



National Association  
of Federal Retirees

Association nationale  
des retraités fédéraux

# You and Your Survivors

## A workbook



**2024 edition**

Presented by the National Association of Federal Retirees  
and Arbor Memorial



Price: \$10

Name: \_\_\_\_\_

Last revised date: \_\_\_\_\_

# An important note

**T**his workbook is intended to guide members who are reviewing their estate; it will then act as a resource for their survivors. **This workbook is not exhaustive and does not replace professional advice or a legal will.** A will is a legal document stating how your money and property will be distributed after you die. You're not legally required to have a will, but without one, your assets will be divided according to the law in your province or territory, rather than your wishes.

The material provided in this workbook is general in nature and members should be aware that requirements might vary from province to province. Additionally, out-of-country members may find various sections of the workbook useful, but it is written with Canadian residents in mind.

## About the National Association of Federal Retirees

The National Association of Federal Retirees (Federal Retirees) is the largest national advocacy organization representing active and retired members of the federal public service, Canadian Armed Forces, Royal Canadian Mounted Police (RCMP) and retired federally appointed judges, as well as their partners and survivors. With close to 170,000 members, the Association has been advocating for improvements to the financial security, health and well-being of federal retirees and all Canadians since 1963.

We believe every Canadian, today and in the future, should benefit from better retirement-income security and a strong, sustainable health-care system. We advocate on behalf of veterans of the Canadian Armed Forces and the Royal Canadian Mounted Police, to ensure they and their families have equitable outcomes and the well-being, care and benefits they deserve.

[federalretirees.ca](http://federalretirees.ca)



## About Arbor

Since 1947, hundreds of thousands of Canadian families have come to Arbor Memorial for professional and ethical guidance, pre-planning solutions and a growing range of options that reflect our changing attitudes toward funerals. We continue to offer innovative new ways to remember, honour and celebrate the lives of your loved ones.

A Preferred Partner of the National Association of Federal Retirees since 2015, our true focus is on the communities in which we're based. Each [Arbor Memorial location](#) reflects the unique culture and traditions of the residents who support it. We in turn support them through the Arbor Memorial Foundation, and many more community-outreach initiatives.

[arbormemorial.ca](http://arbormemorial.ca)





**You don't have to be retired to join!**

National Association of Federal Retirees –  
Advocating for financial security, health and  
well-being in retirement since 1963.

**Federal Retirees\* is here for you.**

For more information, contact our membership team at  
1-855-304-4700, ext. 300, or in Ottawa at 613-745-2559.  
We will be pleased to serve you.

[federalretirees.ca](http://federalretirees.ca)

\*Membership qualification required



National Association  
of Federal Retirees

Association nationale  
des retraités fédéraux

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# PART 1

## Using this workbook

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In this section:

Documentation checklist

**T**his workbook has been designed for Association members and their families to help them with estate planning and with the winding up of an estate. Be sure to read it through before beginning to fill it in so that you have an overview of everything required.

When you've completed the workbook, you should leave it along with any related documentation in a safe place, making sure your spouse, lawyer, attorney and/or executor (liquidator in Quebec) can locate and access these important files when the time comes.

Don't forget to review this workbook regularly, at least once per year, and to record the dates of your changes and updates.

### **What is estate planning and why does it matter?**

Estate planning is, at its heart, an act of care toward your loved ones and ensures that, in the event of your death or incapacity, your survivors and your assets will be protected. To achieve this goal, and to assist your survivors and executor in managing the transfer of assets to the beneficiaries of your estate, there are three things you should do:

1. Prepare for someone to manage your affairs should you no longer be able to do so yourself.
2. Leave accurate records relating to your estate in an accessible location so that your executor can wrap up your affairs efficiently and according to your wishes. There are forms in this workbook that will help you organize your papers and record your information.
3. Review your current income and expenses, and estimate your survivor's income and expenses after your death. This workbook provides some forms that will help you make these estimates.

The provisions of the federal pension plans along with the retirement, disability and survivor benefits of the Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) will certainly be helpful to your survivor. However, pension plans were never designed as a substitute for proper estate planning and, importantly, were never intended to provide all the income a survivor needs. In **Part 5**, you'll find some forms to help you estimate your survivor's income after you pass away. You and your family can then decide if that amount of income will be enough and make adjustments if it won't be.

## Documentation checklist

This checklist will help you gather the documentation needed to complete the forms in this workbook. In Part 4, you'll have an opportunity to note the location of these documents so that those winding up your estate will be able to find them. If you collect the items and information on this checklist *before* diving into the workbook, it will make your job much easier!

At the end of the checklist, there are spaces for you to include any documents your survivors might need to wind up your estate that are not already mentioned.

✓	Item	To do
<input type="checkbox"/>	Legal will	Ensure that it is up to date and that the executor can locate it.
<input type="checkbox"/>	Personal documents	Ensure your executor can locate important personal documents including your passport or proof of citizenship, birth certificate and marriage certificate, as well as documentation related to any former spouses and to your service in the military or RCMP, if applicable.
<input type="checkbox"/>	Annuities	List all annuities and the agency granting them.
<input type="checkbox"/>	Bank accounts and credit cards	List all bank accounts and note where the bank book or monthly statement can be found.
<input type="checkbox"/>	Deeds and ownership	List all important documents pertaining to ownership of your house, cottage, lot and car.
<input type="checkbox"/>	Last year's tax return	Ensure your executor can locate your most recent tax return. Executors must submit a final tax return before winding up your estate.
<input type="checkbox"/>	Loans	List all of your loans. Obtain copies of all agreements.
<input type="checkbox"/>	Mutual funds	Obtain the most recent statement and note the issuer's and/or the broker's name, address and your account number.
<input type="checkbox"/>	Other assets	Other assets include antiques, stamp collections, jewelry, etc. List this material and estimate its current value.
<input type="checkbox"/>	Other income	List all other incomes and their sources.
<input type="checkbox"/>	Pensions	Note each pension and the relevant details including any identification numbers.
<input type="checkbox"/>	Registered retirement income funds (RRIFs), registered retirement savings plans (RRSPs), tax-free savings accounts (TFSAs)	List all accounts and the issuing institutions.



<input type="checkbox"/>	Safety deposit box	Record its number and the name of the institution where it is held. Indicate how the key can be obtained.
<input type="checkbox"/>	Stocks	Obtain the most recent statement and note the broker's name and address as well as your account number.
<input type="checkbox"/>	Term certificates and bonds	If these are kept at home, maintain a list with all the important details (name, number, value, maturity, etc.). If they are not kept at home, identify the institutions holding them.
<input type="checkbox"/>	Documentation regarding funeral pre-planning	Gather all documents related to desired or planned funeral arrangements. Make special note of any services that have been paid for in advance. See Part 3.
<input type="checkbox"/>	Documentation regarding cemetery arrangements	Gather all documents related to any cemetery pre-planning, including the institution or facility, key contacts and planned services. Make special note of any services that have been paid for in advance. See Part 3.
<input type="checkbox"/>	Death benefits (including SDB and CPP/QPP)	Note all relevant information so the executor can claim death benefits.
<input type="checkbox"/>	Health insurance	Note key information related to your insurance (including Public Service Health Care Plan/Pensioners' Dental Services Plan), membership number, administrator, etc.
<input type="checkbox"/>	Life insurance	Find and list all life insurance policies, including those that cover loans. Indicate where copies are stored.
<input type="checkbox"/>	Home, property and vehicle insurance	Find and list all policies and indicate where any relevant documents are stored as well as the payment schedule.
<input type="checkbox"/>	Other insurance policies	Make note of any other insurance policies such as those for business or travel (including MEDOC®) and indicate where they are stored, their payment schedules and any other important information.

### Notes

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# PART 2

## Your personal information

These forms will help you provide important personal information to those who are winding up your estate.

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**In this section:**

Personal information

Spouse

Ex-spouse(s)

Children, including stepchildren

Grandchildren

Affiliations, achievements and notable facts

Family pets

Personal passwords and digital legacies

Key contacts

---

## Personal information

Full name (include first and last names as well as middle and former names if applicable):

\_\_\_\_\_

Pension number(s): \_\_\_\_\_

(indicate whether PS, CAF, RCMP, Judge or another private pension plan)

Veterans Disability Pension number (if applicable): \_\_\_\_\_

Public Service Health Care Plan number (PSHCP): \_\_\_\_\_

Pensioners' Dental Services Plan number (PDSP): \_\_\_\_\_

National Association of Federal Retirees member number: \_\_\_\_\_

Complete address (include civic address as well as municipality, province/territory and postal code, or full mailing address if residing outside of Canada):

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Email: \_\_\_\_\_

Telephone (home): \_\_\_\_\_ (mobile): \_\_\_\_\_

Date of birth: \_\_\_\_\_ Place of birth: \_\_\_\_\_

Marital status: \_\_\_\_\_

Date and place of marriage: \_\_\_\_\_

Date and place of cohabitation: \_\_\_\_\_

Social insurance number: \_\_\_\_\_

Occupation and title: \_\_\_\_\_

## Spouse

Full name (include first and last names as well as middle and former names if applicable):

\_\_\_\_\_

Pension number(s): \_\_\_\_\_

(indicate whether PS, CAF, RCMP, Judge or another private pension plan)

Veterans Disability Pension number (if applicable): \_\_\_\_\_

Public Service Health Care Plan number (PSHCP): \_\_\_\_\_

Pensioners' Dental Services Plan number (PDSP): \_\_\_\_\_

National Association of Federal Retirees member number: \_\_\_\_\_

Complete address (if different from previous): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Email: \_\_\_\_\_

Telephone (home): \_\_\_\_\_ (mobile): \_\_\_\_\_

Date of birth: \_\_\_\_\_ Place of birth: \_\_\_\_\_

Social insurance number: \_\_\_\_\_

Occupation and title: \_\_\_\_\_

\_\_\_\_\_

## Ex-spouse(s) (if applicable)

Name: \_\_\_\_\_

Date of birth: \_\_\_\_\_ Date of divorce/death (if applicable): \_\_\_\_\_

Name: \_\_\_\_\_

Date of birth: \_\_\_\_\_ Date of divorce/death (if applicable): \_\_\_\_\_

Legal obligations created by divorce, separation or marriage dissolution:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

This information will be requested in Part 4.

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## Children, including stepchildren

Name	Date of birth	Contact information	Notes

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## Grandchildren

Name	Date of birth	Contact information	Notes

## Affiliations, achievements and notable facts

These details can be very useful for those preparing obituaries or eulogies and for those considering donations in your name. Fill out all that apply.

Important achievements:

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Education (including schools, degrees, etc.):

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Clubs and memberships:

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Volunteer work and achievements:

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Religion and church affiliation:

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Esteemed charitable and non-profit organizations:

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Favourite songs, poems and passages:

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## Military/RCMP service

Branch of service: \_\_\_\_\_

Unit or regiment: \_\_\_\_\_

Date and place of entry into service: \_\_\_\_\_

Date and place of release: \_\_\_\_\_

Final rank: \_\_\_\_\_

Medals, awards and accolades: \_\_\_\_\_

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## Notes

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## Family pets

We know you'd never forget about your furry family members! Take this opportunity to provide directions for the ongoing care of any pets you have. This is also a good time to reach out to friends and family members to ask if they would be willing to take over care of your pet(s).

Pet name: \_\_\_\_\_

Important details (type, breed, age/ birthday, preferences, allergies)	
Veterinarian/clinic	
Food and treats	
Feeding schedule	
Medicine and directions	
Other comments	

Pet name: \_\_\_\_\_

Important details (type, breed, age/ birthday, preferences, allergies)	
Veterinarian/clinic	
Food and treats	
Feeding schedule	
Medicine and directions	
Other comments	



Pet name: \_\_\_\_\_

Important details (type, breed, age/ birthday, preferences, allergies)	
Veterinarian/clinic	
Food and treats	
Feeding schedule	
Medicine and directions	
Other comments	

## Personal passwords and digital legacies

When it comes to our assets, we're less likely to leave a paper trail than we once were. These days, it's increasingly important to consider your digital assets and to ensure you have a strategy for sharing this information with those who will be administering your estate and carrying out your wishes. Many digital assets — online bank accounts, digital book collections, music libraries, digital photo albums, cloud storage, affinity programs, social media accounts, and even crypto-currency — are managed through the use of passwords. This can be problematic for executors because we're often told not to write any passwords down.

If you can commit to keeping a list updated, take this opportunity to gather your important passwords using the following checklist. Choose a secure place to keep a printout, such as in a home safe. Don't store it together with this workbook unless your workbook is also left in a secure location.

If you would prefer not to make a physical list, another option is to use a secure password storage service or a digital wallet. There are many options available, but before choosing one, it's best to do some research first to ensure it is secure and highly rated by a reputable source. If you decide to go this route, use the following checklist as a reminder of the digital assets that need to be taken into consideration and don't forget to ensure that those winding up your estate will have access to the service when they need it.

Don't hesitate to ask for advice about online accounts and digital assets from your lawyer or financial adviser as you go through the estate-planning process.

### Directions for how to locate the list of passwords

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## Passwords

Name: \_\_\_\_\_

Password checklist	Website, company or institution name	Usernames and passwords
Desktop computer and/or laptop		
Mobile phones and tablets		
Email accounts		
Online bank accounts		
Credit cards		
Social media accounts		
Online government accounts		
Affinity and points programs		
Digital books and music		
Cloud storage		
Other web accounts or subscriptions		
Other devices		

## Key contacts

Include any contacts your survivor(s) or executors may need to know to carry out your wishes or wind up your estate.

Contact	Name	Contact information
Emergency contact		
Health-care proxy		
Power of attorney		
Doctor		
Financial planner		
Accountant		
Lawyer		
Stockbroker		
Insurance agent		
Banker		
Guardian for dependants		

Note: In **Part 6** of this workbook, you will find the **Directory of contacts**, which contains a list of important phone numbers and addresses, including those of your pension office, Canada Pension Plan, Quebec Pension Plan and Old Age Security.

# PART 3

## Funeral and cemetery planning

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**In this section:**

Pre-planning

Benefits

Funeral and reception options

Cemetery options

# Funeral and Cemetery Planning

PREFERRED PARTNER



## My pre-planned final arrangements:

I have pre-planned with (Funeral Home): \_\_\_\_\_ City: \_\_\_\_\_

I have pre-planned with (Cemetery): \_\_\_\_\_ City: \_\_\_\_\_

24 hour Emergency Contact Number: \_\_\_\_\_

Are your arrangements pre-paid? (✓): yes  no  You have chosen (✓): burial  cremation

Have you selected your casket/urn? (✓): yes  no  Have you selected your marker/monument? (✓):  yes  no

## If you have NOT yet completed your funeral and cemetery arrangements:

Everyone deserves a final commemoration of a life well-lived. When loved ones gather to honour an irreplaceable individual, it provides a sense of connection and closure, helping the healing process. Marking the resting place with a permanent memorial strengthens the bonds of family, both past and future. It provides those who are grieving with a place to visit and reminisce. Memories *matter*.

**Why planning ahead makes sense:** Even simple arrangements can involve up to 87 decisions. If left until the time of need, this can become a stressful and costly burden on a grieving family. Pre-planning is the solution.

- ✓ **Save money:** fees are frozen at today's low price and dollar value, with convenient terms available
- ✓ **Help family:** loved ones are spared from uncertainty and financial responsibility
- ✓ **Express yourself:** investigate options, ask questions and choose how *you* want to be remembered

**Why plan with Arbor?** Your plans are in good hands. A trusted member of the Preferred Partner Program, Arbor Memorial is Canada's largest and most established family of funeral homes, crematoriums and cemeteries. With over 140 locations in 9 provinces, Arbor has served millions of families since 1947, providing caring, essential services that celebrate culture, faith and individuality, and preserve precious memories for generations to come.

**Exclusive benefits and savings for Federal Retirees** The National Association of Federal Retirees is a member of Arbor Alliance. This means that you, and your immediate family members are entitled to receive special pricing on essential funeral and cemetery arrangements:

**10%\*† savings on arrangements made in advance**

**5%\* savings on arrangements made at the time of need**

**PLUS Free professional guidance and planning tools**

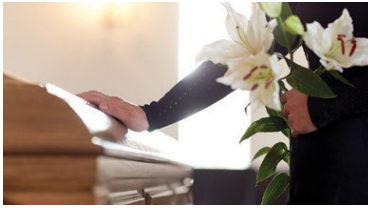
\*10% savings on final arrangements made in advance, excluding crypts which are offered at 5% savings if purchased in advance.

\* For purchases made in Ontario: 4% savings for cemetery lots, niches and other interment rights and excludes above ground crypts. 10% savings on all other cemetery products and services.

planning today

benefits

Consider the options below. Which would you prefer?



**Traditional**

A classic, well-known style of funeral, often including a visitation, eulogy, readings and hymns, followed by light refreshments.



**A Time to Remember**

A more unique, creative tribute, inventively customized to your personality, hobbies and tastes. Can include speciality cuisine, hands-on activities and more.



**Minimal**

The most simple service.

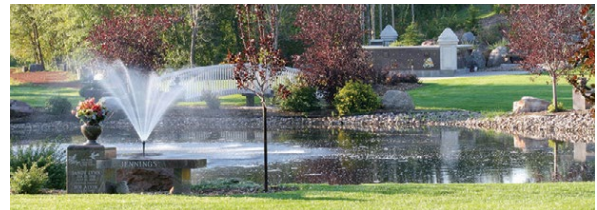
**Undecided** I'm not quite sure what I want, or need.

Services to be held at:  my place of worship  funeral home  cemetery graveside only  other



**I would prefer burial**

- Casket** available in a wide choice of colours and materials with optional features for personalization.
- Ground Burial** classic cemetery interment.
- Crypt** above-ground, mausoleum.
- Monument** varied shapes and colours of granite or marble with engraving, emblems, everlasting portraits, vases and more.
- Ground marker** flat marker of stone or bronze, with optional permanent vase.



**I would prefer cremation**

- Urn** select from a variety of customizable classic or contemporary shapes, colours and materials.
- No Urn** remains are returned in secure plastic box.
- In-Ground** small vault buried in cemetery lot.
- Niche** above-ground housing, columbarium.
- Cremation Bench** cremated remains are permanently housed within an engraved granite bench overlooking peaceful cemetery gardens.
- Nature Walk** engraved rocks, memorial trees, benches and more, nestled along a tranquil path.

**IMPORTANT:** Formalizing your pre-plans with a funeral home is the safest way to ensure your wishes are observed after you're gone. Including such information in your Legal Will won't cover important details and can't be guaranteed because the Will is often not read until *after* the cremation or burial are already completed.

Get the facts you need to complete your final arrangements today.  
 For detailed information, speak with a pre-planning professional.  
 To find your nearest Arbor Memorial location,  
**Call 1-877-301-8066 or visit [arbormemorial.ca](http://arbormemorial.ca)**



# National Association of Federal Retirees and Arbor Alliance

As a member of the National Association of Federal Retirees, making your funeral and cemetery plans is now a little easier and economical when you choose Arbor Memorial, Canada's leading family of arrangement providers.

Save 10% on funeral and cemetery plans when made in advance

10% savings\*†

Save 5% on funeral and cemetery plans made at the time of death

5% savings†

**PLUS! FREE Family Registry Estate Planner™**

**To pre-plan your funeral and cemetery arrangements call 1-877-301-8066 or visit [ArborAlliance.ca](http://ArborAlliance.ca) today**



**Arbor Alliance**  
by Arbor Memorial



National Association of Federal Retirees  
**PREFERRED PARTNER**

\* 10% savings on final arrangements made in advance, excluding crypts which are offered at 5% savings if purchased in advance.

† For purchases made in Ontario: 4% savings for cemetery lots, niches and other interment rights and excludes above ground crypts. 10% savings on all other cemetery products and services.

# PART 4

# Documenting your estate

A handy reference

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**In this section:**

Personal certificates and documents

Financial certificates and documents

Insurance certificates and documents

Will, funeral and pre-planning documents

Your assets, liabilities and income statement

Spouse's assets, liabilities and income statement



The purpose of this section is to assist you in maintaining a handy reference for yourself, and for your attorney, executor or survivor, of your income sources, assets and liabilities. The first form ensures you know where important documents, or copies of them, are located. Then, you'll have an opportunity to list your assets, liabilities, sources of income and other estate documents in the interest of providing an accurate overview of your current estate. You may want to use the [Government of Canada Benefits Finder](#) online to see a list of benefits for which you or your survivors may be eligible.

Before you begin the process of cataloguing your income sources, assets and liabilities, there are a few things you should do right away:

- The winding up of an estate requires basic certificates and information about things like birth, marriage and immigration. Take the time to track down the documents listed in the following forms and either keep them all together or note the location of each one on the appropriate form. Be sure to obtain legal copies of all relevant documents that you don't already have.
- If you or your spouse have had previous marriages, you will need the former spouse's death certificate or legal proof of divorce. For peace of mind, take the time now to determine any claims any former spouse(s) may have on your estate.
- If you have a common-law spouse, you may need to prove the status of your relationship. Assemble the required evidence of your relationship now while you're still able to address any obstacles. You can obtain the appropriate form to substantiate your relationship from Service Canada or The Pension Centre.

## Personal certificates and documents

Use these forms to indicate the location of important documents your survivor will need. Feel free to add any important details your survivor or executor should know. This section relates to information you may have noted in Part 2.

Document	Document location (self)	Document location (spouse)
Birth certificate		
Marriage certificate		
Passport or proof of citizenship		
Military/RCMP records and service files		
<b>If married previously</b>		
Name of former spouse		
Death certificate of former spouse		
Divorce certificate		
Separation agreement /court order		
<b>If married previously</b>		
Name of former spouse		
Death certificate of former spouse		
Divorce certificate		
Separation agreement /court order		

## Financial certificates and documents

Item	Item location (self)	Item location (spouse)
Annuities		
Bank accounts and credit cards		
Canada or Quebec Pension Plan (location of documents)		
Deeds, leases and ownerships		
Last year's tax return		
Loans		
Mutual funds certificates (or location of statement of account)		
Pensions (public service, CAF, RCMP, judges, other)		
RRSP/RRIF/TFSA		
Safety deposit box		
Stock certificates (or location of statement of account)		
Term certificates and bond certificates		
Other		

### Insurance certificates and documents

Item	Item location (self)	Item location (spouse)
Life insurance		
Death benefits (including SDB and CPP/QPP)		
Property insurance (house, cottage, apartment contents)		
Health insurance		
Auto, boat and other vehicle insurance		
Other insurance		

### Will, funeral and pre-planning documents

To make your executor’s job easier, ensure he or she can locate any documentation you have related to the distribution of your estate and your final wishes. Importantly, if you have pre-paid for any aspect of your funeral or burial arrangements, this information should be included. You should have already noted this information in Part 3. At the end of the checklist, there are spaces for you to include any information your survivors might need to wind up your estate that is not already mentioned. For more information on pre-planning, refer to **Part 3**.

Item	Item location (self)	Item location (spouse)
Legal will		
Funeral pre-planning		
Cemetery arrangements		

## Your assets, liabilities and income statement

### Your assets

#### Real estate

If you are implicated in a lease agreement, either as a tenant or as a landlord, ensure that documentation is mentioned in the **Financial certificates and documents** form on page 27.

#### Principal residence (if owned)

Complete street address: \_\_\_\_\_

\_\_\_\_\_

Full name(s) on title: \_\_\_\_\_

Type of ownership (joint tenants/tenants in common): \_\_\_\_\_

Current market value: \_\_\_\_\_

Acquisition cost and date: \_\_\_\_\_

#### Other properties, including land

Complete street address: \_\_\_\_\_

\_\_\_\_\_

Full name(s) on title: \_\_\_\_\_

Type of ownership (joint tenants/tenants in common): \_\_\_\_\_

Current market value: \_\_\_\_\_

Acquisition cost and date: \_\_\_\_\_

Rented to: \_\_\_\_\_ Amount of rent: \_\_\_\_\_

Complete street address: \_\_\_\_\_

\_\_\_\_\_

Full name(s) on title: \_\_\_\_\_

Type of ownership (joint tenants/tenants in common): \_\_\_\_\_

Current market value: \_\_\_\_\_

Acquisition cost and date: \_\_\_\_\_

Rented to: \_\_\_\_\_ Amount of rent: \_\_\_\_\_

**Automobiles, boats and recreational vehicles**

Make and model	Ownership	Purchase value	Date purchased	Current location

**Investments**

Include information about all insurance policies, RRSPs, stocks, bonds, securities, shares in other businesses, etc. Because of capital gains implications, also record the date of the purchase and the acquisition costs. Include beneficiary information, if applicable.

Company	Account	Amount	Beneficiary (name and contact information)

**Money on deposit**

Institution	Institution address	Account	Balance

**Household goods, furniture and other assets**

Include items such as computers, antiques, jewelry and art. Include beneficiary information if applicable.

Item	Estimated value	Beneficiary (name and contact information)

**Other assets**

Include other assets such as stamp and coin collections, as well as personal items of sentimental value. Include beneficiary information if applicable.

Item	Estimated value	Beneficiary (name and contact information)

Total value of assets: \_\_\_\_\_

**Notes**


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**Your liabilities****Mortgages**

Institution	Original amount	Next renewal date	Payments and frequency	Interest payments (indicate the amount and when it is due)	Insured?

**Credit cards**

Credit card name and issuing institution	Debt	Name(s) on account	Insured?

**Loans payable**

Institution	Original amount	Payments and frequency	Insured?

**Other money owed (such as line of credit)**

To	Amount	Notes

Total liabilities: \_\_\_\_\_

**Notes**

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## Your income statement

Include all sources of current income such as pensions, CPP/QPP, OAS, payments out of RRIFs, annuities, investment income (interest, dividends, rent paid to you), employment income, etc.

Description and source of income	Amount	Account number or identification information	Beneficiary contact information (if applicable)

### Notes

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## Your spouse's assets, liabilities and income statement

### Spouse's assets

#### Real estate

If your spouse is implicated in a lease agreement, either as a tenant or as a landlord, ensure that documentation is mentioned in the **Financial certificates and documents** form on page 27.

#### Principal residence (if owned)

Complete street address: \_\_\_\_\_

\_\_\_\_\_

Full name(s) on title: \_\_\_\_\_

Type of ownership (joint tenants/tenants in common): \_\_\_\_\_

Current market value: \_\_\_\_\_

Acquisition cost and date: \_\_\_\_\_

#### Other properties, including land

Complete street address: \_\_\_\_\_

\_\_\_\_\_

Full name(s) on title: \_\_\_\_\_

Type of ownership (joint tenants/tenants in common): \_\_\_\_\_

Current market value: \_\_\_\_\_

Acquisition cost and date: \_\_\_\_\_

Rented to: \_\_\_\_\_ Amount of rent: \_\_\_\_\_

Complete street address: \_\_\_\_\_

\_\_\_\_\_

Full name(s) on title: \_\_\_\_\_

Type of ownership (joint tenants/tenants in common): \_\_\_\_\_

Current market value: \_\_\_\_\_

Acquisition cost and date: \_\_\_\_\_

Rented to: \_\_\_\_\_ Amount of rent: \_\_\_\_\_

**Automobiles, boats and recreational vehicles**

Make and model	Ownership	Purchase value	Date purchased	Current location

**Investments**

Include information about all insurance policies, RRSPs, stocks, bonds, securities, shares in other businesses, etc. Because of capital gains implications, also record the date of the purchase and the acquisition costs. Include beneficiary information if applicable.

Company	Account	Amount	Beneficiary (name and contact information)

**Money on deposit**

Institution	Institution address	Account	Balance

**Household goods, furniture and other assets**

Include items such as computers, antiques, jewelry and art. Include beneficiary information if applicable.

Item	Estimated value	Beneficiary (name and contact information)

**Other assets**

Include other assets such as stamp and coin collections, as well as personal items of sentimental value. Include beneficiary information if applicable.

Item	Estimated value	Beneficiary (name and contact information)

Total value of assets: \_\_\_\_\_

**Notes**

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**Spouse’s liabilities**

**Mortgages**

Institution	Original amount	Next renewal date	Payments and frequency	Interest payments (indicate the amount and when it is due)	Insured?

**Credit cards**

Credit card name and issuing institution	Debt	Name(s) on account	Insured?

**Loans payable**

Institution	Original amount	Payments and frequency	Insured?

**Other money owed (such as line of credit)**

To	Amount	Notes

Total liabilities: \_\_\_\_\_

**Notes**


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# PART 5

## Providing for your survivor

### Assessing your estate

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**In this section:**

Evaluating your estate

Assets and liabilities review

Current income review

Assessing your survivor's income

Income assessment

Expenditures assessment

Family capital assessment

The meaning of it all



In order to make sure you're providing adequately for your survivor, you'll need to compare the estimated value of your estate and assets with their future needs. This part is intended to help you make these assessments.

The first exercise is to evaluate your estate with a view to finding out what can be done now to maximize the benefit your survivor will receive from it. Following that, you'll need to estimate the income your survivor will receive after your death, assess whether that amount is enough and, if it isn't, determine your next steps.

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## Section 1: Evaluating your estate

In this section, you'll find a set of exercises designed to help you and your family understand your financial situation. We offer some recommendations for assessing the arrangements you have already made and make suggestions for consideration.

### Reviewing your current arrangements

In **Part 4** you prepared itemized lists of your assets, liabilities, current sources of income, the locations of documents related to your assets and liabilities and other important estate documents.

The next step is to review each item and take some precautions to avoid difficulties for your survivor after your death. This is also a good time to review your will, if you have one.

In this section, there are checklists relating to the items documented in **Part 4** that you should consider.

In the following table, under **Assessment**, you'll find some suggestions regarding the evaluation of your assets and liabilities as well as some other important considerations. Remember, the value of your assets and liabilities should be included in the lists you filled out in **Part 4**. You will need these evaluations later to help you determine the future financial situation of your survivor. In the same table, under **Transfer**, there are some suggestions when it comes to transferring assets after death.

## Assets and liabilities review

Item	Assessment	Transfer
Bank accounts	Not important if you only keep monthly spending amounts in the bank and keep savings in term certificates and bonds. Record the minimum balance.	Consider any joint accounts you may have together and ensure you are aware of your bank's policies and procedures in the event of a death, which could include freezing the account temporarily.
Tax-free savings accounts (TFSAs)	After the holder of a TFSA passes away, tax implications can vary. For more information, visit the TFSA section on the Government of Canada website or talk to your financial adviser.	It is important to both properly designate beneficiaries for TFSAs and to keep this information updated. Ensure you keep yourself well-informed regarding the policies and procedures specific to TFSAs.
Death benefits (including CPP/QPP and SDP)	Record the value of the benefits.	Identify those related to the deceased who may be eligible for benefits. To learn more about benefits your survivor is eligible for, consult the online Government of Canada benefits finder or contact The Pension Centre.
Deeds and ownership	Estimate the current value of these assets. Consider asking a real estate agent to give you a conservative evaluation.	Consider joint ownership with your spouse. Before naming a co-owner, check the income tax implications.
Health insurance	Not too important.	Verify if your spouse is eligible for continued coverage under the Public Service Health Care Plan and Pensioners Dental Service Plan.
Last year's tax return	Indicate where tax-related documents are stored.	Your executor will have to submit a tax return before winding up your estate.
Life insurance	Determine the value of the policies.	Ensure your spouse (or another survivor) is named as beneficiary.
Loans	How much remains to be paid right now? Indicate whether each loan is life-insured and note the value of the insurance if it is.	If you and your spouse co-signed, the survivor assumes the payment schedule of the loan. If not, the estate will have to settle with outstanding interest. Indicate the circumstances of each loan.
Mutual funds	Use the current value of the portfolio.	Check with the broker to see if you can name your spouse as co-owner or beneficiary. Before naming a co-owner, check the income tax implications.
Property insurance	Normally does not apply.	Find out if your spouse can assume these policies in the event of your passing. If not, make a note for immediate action by the executor.

RRSPs and RRIFs	Use the value from the most recent statement.	You and your spouse should list each other as beneficiary, if this is possible in your province or territory.
Safety deposit box	If your spouse does not have access to the box already, he/she may have to wait a considerable amount of time to gain access.	Consider giving your spouse access to the box. Discuss with your financial institution the best means of doing this. (Note that a general power of attorney will normally not give access to a safety deposit box.)
Stocks	Use the current value of your portfolio.	Check with your broker to see if you can name your spouse as co-owner or beneficiary. Before naming a co-owner, check the income tax implications.
Term certificates and bonds	Use the purchase price. Add accumulated interest if these are compound interest instruments.	Check with the issuer to see if you can name your spouse as co-owner or beneficiary. Before naming a co-owner, check the income tax implications.
Other	If you have informal debts or some important items belonging to someone else, note them.	

## Current income review

Income	Assessment	Transfer
Pensions	Calculate your current benefits and your survivor benefits for each pension.	Entitlements to survivor benefits may be open to question if you are in a common-law relationship, if you have had a previous marriage or if you married after retirement (or after age 60 for CAF/RCMP). Establish what survivor rights exist.
RRIFs	Note any survivor value to your spouse or estate.	Ensure that your spouse or other eligible survivor is listed as beneficiary.
Annuities	Note any survivor value to your spouse or estate.	Ensure that your spouse is listed as beneficiary if there is to be a residual value after your death.
Other income	Note which incomes will remain after your death.	

## Section 2: Assessing your survivor's income

To perform a fair assessment of your survivor's income, you'll need to first calculate your current joint incomes and expenditures and, following that, estimate the income and expenditures if one of you passes away. You can then evaluate whether the survivor's income will be enough.

You can make this evaluation using the information you have collected so far. The one additional item you'll have to address is how to convert capital into income. Capital, which is a lump of money—perhaps realized after selling a house or other significant asset, can be used to buy things. However, it can also be used to buy a stream of future income. For instance, most of us who have built up RRSPs know that eventually we will have to start drawing the money out as an annuity or stream of monthly payments. In either case, you are converting a lump of money into a stream of future income. The issue of converting capital to income is addressed in the **Family capital assessment** form at the end of this section.

If a large portion of your income comes from investments now, you may need to consult a professional investment adviser for a clearer assessment.

### Calculating income and expenditures

Your income tax forms have most of the information you need to estimate your current income and expenditures in the **Income assessment** and **Expenditures assessment** forms. Use them to fill out the **Self** and **Spouse** columns of the forms, making sure to enter the gross values before taxes and deductions. Add the **Self** and **Spouse** columns together to obtain the total for the **Both** columns. Your assets, liabilities and income statements in **Part 4** also contain relevant information for this exercise.

If you are collecting a pension, you may be spending out of savings like RRSPs or bank accounts. Again, enter the gross amounts. Suppose you sold your house and rented an apartment last year. Show the net revenue from the sale of the house under sale of assets (i.e., part of income) but, if most of the money went into the bank or was invested elsewhere, enter it in lines 13 or 14. In the end, your income plus withdrawals from savings minus your increase in savings equals your income (before taxes) for the last tax year.

On line 19 of the **Income assessment** form under the **Both** column, you will have determined your disposable income. This is the income you lived on. This amount should equal total expenditures in the **Expenditures assessment**. At first, it probably won't be perfectly equal because it's challenging to account for all expenditures by category. Adjust the amount of **Other expenditures** so that the **Total expenditures** equals your **Disposable income**.

Next you should fill in the items in the survivor columns. Here you will need to do some estimating, although many income and expenditure items will be the same as they are today. When it comes to your survivor's **Other expenditures**, be sure to make your estimate as realistic as possible. In other words, it should be less than the amount for both of you now, but considerably more than half.

### Assessing capital

In the **Family capital assessment** form, list only those capital assets that will be available to your survivor and which your survivor would want to sell in order to provide current income. For example, if your survivor intends to live in your existing home, don't include it. It's important to also ensure no source of income is listed in two places at once. The point is to estimate realistic values for your assets. As stocks may lose value and real estate markets may fluctuate, it would be a good idea to spend some time to establish a realistic value now and to update it in a few years.

## Income assessment

Item	Self	Spouse	Both	Self as survivor	Spouse as survivor
<b>Income</b>					
1. Annuity					
2. CPP/QPP					
3. Employment					
4. GIS					
5. OAS					
6. Pension					
7. Mandatory RRIF withdrawals					
8. <b>Subtotal</b> (add lines 1 to 7)					
<b>Withdrawal from savings</b>					
9. Bank accounts decrease					
10. RRSP/TFSA/RRIF					
11. Sale of assets					
12. <b>Subtotal</b> (add lines 9 to 11)					
<b>Increase to savings</b>					
13. Bank accounts increase					
14. Other investments increase					
15. RRSP/TFSA contribution					
16. <b>Subtotal</b> (add lines 13 to 15)					
17. <b>Gross income</b> (line 8 + line 12 – line 16)*					
18. <b>Income tax</b>					
19. <b>Disposable income</b> (line 17 – line 18)*					

\*Manual calculations are required for lines 17 and 19.

### Expenditures assessment

Item	Self	Spouse	Both	Self as survivor	Spouse as survivor
1. Clothing					
2. Food					
3. Health					
4. Hobby					
5. Life insurance					
6. Recreation					
7. Shelter costs					
8. Support for others					
9. Transportation					
10. Donations and gifts					
11. Other expenses					
<b>Total expenditures</b> (add lines 1 to 11)					

### Family capital assessment

Financial	Self	Spouse	Both (add "Self" and "Spouse")
Shares/Equities/ Mutual funds			
GICs			
RRSPs			
Savings			
Other			
<b>Subtotal</b>			

<b>Disposable assets</b>	<b>Self</b>	<b>Spouse</b>	<b>Both (add "Self" and "Spouse")</b>
Cottage			
Residence			
Other real estate			
Other			
<b>Subtotal</b>			
<b>Other assets</b>	<b>Self</b>	<b>Spouse</b>	<b>Both (add "Self" and "Spouse")</b>
Antiques			
Collections			
Other			
<b>Subtotal</b>			
<b>Total capital assets</b> (add all three subtotals)			

## The meaning of it all

So, it's time for the big question. Will your survivor's income be adequate to maintain his or her current standard of living? A careful examination of the items in the income and expenditures assessment tables should help you decide. If you notice a large gap between your survivor's estimated disposable income and his or her estimated expenditures, you will need to take steps to correct that.

One way of increasing your survivor's income is to save now so that he or she will have more income later. For example, you could invest in a mutual fund or other savings instrument. You could buy a life insurance policy with your survivor as beneficiary—keeping in mind that life insurance death benefits are generally tax-free.

It's also important to remember that, if your joint income is currently relatively evenly divided between you and your spouse, your survivor may have to pay a higher rate of income tax than you do now on joint income. In fact, it's recommended that you calculate the amount of after-tax income for each survivor. The easiest way of doing this is to use your income tax return from the previous year and re-calculate for your survivor as a single taxpayer, using his or her survivor's income estimate.

It is possible to receive larger payments from the CPP or OAS by delaying your withdrawal date. To know if this is the best strategy for you, you should consider speaking to a financial advisor.

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# PART 6

## Survivor resources

This part includes additional resources that will be helpful to your survivor.

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**In this section:**

Steps to take when a pensioner passes away

Continuing your Association membership

Directory of contacts



**T**he first section, **Steps to take when a pensioner passes away**, outlines what a survivor should do immediately after the death of a spouse in order to avoid trouble down the road.

The section entitled **Continuing your Association membership** ensures your spouse's membership will continue after your passing. The national office is available to assist surviving spouses with questions. In addition, your spouse will be able to continue enjoying other benefits of membership such as our Preferred Partner program and our quarterly in-house magazine, *Sage*, which contains useful information and updates regarding federal pensions, retirement and health-care issues.

The **Notes** section provides an opportunity for you to include details and additional information that either didn't have a place in the earlier sections of the workbook or didn't fit in the spaces allotted.

The **Directory of contacts** is a helpful list of contact information for groups, associations and government departments that can help with estate planning, the winding up of an estate and financial support.

## Steps to take when a pensioner passes away

When a federal pensioner passes away, there are a few things that really shouldn't be put off. Of course, this is a time when it can be difficult to remember what we ought to do. If you just take these steps, you'll avoid many of the most common crises and complications that survivors of federal pensioners experience.

This section is for those survivors of pensioners under:

- the *Public Service Superannuation Act* (PSSA);
- the *Canadian Forces Superannuation Act* (CFSA);
- the *Royal Canadian Mounted Police Superannuation Act* (RCMPSA); and
- the *Judges Act*.

### Immediate steps that should be taken:

- The pension office must be notified immediately and the death certificate or the certificate issued by the funeral director showing the date of death must be submitted.
- If important personal documents (such as marriage certificates, birth certificates, etc.) were sent previously, the death certificate and confirmation of the home address is usually all that is required, unless there has been a change in marital status.
- Tell the pension office if you want to continue coverage under the Public Service Health Care Plan (PSHCP) and evaluate your level of coverage. You'll be required to fill out an application form because the premium is paid through a deduction from your pension payment. You have **60 days** following the death of the contributor to apply for coverage. Once the 60-day window has passed, there will be a three-month waiting period before you can be eligible for coverage.
- Tell the pension office if you want coverage under the Pensioners' Dental Services Plan (PDSP). For coverage to begin on the effective date of their entitlement to a survivor allowance, survivors must enroll within **60 days** of that date. Otherwise, they may have to wait for up to two months for their coverage to begin.
- You must also advise the Canada Pension Plan or Quebec Pension Plan office of your spouse's death. You need to apply to receive survivor benefits and the death benefit. If you do not apply, you may lose benefits that you are entitled to receive.

Telephone numbers and addresses of these offices are available in the **Directory of contacts**.



# Directory of contacts

## Pension offices

### Canadian Armed Forces Pension information – Government of Canada Pension Centre

On July 4, 2016, the administration of the Canadian Armed Forces (CAF) pension plans was transitioned to Public Services and Procurement Canada (PSPC). Although PSPC will administer the CAF pension plans from the new Government of Canada Pension Centre satellite office in Ottawa, the Minister of National Defence will continue to be responsible for the *Canadian Forces Superannuation Act* and regulations.

Telephone: 1-800-267-0325 (toll-free); 1-613-946-1093 (outside Canada/U.S.)

Email: [pensioncentrefac.centredespensionsfac@tpsgc-pwgsc.gc.ca](mailto:pensioncentrefac.centredespensionsfac@tpsgc-pwgsc.gc.ca)

Website: [tpsgc-pwgsc.gc.ca/fac-caf/accueil-home-eng.html](http://tpsgc-pwgsc.gc.ca/fac-caf/accueil-home-eng.html)

Mail: Public Services and Procurement Canada

Government of Canada Pension Centre—Mail Facility, P.O. Box 9500, Matane QC G4W 0H3

*Note: Always include your pension number or service number when writing.*

### Federal Judge Pension information – Office of the Commissioner for Federal Judicial Affairs Canada

Telephone: 1-877-583-4266 (toll-free); 613-995-5140

Email: [info@fja-cmf.gc.ca](mailto:info@fja-cmf.gc.ca)

Website: [fja.gc.ca/home-accueil/index-eng.html](http://fja.gc.ca/home-accueil/index-eng.html)

Mail: Office of the Commissioner for Federal Judicial Affairs Canada, 99 Metcalfe Street, 8th floor, Ottawa ON K1A 1E3

### Public Service Pension information – Government of Canada Pension Centre

Telephone: 1-800-561-7930 (toll-free); 506-533-5800 (outside Canada/U.S.)

Email: [PWGSC.PensionCentre-Centredespensions.TPSGC@pwgsc-tpsgc.gc.ca](mailto:PWGSC.PensionCentre-Centredespensions.TPSGC@pwgsc-tpsgc.gc.ca)

Website: [canada.ca/en/treasury-board-secretariat/topics/pension-benefits.html](http://canada.ca/en/treasury-board-secretariat/topics/pension-benefits.html)

Mail: Public Services and Procurement Canada, Government of Canada Pension Centre—Mail Facility, P.O. Box 8000, Matane QC G4W 4T6

*Note: Always include your pension number or personal record identifier (PRI) when writing.*

### Royal Canadian Mounted Police Pension information – Government of Canada Pension Centre

Telephone: 1-855-502-7090 (toll-free); 506-533-5800 (outside Canada/U.S.)

Email: [pensioncentrercmp.centredespensionsgrc@pwgsc-tpsgc.gc.ca](mailto:pensioncentrercmp.centredespensionsgrc@pwgsc-tpsgc.gc.ca)

Website: [rcmp-grc.pension.gc.ca/accueil-home-eng.html](http://rcmp-grc.pension.gc.ca/accueil-home-eng.html)

Mail: Public Services and Procurement Canada, Government of Canada Pension Centre—Mail Facility, P.O. Box 8500, Matane QC G4W 4T6

## Public pensions

### Old Age Security (OAS) program

The OAS pension is a monthly payment available to seniors aged 65 and older who meet the Canadian legal status and residence requirements.

[canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html](https://canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html)

In addition to the OAS pension, there are three types of OAS benefits:

- **Guaranteed Income Supplement (GIS)**

The Guaranteed Income Supplement (GIS) provides a monthly non-taxable benefit to Old Age Security (OAS) pension recipients who have a low income and are living in Canada.

[canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html](https://canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html)

- **Allowance (for people aged 60 to 64)**

The Allowance is a benefit available to low-income individuals aged 60 to 64 who are the spouses or common-law partners of Guaranteed Income Supplement (GIS) recipients.

[canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance.html](https://canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance.html)

- **Allowance for the Survivor**

The Allowance for the Survivor is a benefit available to people aged 60 to 64 who have a low income, who are living in Canada, and whose spouse or common-law partner has died.

[canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance-survivor.html](https://canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/allowance-survivor.html)

### Canada Pension Plan (CPP)

The Canada Pension Plan (CPP) provides contributors and their families with partial replacement of earnings in the case of retirement, disability or death. Almost all individuals who work in Canada outside Quebec contribute to the CPP.

[canada.ca/en/services/benefits/publicpensions/cpp.html](https://canada.ca/en/services/benefits/publicpensions/cpp.html)

### Contact OAS/ CPP

Use your My Service Canada Account (MSCA) for most tasks related to both OAS and CPP.

[canada.ca/en/employment-social-development/services/my-account.html](https://canada.ca/en/employment-social-development/services/my-account.html)

Telephone: 1-800-277-9914 (toll-free); (613)-957-1954 (outside Canada/U.S.)

*Note: To be identified you will need to provide your social insurance number.*

Mail: Within Canada, send your documents to the [nearest Service Canada office](#).

For outside of Canada, mail your documents to a Service Canada office in the province where you last resided.

Additionally, you can visit your nearest Service Canada office in person to complete many tasks related to your OAS/ CPP benefits.

Service Canada office locator: [servicecanada.gc.ca/tbsc-fsco/sc-hme.jsp](https://servicecanada.gc.ca/tbsc-fsco/sc-hme.jsp)

### Quebec Pension Plan (QPP)

The QPP is a compulsory public insurance plan. Its purpose is to provide persons who work in Quebec (or have worked in Quebec) and their families with basic financial protection in the event of retirement, death or disability.

Use your My Account service to complete most tasks related to QPP.

[rrq.gouv.qc.ca/en/services/services\\_en\\_ligne/mon\\_dossier\\_regie/Pages/mon\\_dossier\\_regie.aspx](http://rrq.gouv.qc.ca/en/services/services_en_ligne/mon_dossier_regie/Pages/mon_dossier_regie.aspx)

Telephone: 1-800-463-5185 (toll-free)

Website: [rrq.gouv.qc.ca/en/programmes/regime\\_rentes/Pages/regime\\_rentes.aspx](http://rrq.gouv.qc.ca/en/programmes/regime_rentes/Pages/regime_rentes.aspx)

Mail: Retraite Québec, Case postale 5200, Québec, QC G1K 7S9

## Health Insurance

### Public Service Health Care Plan (PSHCP)

The Public Service Health Care Plan (PSHCP) is an optional health care plan for federal public service employees and their dependants. It is intended to supplement provincial health insurance plans.

[canada.ca/en/treasury-board-secretariat/topics/benefit-plans/plans/health-care-plan.html](http://canada.ca/en/treasury-board-secretariat/topics/benefit-plans/plans/health-care-plan.html)

Enrolment in the PSHCP coverage is a two-step process. You must first submit a PSHCP application form to your pension office. Once you have applied for PSHCP coverage, you must complete Positive Enrolment with Canada Life.

[pshcp.ca/managing-my-coverage/joining-the-plan.aspx](http://pshcp.ca/managing-my-coverage/joining-the-plan.aspx)

### PSHCP claims – Canada Life

If you have any questions regarding your coverage, payment of claims, required documents or other inquiries, please contact Canada Life.

*Note: You may be asked to provide your certificate number or other information to confirm your identity.*

Toll free in Canada and the continental United States: 1-431-489-4064

Collect calls outside Canada and the continental United States: 1-431-489-4064

Website: [www.welcome.canadalife.com/pshcp](http://www.welcome.canadalife.com/pshcp)

Mail: For Canadian residents, except residents of Quebec: Winnipeg Benefit Payments,  
PO Box 99451 Station Main, Winnipeg, MB Canada R3C 1E6

For Quebec residents, other than the National Capital Region: Montreal Benefit Payments,  
Place Bonaventure, 800 de la Gauchetière Street West, Suite 5800, Montreal, QC, Canada H5A 1B9

### PSHCP appeals – Federal Public Service Health Care Plan Administration Authority

Member correspondence, appeals, and inquiries that cannot be resolved with Canada Life can be sent to the Federal Public Service Health Care Plan Administration Authority at the following address:

Federal PSHCP Administration Authority, P.O. Box 2245, Station D, Ottawa, ON K1P 5W4

Website: [pshcp.ca](http://pshcp.ca)

*Note: The Administration Authority cannot process your claims or access your PSHCP file directly.*

**PSHCP comprehensive and out-of-country claims – MSH International**

If you have Comprehensive Coverage, or you have Supplementary Coverage and require assistance while travelling, please contact MSH International directly.

North America: 1-833-774-2700 (toll-free)

International: 1-365-337-7427 (collect)

Website: [pshcp.ca/contacts/msh](http://pshcp.ca/contacts/msh)

Mail: MSH International (Canada) Ltd., PO Box 4903, STN A, Toronto, ON, Canada M5W 0B1

**PSHCP emergency travel assistance – MSH International**

If you are eligible for the Emergency Travel Assistance Benefit and experience an emergency or require assistance while travelling outside your province or territory, you can call MSH International on their 24-hour help line.

North America: 1-833-774-2700 (toll-free)

International: 1-365-337-7427 (collect)

**Pensioners’ Dental Services Plan (PDSP)**

The Pensioners’ Dental Services Plan (PDSP) is a voluntary dental services plan for retired members of the federal public service and their eligible dependants.

[canada.ca/en/treasury-board-secretariat/topics/benefit-plans/plans/pensioner-dental-services-plan.html](http://canada.ca/en/treasury-board-secretariat/topics/benefit-plans/plans/pensioner-dental-services-plan.html)

If you are about to retire, you can obtain the Pensioners’ Dental Services Plan (PDSP) form from the Government of Canada Pension Centre. If you are already retired or become entitled to a survivor pension, you can obtain the PDSP form from your pension office.

[canada.ca/en/treasury-board-secretariat/services/benefit-plans/pensioner-dental-services-plan/pensioners-dental-services-plan-enrolment-information-plan-summary.html](http://canada.ca/en/treasury-board-secretariat/services/benefit-plans/pensioner-dental-services-plan/pensioners-dental-services-plan-enrolment-information-plan-summary.html)

**PDSP claims – Sun Life Financial**

If you have any questions regarding your coverage, payment of claims, required documents or other inquiries, please contact Sun Life.

*Note: Have your PDSP contract number (025555) and certificate number available.*

Telephone: 1-888-757-7427 (toll-free)

Email: [can\\_ottawaservice@sunlife.com](mailto:can_ottawaservice@sunlife.com)

Website: [sunlife.ca/PDSP](http://sunlife.ca/PDSP)

Mail: Sun Life Assurance Company of Canada, Dental Claims Office, P.O. Box 6159, Station CV, Montreal, QC H3C 3A7

### **PDSP appeals – Federal Public Service Health Care Plan Administration Authority**

Appeals from members of the PDSP must be sent in writing to the Treasury Board of Canada Secretariat (TBS) at the following address:

The Pensioners' Dental Services Plan  
Treasury Board of Canada Secretariat  
Insurance Benefits Programs Group  
219 Laurier Avenue W.  
8th Floor, #8052  
Ottawa ON K1A 0R5

### **Civil Service Insurance (CSI)**

Although Civil Service Insurance policies can no longer be purchased today, people still hold policies that were purchased before the program was discontinued. These remaining policies are handled by the Civil Service Insurance program under the National Services Branch in the Atlantic Region.

*Note: Service Canada offices are unable to answer your questions about Civil Service Insurance.*

Telephone: 1-800-958-7833 (toll-free); 506-548-6618 (outside Canada/U.S.)

Website: [canada.ca/en/employment-social-development/services/civil-service-insurance.html](https://canada.ca/en/employment-social-development/services/civil-service-insurance.html)

Mail: Service Canada–Civil Service Insurance, P.O. Box 12000, Bathurst NB E2A 4T6

### **Service Income Security Insurance Plan (SISIP)**

As a division of the Canadian Forces Personnel and Family Support Services (CFPFSS) since 1969, SISIP financial services provides financial solutions suited to meet the needs of serving and former members of the Canadian Armed Forces (CAF) community.

Telephone: 1-800-267-6681

Website: [cfmws.ca/insurance-finance](https://cfmws.ca/insurance-finance)

Client support: [cfmws.ca/insurance-finance/client-support/](https://cfmws.ca/insurance-finance/client-support/)

Mail: SISIP Financial Headquarters, 4210 Labelle Street, Ottawa ON K1J 1J7

## **Private sector services**

### **Arbor Memorial**

Arbor Memorial is a source of end-of-life resources and services. As a member of Federal Retirees, you have access to discounts with Arbor Memorial.

Telephone: 1-888-700-7766

Website: [arbormemorial.ca](https://arbormemorial.ca)

Mail: Arbor Memorial, 2 Jane Street, Toronto ON M6S 4W8



**belairdirect car and home insurance**

As a member of Federal Retirees, you have access to specially designed benefits on car and home insurance through belairdirect.

Telephone: 1-833-887-4626 (toll-free)  
 Website: [belairdirect.com/public-sector](http://belairdirect.com/public-sector)

**MEDOC® travel insurance**

MEDOC® travel insurance offers annual emergency medical travel insurance that co-ordinates with both the Public Service Health Care Plan (PSHCP) and your provincial government health insurance plan.

Telephone: 1-855-772-6675 (toll-free)  
 Travel claims service hotline: (Canada and U.S.) 1-800-709-3420  
 In Mexico: 00-1-800-514-7983 (toll-free)  
 Worldwide: 819-566-1002 (collect call)  
 Website: [johnson.ca/federalretirees](http://johnson.ca/federalretirees)

**Memorial societies**

Memorial societies offer unbiased advice and consumer advocacy-related to funeral planning. The following Canadian memorial societies may be helpful sources of information.

**Alberta**

Calgary Co-Operative Memorial Society  
[calgarymemorial.com](http://calgarymemorial.com)

**British Columbia**

Memorial Society of British Columbia  
[memorialsocietybc.org](http://memorialsocietybc.org)

**Ontario**

Funeral Advisory and Memorial Society of Southern and Eastern Ontario  
[fams.ca](http://fams.ca)

**Saskatchewan**

Funeral Advisory and Memorial Society of Saskatchewan  
[famss.ca](http://famss.ca)

### **National Association of Federal Retirees**

Never hesitate to ask us a question about membership, advocacy, our partner programs or anything retirement-related. We're always happy to receive feedback as well.

Telephone: 1-855-304-4700, ext. 300

Website: [federalretirees.ca](http://federalretirees.ca)

Online contact form: [federalretirees.ca/en/At-a-Glance/Contact-Us](http://federalretirees.ca/en/At-a-Glance/Contact-Us)

Mail: Federal Retirees National Office, 865 Shefford Road, Ottawa ON K1J 1H9

### **Tradex Management Inc.**

Tradex aims to provide current and former public servants and their families with trustworthy, professional financial advice and high-quality mutual funds and other investments at a lower cost. As a member of Federal Retirees, you have access to discounts on services from Tradex.

Telephone: 1-800-567-3863

Fax: 1-877-492-3863

Email: [info@tradex.ca](mailto:info@tradex.ca)

Website: [tradex.ca](http://tradex.ca)

Mail: Tradex Management Inc., 85 Albert Street, Suite 1600, Ottawa ON K1P 6A4

## **Assistance for veterans**

### **Poppy Trust Fund – Royal Canadian Legion**

The Royal Canadian Legion provides financial assistance to serving and former Canadian Armed Forces members, RCMP and their families who are in financial distress.

[legion.ca/support-for-veterans/financial-assistance](http://legion.ca/support-for-veterans/financial-assistance)

Applications can be made through your local legion branch.

[legion.ca/contact-us/find-a-branch](http://legion.ca/contact-us/find-a-branch)

Telephone (Reception): 1-888-556-6222

Telephone (Veterans Services): 1-877-534-4666

Telephone (Member Services): 1-855-330-3344

Mail: The Royal Canadian Legion National Office, 86 Aird Place, Ottawa ON K2L 0A1

### **Benefit Trust Fund – RCMP Veterans' Association**

Through the RCMP Veterans' Association, funds are available from the RCMP Benefit Trust Fund to provide financial relief and promote the well-being of former RCMP members and their immediate family members.

Telephone: 1-877-251-1771 (toll-free)

Website: [rcmpva.org](http://rcmpva.org)

Email: [contact@rcmpva.org](mailto:contact@rcmpva.org)

Mail: RCMP Veterans' Association, P.O. Box 8900, Canadian Police College, 1 Sandridge Road, Ottawa ON K1G 3J2

**Support our Troops Fund – Canadian Forces Morale and Welfare Services (CFMWS)**

The Support Our Troops Fund (formerly the Military Families Fund) was set up to assist military families faced with unforeseen and often immediate needs resulting from conditions of service and is managed and operated by Canadian Forces Morale and Welfare Services. In January 2016, Military Families Fund and Canadian Forces Personnel Assistance Fund (CFPAF) amalgamated into the Support Our Troops Fund.

Support our Troops offers several specially designed financial assistance programs for soldiers and veterans.

Telephone: 1-877-445-6444

Website: [supportourtroops.ca](http://supportourtroops.ca)

Email: [supportourtroops@cfmws.com](mailto:supportourtroops@cfmws.com)

Mail: Support Our Troops, 4210 Labelle Street, Ottawa ON K1A 0K2

**Veterans Affairs Canada Funeral and Burial Program – Last Post Fund**

The Veterans Affairs Canada Funeral and Burial Program ensures that eligible veterans receive dignified funeral and burial services and is administered by the Last Post Fund, a non-profit organization that has served veterans since 1909.

Telephone: 1-800-465-7113 (toll-free)

Email: [info@lastpost.ca](mailto:info@lastpost.ca)

Website: [lastpostfund.ca](http://lastpostfund.ca)

Mail: Last Post Fund, 401–505 boul. René-Lévesque O., Montreal QC H2Z 1Y7

*Note: For requests regarding funerals, burials and gravestones for Canadian veterans living outside of Canada, call 1-800-465-7113 (toll-free).*

**Veterans Affairs Canada (VAC) Financial Support**

Many financial programs, financial assistance and compensation benefits are available to Canadian veterans through VAC.

[veterans.gc.ca/en/financial-programs-and-services](http://veterans.gc.ca/en/financial-programs-and-services)

Veterans and their dependants can use the VAC Benefits Navigator tool to learn more about programs for which they are eligible.

[veterans.gc.ca/eng/services/resources/benefits](http://veterans.gc.ca/eng/services/resources/benefits)

Use your My VAC Account to learn about and complete applications for VAC benefits and services online.

[veterans.gc.ca/eng/e\\_services](http://veterans.gc.ca/eng/e_services)

Telephone: 1-866-522-2122

Website: [veterans.gc.ca](http://veterans.gc.ca)

Email: [vac.information.acc@canada.ca](mailto:vac.information.acc@canada.ca)

*Note: For security purposes, please do not email confidential information.*

Mail: Veterans Affairs Canada, P.O. Box 6000, Matane QC G4W 0E4

## Birth, marriage and death certificates sources

Birth, marriage and death certificates are obtained through your provincial Vital Statistics office. Please note that most family and life event certificates require a governmental fee to be processed.

### **Alberta – Vital Statistics**

Service Alberta, Vital Statistics  
P.O. Box 2023  
Edmonton AB T5J 4W7

Telephone: 780-427-7013  
Telephone (toll-free within Alberta): 310-0000 followed by 780-427-7013  
Fax: 780-401-4088  
Email: [vs@gov.ab.ca](mailto:vs@gov.ab.ca)  
Website: [servicealberta.gov.ab.ca/VitalStatistics.cfm](http://servicealberta.gov.ab.ca/VitalStatistics.cfm)

### **British Columbia – Vital Statistics**

Vital Statistics Agency  
P.O. Box 9657, Station Prov Govt  
Victoria BC V8W 9P3

Telephone: 250-952-2681  
Fax: 250-952-9074  
Website: [www2.gov.bc.ca/gov/content/life-events](http://www2.gov.bc.ca/gov/content/life-events)

### **Manitoba – Vital Statistics**

Vital Statistics Agency  
254 Portage Avenue  
Winnipeg MB R3C 0B6

Telephone: 204-945-3701  
Telephone (toll-free): 1-866-949-9296  
Fax: 204-948-3128  
Email: [vitalstats@gov.mb.ca](mailto:vitalstats@gov.mb.ca)  
Website: [vitalstats.gov.mb.ca/](http://vitalstats.gov.mb.ca/)

### **New Brunswick – Vital Statistics**

Service New Brunswick Vital Statistics  
P.O. Box 1998  
Fredericton NB E3B 5G4

Telephone: 506-453-2385  
Telephone (toll-free within North America): 1-888-762-8600  
Fax: 506-444-4139  
Website: [snb.ca/vs](http://snb.ca/vs)

**Newfoundland/Labrador – Vital Statistics**

Vital Statistics Division  
 P.O. Box 8700  
 St. John's NL A1B 4J6

Telephone: 709-729-3308  
 Fax: 709-729-0946  
 Email: [vstats@gov.nl.ca](mailto:vstats@gov.nl.ca)  
 Website: [gov.nl.ca/snl/birth](http://gov.nl.ca/snl/birth)

**Northwest Territories – Vital Statistics**

Vital Statistics  
 Health Services Administration Office  
 Bag #9  
 Inuvik NT X0E 0T0

Telephone: 867-777-7400  
 Telephone (toll-free): 1-800-661-0830  
 Fax: 867-777-3197  
 Email: [hsa@gov.nt.ca](mailto:hsa@gov.nt.ca)  
 Website: [hss.gov.nt.ca/vital-statistics](http://hss.gov.nt.ca/vital-statistics)

**Nova Scotia – Vital Statistics**

Service Nova Scotia and Vital Statistics  
 P.O. Box 157  
 Halifax NS B3J 2M9

Telephone: 902-424-4381  
 Telephone (toll-free within Nova Scotia): 1-877-848-2578  
 Fax: 902-450-7313  
 Email: [vstat@gov.ns.ca](mailto:vstat@gov.ns.ca)  
 Website: [novascotia.ca/sns/access/vitalstats.asp](http://novascotia.ca/sns/access/vitalstats.asp)

**Nunavut – Vital Statistics**

Nunavut Vital Statistics  
 Department of Health  
 P.O. Box 889  
 Rankin Inlet, NU X0C 0G0

Telephone: 867-645-8001  
 Telephone (toll-free): 1-800-661-0833  
 Fax: 867-645-8092  
 Email: [nhip@gov.nu.ca](mailto:nhip@gov.nu.ca)  
 Website: [gov.nu.ca/health/information/health-services](http://gov.nu.ca/health/information/health-services)

### **Ontario – Vital Statistics**

ServiceOntario  
189 Red River Road, P.O. Box 4600  
Thunder Bay ON P7B 6L8

Telephone (toll-free): 1-800-267-8097  
Fax: 807-343-7459  
Website: [serviceontario.ca](http://serviceontario.ca)

### **Prince Edward Island – Vital Statistics**

Vital Statistics  
126 Douses Road  
Montague PE C0A 1R0

Telephone: 902-838-0880  
Telephone (toll-free): 1-877-320-1253  
Fax: 902-838-0883  
Email: [ysmontague@gov.pe.ca](mailto:ysmontague@gov.pe.ca)  
Website: [princeedwardisland.ca/en/topic/birth-marriage-and-death-certificates](http://princeedwardisland.ca/en/topic/birth-marriage-and-death-certificates)

### **Quebec – Vital Statistics**

Registrar of civil status  
2535 boul. Laurier  
Québec QC G1V 5C5

Telephone (toll-free within Quebec): 1-877-644-4545  
Telephone: 418-644-4545  
Email: [etatcivil@dec.gouv.qc.ca](mailto:etatcivil@dec.gouv.qc.ca)  
Website: [etatcivil.gouv.qc.ca/en/default.html](http://etatcivil.gouv.qc.ca/en/default.html)

### **Saskatchewan – Vital Statistics**

Health Registries  
2130 11th Avenue  
Regina SK S4P 0J5

Telephone: 306-787-3251  
Telephone (toll-free): 1-800-667-7551  
Fax: 306-787-8951  
Email: [vitalstatistics@ehealthsask.ca](mailto:vitalstatistics@ehealthsask.ca)  
Website: [ehealthsask.ca](http://ehealthsask.ca)

**Yukon Territory – Vital Statistics**

Vital statistics (H-2)

Health & Social Services, Government of Yukon

P.O. Box 2703

Whitehorse YT Y1A 2C6

Telephone: 867-667-5207

Telephone (toll-free within Yukon, Nunavut and NWT): 1-800-661-0408 ext. 5207

Fax: 867-393-6486

Email: [vital.statistics@gov.yk.ca](mailto:vital.statistics@gov.yk.ca)

Website: <https://yukon.ca/en/places/vital-statistics>

## 2024 edition

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