

Survivor Benefits

Q: Are Survivor Benefits available from IPF?

A: Your spouse is entitled to a pre-retirement spouse's benefit if you are vested and die before you retire.

The benefit is payable as an immediate monthly pension and is equal to the lump-sum value of the monthly benefit you have earned at the date of your death.

If your spouse is affected by the pension law of Ontario or Nova Scotia, instead of a monthly pension, your spouse may choose a lump-sum payment payable immediately, or a deferred pension, payable no later than age 65. If your spouse is affected by the pension law of Alberta, the benefit is payable as either an immediate monthly pension or the portability option, as described earlier.

Your spouse or beneficiary should contact the Fund Office in writing and submit a copy of your death certificate. Your spouse or beneficiary will be asked to submit proof of age, and will be advised if additional information is required. The Fund Office will help in every way possible with the application.

If you do not have an eligible spouse, or your spouse has waived this right to a benefit, you may designate a beneficiary to receive this benefit. If you die and you are vested, your beneficiary will receive the lump-sum value of the benefit you have earned to the date of your death. If you haven't designated a beneficiary, the benefit will be paid to your estate.

Effective May 1, 2000, if a pensioner or beneficiary dies at a time when the participant's natural or legally adopted dependant children are under age 19 benefits which were being paid to the pensioner or beneficiary will continue to be paid the children until age 19. Such benefits will be paid to the legal guardian. If there is more than one such child, each will receive a proportionate share of the monthly benefit.