COOPERATIVE MEMORIAL SOCIETY

CPP Death Benefit & Survivor Benefits

What they are, and what families need to apply (Canada / Alberta)

1) CPP Death Benefit (one-time payment)

What it is: A one-time payment that may be available when someone who contributed to CPP dies.

How much:
For deaths on or after January 1, 2025, the CPP death benefit includes:

- $2,500 basic amount, plus
- a possible $2,500 top-up
  Maximum: $5,000.

Who should apply (usual order):

- The executor/administrator of the estate (preferred), or if they don't apply:
- the person/institution responsible for funeral expenses, then
- the surviving spouse/common-law partner, then
- next of kin.

When to apply: Apply as soon as possible. Executors are advised to apply within 60 days of the death.

How to apply:

- Online: through My Service Canada Account (MSCA), or
- Paper form: ISP1200 – Application for a Canada Pension Plan Death Benefit.

What you'll need (typical):

- Deceased person's SIN and the applicant's SIN (include on documents)
- Proof of death may be requested (Service Canada may request originals/certified copies)
- Executor/estate details (if applicable)

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2) CPP Survivor's Pension (monthly payment)

What it is: A monthly payment to the legal spouse or common-law partner of a deceased CPP contributor.

Basic eligibility:

- You were legally married to the deceased, or
- you were their common-law partner (CPP defines this as living together in a conjugal relationship for at least 1 year).
  There are also rules for separated spouses in certain situations.

When to apply: Apply as soon as possible. If you delay, you may lose months of payments (back payments are limited).

How to apply:

- **Online:** MSCA survivor's pension application
- Paper form: ISP1300 – Survivor's Pension and Children's Benefits application

What you'll need (typical):

- Deceased person's SIN and your SIN (include on documents)

- Proof of relationship (marriage/common-law) and proof of death may be requested
- Direct deposit info (recommended to avoid delays)

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3) Tip: Apply for all CPP survivor benefits that may apply

In addition to the death benefit and survivor's pension, there may be CPP children's benefits (under 25) depending on the situation.