

Survivor Pension



Disclaimer

- This summary is provided solely for the purpose of explaining the principal features of the Teachers' Pension Plan. All rights with respect to the Teachers' Pension Plan shall be governed solely by legislation and appropriate regulations.
- This presentation is for informational purposes only. It does not constitute legal or professional advice. You are encouraged to consult with appropriate professionals if you have specific questions relating to any of the topics covered in this presentation.



Spousal Pension

- If a member dies while still working, their spouse will receive 60% of the unreduced pension the member would have been entitled to had they retired on the date of death.
- If a retired member dies, their spouse will receive 60% of the member's pension.



Children's Pension

- A children's pension is paid if the deceased member has children who are:
 - Under the age of 18; or
 - Under the age of 25 who are completing their education.
- The children's pension is 10% of the retired member's pension.



Children's Pension

- A maximum total pension of 100% can be paid (60% spousal + up to 40% children's).
- If the deceased member has more than 4 eligible children then the 10% pension will be reduced so that total children's pensions total 40%.
- If you do not have a surviving spouse, then the survivor's pension will also be paid to your eligible children.



Dependent's Pension

- If you do not have a surviving spouse or surviving eligible children at the time of death, a survivor's pension will be paid to an eligible dependent.
- A dependent is fully dependent on you for financial support, by reason of mental or physical disability, AND considered a dependent by CRA for income tax purposes.



Questions

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