated beneficiary who is a dependent minor child, the benefit will be paid to:

- the named or appointed trustee or guardian of the child's estate, if the benefit amount is over \$10,000.00;
- the Public Trustee, if the benefit amount is over \$10,000.00 and no trustee was named or appointed; or
- the child's guardian, if the benefit amount is less than \$10,000.00 - the payment is conditional on the guardian executing a "Guardian's Acknowledgement of Responsibility" in the prescribed form.
- Where a trustee or guardian for a minor beneficiary's estate has been appointed, the plan's administrator, APS, must be provided with a copy of the document appointing the trustee or guardian before payment of any pre-retirement death benefit can be made.