



Guide for SURVIVORS & EXECUTORS



Prepared by the National
Benefits and Health Committee

| *Revisions for 2014*

There are many revisions in this document which are identified by a vertical line on the left margin or left of the word(s) in the document.

Excerpts from a number of divisional survivor and executor guides have been incorporated into this document and we thank all contributors for their support.

PRIVACY/LIABILITY NOTICE

Although care has been taken in the preparation of this document we do not and cannot guarantee the accuracy thereof of its entirety. Anyone using the information contained in this document does so at their own risk. The RCMP Veteran's Association, accept no liability or responsibility from any loss, damage or injury arising from the use of the information.

Keep this information with your Last Will and Testament



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A. INTRODUCTION

This Guide for Survivors and Executors as compiled by the Royal Canadian Mounted Police Veterans' Association is intended to assist Association members, spouses, families, loved ones, executors/executrix, and / or attorneys with managing estates following the death of the veteran. This document has been produced as a guide for assistance purposes and is not intended to replace any existing family planning. For simplicity, henceforth, we shall refer to this document as the **GUIDE**. This document is a consolidation from a number of versions presently in use.

It is recommended that you take the time to review this Guide. If you believe this guide can be adapted to fit your needs, the attached Survivors' & Executors' Checklists should be completed. Our intention is to ensure that every Association member has access to a copy of the Guide and Checklists.

Upon review of the guide and completion of the checklists, your family and/or the designated executors/executrix responsible for managing your estate should be apprised of the existence and location of the Guide and completed checklists.

| Amendments to "Guide and Checklists" will occur from time to time because of Circumstances i.e. change in contact persons and plan administrators, address, telephone numbers, government regulations or policies.

| These amendments will be identified in the revised version. It will be necessary for you or your family to make those changes in your personal "Guide & Checklists" in order to keep it current.

| If you have any questions, require clarification with respect to the information or identify misinformation in this document, please contact your division of the RCMP Veterans' Association.

| Copies of the completed checklists with funeral and burial instructions need to be kept where next of kin can access the information immediately following the Association member's death.

Note: Most benefits have to be applied for within 60 days of the date of death.

| The member's current annual Pensioner Benefit Statement, provided each January by the Government of Canada Pension Centre, should be stored with the Guide and Checklists. As each New Year's Statement is received it should replace the old and trigger a review and update of the member's and Spouse's Checklists.



Also, in conjunction with the preparation of your Last Will & Testament, an accurate record of the assets in your estate should be compiled and updated annually. These records, Guide and checklists should be stored in an accessible location so your executor or executrix can settle your affairs efficiently and effectively.

Obtaining the assistance of your banker or a financial consultant is often advisable. Most bankers will tell you in the event of a death they should be among the first notified. Every bank has different policies with respect to access to accounts and, therefore, it is advisable you discuss this eventuality with them so you are familiar with their process.

It is recommended that in order to alleviate future access problems, both parties should be named on all land/property titles and bank accounts.

We are certain you will want everything to be in order to assist them through this difficult time. Death and taxes are a certainty and we must be prepared for both eventually.

NOTE: Your Division Executive will assist the family of a member of the Veterans' Association following that member's death.

If they wish to take advantage of this offer (Honour Guard) or if you wish to discuss any matters relating to the service contact your Division Executive. Veteran's Association Padre's are prepared to assist at a memorial service or funeral if requested.

| If requested a retired member will contact **the Government of Canada Pension Centre** on the family's behalf, to ensure they initiate the process allowing the family to concentrate on funeral arrangement.

B. TERMS AND DEFINITIONS

A number of important terms used in this **Guide & Checklists** are defined as follows:

PENSION: A periodic payment from a pension plan such as: an annuity or annual allowance. Survivor allowances, children's allowances, etc., are annual allowances.

PENSIONER: Someone in receipt of a pension. Unless otherwise noted, "pensioner" refers to someone in receipt of a pension under the RCMP Superannuation Act.



- CONTRIBUTOR:** Someone who is contributing to a pension plan or who contributed to a pension plan and has not withdrawn contributions or taken a transfer value. Thus, a pensioner receiving a survivor allowance is not a contributor with respect to that allowance but may be a contributor with respect to another plan.
- MEMBER:** Someone who belongs to an organization, plan, etc. For the purpose of our **Guide & Checklists**, the term “member” refers to a member of the RCMP Veterans’ Association.
- LEGAL SPOUSE:** Is a person of same or opposite sex legally married and Not divorced.
- COMMON LAW SPOUSE:** Is a person of the same or opposite sex who cohabited with the contributor in a conjugal relationship for at least one year.
- SURVIVOR:** Is defined as an eligible spouse (or former spouse in some cases) or eligible children.
- CHILDREN:** Persons generally the offspring of the member. They can be the children of the present spouse, ex-spouse or legally adopted children.
- EXECUTOR:** The person or persons named in a will to distribute the assets of the estate and attending to other matters related to the administration of the estate. The role of an executor is very important and you should choose one carefully.
- BENEFICIARY:** The person or organization (such as a charity) named in a will to receive the assets of the estate. The executor and the beneficiary may be the same person.
- PROBATE:** Probate is the process by which a Will is accepted as valid by a court and the appointment of the executor is confirmed. The court issues a document known as Letters of Probate which the executor requires in order to distribute the assets of the estate to the beneficiaries. By planning ahead, it may be possible to avoid probate. ***Property that is held jointly with a spouse or other person is not subject to probate.*** Prior to any transfer of assets it may be advisable to obtain legal and accounting advice due to the costs involved and income tax consequences. Where the estate is small, probate is usually not necessary. Probate is only required when an asset such as a house or investment is solely in the name of the deceased person. In practice a will needs to be probated if an entity such as a financial institution or the Land Titles Office asks for it to be probated. Applications for probate are generally



made by lawyers but a lawyer is not required. Probate forms can be purchased from the Queen's Printer, or most stationary stores. Clerks at the Court of Queen's Bench will supply limited guidance to individuals wishing to apply for probate without a lawyer.

POWER OF ATTORNEY AND ALTERNATIVES: *(When a person can no longer handle their own affairs, what are the alternatives?)*

POWER OF ATTORNEY: A regular power of attorney is available from a lawyer. It is a document that allows one person to name another person to act on their behalf in specified situations, usually financial. This document is only in effect while the person giving the power of attorney is of sound mind and alive.

ENDURING POWER OF ATTORNEY: A legal document that allows one person to name another person to act on their behalf in financial matters if they become incapacitated by illness or accident. Usually the document comes into effect when the incapacity occurs and ends at death. Sometimes the document comes into effect when it is signed and continues in the event of incapacity. The legislation allows individuals to write their own enduring power of attorney but there are no guides or forms available to help with this. Generally a lawyer is required

PERSONAL DIRECTIVE: A legal document that allows one person to name another person to act on their behalf in personal matters if they become incapacitated by illness or accident. These personal matters include medical treatment and living arrangements. If you do desire, a Lawyer can draw up your personal directive when you either make a will or update your will.

| **Information and sample forms available at:** www.gov.ns.ca/just/pda

GUARDIANSHIP: A legal relationship established by a court that allows one person to make personal decisions for another person. The guardian is appointed by the court to act on behalf of a person who is no longer mentally competent. A guardianship covers the areas of medical treatment and living arrangements. The guardianship ends with the death of the dependent adult. Contact the Office of Public Guardianship or Trustee in your province for more information or a lawyer can be hired to process a guardianship application.



TRUSTEESHIP: A legal relationship established by a court that allows one person to handle the financial affairs of another person. The trustee is appointed by the court to act on behalf of a person who is no longer mentally competent. The same person will often act as both trustee and guardian. The trusteeship ends with the death of the dependent adult. Contact the Office of Public Guardianship or Trustee in your province for more information or a lawyer can be hired to process a guardianship application.

ALTERNATIVES TO FORMAL TRUSTEESHIP: For someone whose only income is from government pensions, it is often not necessary to go to court for a formal trusteeship. Informal trusteeships are available directly from the Federal Pensions Offices. For Old Age Security and Canada Pension call 1-800-277-9914. For provincial pensions contact your provincial benefits office.

WILLS AND ESTATES:

WILL: A legal document that determines how property will be distributed after death. Both holograph and form wills are legal in Alberta. Due to the many legal problems that arise with do-it-yourself wills, it is often a better choice to hire a lawyer. Any changes you later may want to make to a prepared will must also be witnessed by two people.

HOLOGRAPH WILL: A will made entirely in a person's own handwriting and signed by the person. While witnesses are not required, it is a good idea to have two independent witnesses' sign the will. Holograph wills are legal in Alberta but not in all provinces.

CODICIL: A codicil is a supplement modifying a will or revoking some provision of it without having to rewrite the entire will. A codicil should be witnessed by two independent witnesses.

INTESTATE: When a person dies without a valid will a lawyer or the Public Trustee should be contacted for further information on handling this situation.

LIVING WILL: A living will is a document that states how a person wishes to be treated if he or she becomes incapacitated by illness, injury, or old age. Living wills usually contain a power of attorney for health or personal care that authorizes someone to make health care and personal decisions on your behalf.



A power of attorney for personal care generally comes into effect only after mental incapacity. It may govern such matters as medical treatment, health care, nutrition, shelter, clothing, hygiene, and safety. It can also provide the discontinuing of health care if you so desire it. This is a very controversial issue and your written decision can play an extremely important roll respecting your wishes in this regard.

These wishes can be conveyed to your attorney, family, friends, and doctors concerning life-prolonged treatments respecting terminal illnesses. The Primary reason for a living will is to give direction to family and caregivers concerning your wishes.

C. ESTATE PLANNING

Choosing an Executor

Your executor should be competent and trustworthy. Spouses commonly appoint each other, but if one of them feels inadequate for the task, people may choose to have a son, daughter, close relative, or friend appointed. You should consult the person or persons you intend to name as executor so that you can be sure they are prepared to assume the responsibilities. We also suggest you name an alternative executor. You may also have a trust company or lawyer perform these duties. You should take into consideration the complexity of your estate before choosing an executor. This individual should have the necessary competence to handle a complicated estate.

Probate Fees

The probate of a will can be somewhat costly. If all the assets can be transferred directly, such as proceeds of insurance paid directly to a named beneficiary, RRSPs or RRIFs with a named beneficiary, or a joint interest in real estate, then the executor may not have to probate the will. The fees or taxes are based on the value of the estate, therefore, the more assets that can be transferred directly to the beneficiaries the lower the probate fees or taxes.

http://www.fiscalagents.com/newsletter/emailnews/table_probatefees.htm (note there is an underscore mark (_) between table and probate fees)

Provincial Probate Fees

"Probate" is the recognition by the provincial court of the validity of your Will and the appointment of the person named as Executor. Granting of the "letters probate" is notice to the public that the Will complies with the basic formal requirements and that the Will was not being challenged at the time of application. Probate fees are a tax on a person's estate and except for the provinces of Quebec and Alberta, there is no limit to this tax.



| The following information is general in nature and your final reliable source is your local probate office. The information is current as of February 14, 2012.

Alberta:	<p>\$25 for estates under \$10,000. \$100 for estates between \$10,000 and \$24,999 \$200 for estates between \$25,000 and \$124,999 \$300 for estates between \$125,000 and \$249,999 \$400 for estates of \$250,000 and over - \$400 maximum</p>
British Columbia:	<p>British Columbia probate fees Source: Probate Fee Act s.2 Where the gross value of all real and personal property situated in British Columbia subject to probate does not exceed \$25,000, there is no probate fee. Where the gross value exceeds \$25,000, probate fees are: for the portion of the gross value over \$25,000 up to \$50,000 - \$6 per \$1,000 or portion (0.6%) For the portion of the gross value over \$50,000 - \$14 per \$1,000 or portion (1.4%) There is also an administration (filing) fee of \$208 (2010) for estates with a gross value exceeding \$25,000.</p>
Manitoba:	<p>Manitoba probate fees Source: Law Fees and Probate Charge Act Schedule E For a probate application made on or after July 1, 2005, where the value of the property subject to probate is \$10,000 or less \$70 For value over \$10,000 - \$7 per \$1,000 or portion (0.7%)</p>
New Brunswick:	<p>New Brunswick probate fees Source: Probate Court Act Schedule A (pdf file), from Probate Court of New Brunswick Where the value of the estate, or the part of the estate being administered is \$5,000 or less \$25 over \$5,000 up to \$10,000 - \$50 over \$10,000 up to \$15,000 - \$75 over \$15,000 up to \$20,000 - \$100 Over \$20,000 - \$5 per \$1,000 or portion (0.5%) There may also be some court fees payable.</p>
Newfoundland:	<p>\$85 for the first \$1,000 and \$5.00 per \$1,000 thereafter Plus \$50.00 for the Order</p>



Northwest Territories & Nunavut:	<p>Value of all property, real and personal, within the Northwest Territories, after deducting all debts and liabilities against that property.</p> <p>\$10,000 or under \$25</p> <p>Fee range \$10,000 - \$25,000 = \$100 \$25,000 - \$125,000 = \$200 \$125,000 - \$250,000 = \$300 \$250,000+ = \$400</p>
Nova Scotia:	<p>Where the value of the estate subject to probate is</p> <p>\$10,000 or less - \$78.54 over \$10,000 up to \$25,000 - \$197.48 over \$25,000 up to \$50,000- \$328.65 over \$50,000 up to \$100,000 - \$920.07 over \$100,000 or first \$100,000 - \$920.07</p> <p>For value over \$100,000 - \$15.53 per \$1,000 or portion (1.553%)</p>
Ontario:	<p>\$5 on each \$1,000 for the first \$50,000 and \$15 per \$1,000 thereafter</p>
Prince Edward Island:	<p>\$50 for estates not exceeding \$10,000 From \$10,001 to \$100,000 progressive to \$400 plus an additional. \$4 for each \$1,000 (or portion thereof) over \$100,000</p> <p>Please note that there is also a 0.2% closing fee.</p>
Quebec:	<p>Québec court fees for verification of wills Source: Service Québec - There is new info from 2014. The cost of filing an application for the probate of a will is as follows: for a natural person: \$104; for a legal person: \$117. Note : Legal fees charged for consulting a notary or an attorney are in addition to the above.</p>
Saskatchewan:	<p>\$7 on each \$1,000 (or part thereof)</p>
Yukon:	<p>No fee is payable to obtain a Grant of Letters Probate and Administration where a person dies leaving an estate not</p>



<p>Nunavut</p>	<p>exceeding \$25,000 in value.</p> <p>To obtain a Grant of Letters Probate and Administration where a person dies leaving an estate exceeding \$25,000 in value, there is a fee of \$140.00.</p> <p>Where the value of the real and personal property within Nunavut subject to probate, after deducting all debts and liabilities against that property, is \$10,000 or less \$25</p> <p>over \$10,000 up to \$25,000 \$100</p> <p>over \$25,000 up to \$125,000 \$200</p> <p>over \$125,000 up to \$250,000 \$300</p> <p>over \$250,000 \$400</p>
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Financial Institutions if requested to change the registration of the instrument or redeem certain investment vehicles through the estate may require any of the following forms of documentation.

Type of Will documentation required:

- 1. Original copy of the Will only/and/or
- 2. Notarial Copy of Will only/and/or
- 3. Certified true only/and/or

Type of Death certificate required:

- 5. Original death certificate only/and/or
- 6. Certified true copy only/and/or
- 7. Funeral directors certificate only/and/or

Directional correspondence:

- 8. Executor letter of direction only/and/or
- 9. If registered JTWRs Letter of direction from spouse only/and/or
- 10. Declaration of transmission only/and/or

Other:

- 11. Letters probate only/and/or
- 12. Indemnification letter of bond only/and/or
- 13. Declaration of claimant form only/and/or
- 14. New application form only/and/or

Power of Attorney

A power of attorney authorizes another person to act on your behalf, to assume some of your legal powers under certain conditions. A power of attorney may only be used



during your lifetime and terminates immediately at the time of your death. A Will, in contrast, deals with the disposition of your property after death.

A power of attorney can be limited to specific activities or it may be limited to a specific time such as when you are temporarily away or unable to manage your own affairs due to illness or injury. This power gives authority to act on your behalf, which can go into immediate effect and remain until you are capable of resuming the control of your affairs.

The term “attorney” does not necessarily mean “lawyer.” Spouses commonly nominate each other for the task, however, where the spouse is required to act as well, i.e. the signing of legal documents; you need another party to act in your stead. Give careful consideration when appointing a person as having your power of attorney and make certain he or she fully understands your exact wishes. Remember the person is acting as you with the exception of making or changing your Will.

Organ Donations

Organ donations can also be part of your preparations for your death. Your wishes can be made subject to your Will, however, often your Will goes unopened until several days after your death. Therefore, it is important to make your wishes known to your survivors in order that they can take immediate action. Merely having it on your driver’s license may not serve the purpose. Another recommendation is to also include it in your Living Will.

D. BENEFITS - RCMP SUPERANNUATION PLAN (PENSION)

The death of anyone carries with it grief, drama, and deep emotions. It is a very emotional time for everyone; however, certain steps can be taken to ensure that the best interests of the survivors are looked after in an efficient manner.

The **RCMP Pension Continuation Act (RCMPPCA)** provides for the payment of pension to officers, non-commissioned officers and constables engaged before March 1, 1949. There are no longer any active members covered by this Act, only pensioners and survivors.

The RCMPPCA is divided into several Parts:

- Part II provides pensions to persons who were officers when they were discharged to pension, as well as benefits to their survivors;
- Part III provides pensions to non-commissioned officers and constables, but not to their survivors;
- Part IV provides every non-commissioned officer and constable with the opportunity to purchase survivor benefits by enrolling as a contributor to the RCMP Dependant's Pension Fund (also known as the Widow's and Orphans' Pension Fund).



Pensions payable under Parts II and III of the RCMPPCA are subject to annual adjustments to protect the pension from the adverse effect of inflation. Survivor benefits paid under Part IV of the RCMPPCA are increased when approved by Parliament. These increases are based on the actuarial valuation of the RCMP Dependant's Pension Fund.

The **RCMP Superannuation Act (RCMPSA)** provides benefits to retiring, terminating and disabled RCMP Members and their survivors. It is intended to provide a lifetime retirement pension based on your earnings and service as a Member of the RCMP.

| Pension Administration Update

Transfer of RCMP Pension Administration

As you may be aware, on **July 2, 2014**, the administration of RCMP Pension Plans will be transferred to Public Works and Government Services Canada (PWGSC).

On that date, PWGSC will also start to administer the RCMP pensioner medical and dental insurance plans.

Since 2003, these services have been provided by Morneau Shepell who will continue to provide insurance administration services for the RCMP Group Life and Accidental Death and Dismemberment Plans.

What this means for you.

The move to PWGSC will mean enhanced services, greater security, and long term stability for RCMP Pension Plans.

PWGSC is a stable and secure option that does not require re-tendering the contract with private sector suppliers every 7 years and the possibility of transferring your personal data between companies each time.

Through PWGSC, you will have access to specialists at the Government of Canada Pension Centre. These experts administer pensions for thousands of federal public service employees and have extensive knowledge of federal public sector pensions and pension benefits.

How to contact the Government of Canada Pension Centre.

Starting on July 2, 2014, you can reach a pension expert by:

1. Telephone

Toll-Free: 1-855-502-7090

Executive Services: 1-855-502-7088 (C/Supt, EX-01 and above)



Monday to Friday: 8:00 a.m. to 4:00 p.m. (your local time)
Outside Canada and the United States:
506-533-5800 (collect calls accepted)

Monday to Friday: 8:00 a.m. to 5:00 p.m. (Atlantic time)
Telephone Teletype (TTY):
506-533-5990 (collect calls accepted)
Monday to Friday: 8:00 a.m. to 5:00 p.m. (Atlantic time)

2. Email

pensioncentrercmp.centredespensionsgrc@pwgsc-tpsgc.gc.ca

3. Fax

(418) 562-7965

4. Mail

Public Works and Government Services Canada
Government of Canada Pension Centre – Mail Facility
150 Dion Boulevard
PO Box 8500
Matane, QC G4W 0E2

Where to find more information.

www.rcmp.pension.gc.ca

Starting on July 2, 2104, the RCMP Pension and Benefits Web site, hosted by PWGSC, will provide detailed information on all aspects of pension administration for prospective members, active members, retired members, survivors and dependants.

You will not require a username or password to access the information. To update your personal information (e.g. mailing address) or to make changes to your pension benefits (e.g. beneficiary), contact the Pension Centre by telephone or email (see contact information above).

www.rcmp-grc.gc.ca

This is the RCMP's public Web site. From the Home Page, click on "Family Corner" to find a comprehensive package of *Frequently Asked Questions* under "Administration of RCMP Pension Plans."

PAOP-PIAP@rcmp-grc.gc.ca



If you can't find the answer on either of the Web sites listed above, send your question about the transfer of pension administration services to the RCMP project team.

How to find assistance with RCMP Group Life Insurance or Accidental Death and Dismemberment Plans.

Morneau Shepell will continue to administer these plans after July 2, 2014. Contact details for Morneau Shepell will remain as follows:
Telephone (toll-free): 1-800--661-7595.

Web Site: www.pbs-sra.ca

Pensions are payable at the end of each month.

| Will I continue to receive a monthly pension stub?

No, the Government of Canada is moving away from mailing printed monthly pension stubs. The new approach is more environmentally friendly and less costly for taxpayers.

If you previously received your pension cheque in the mail, you are no longer receiving a printed stub with your cheque now that PWGSC has taken over administration of the RCMP Pension Plans.

Similarly, if you received your pension payment via direct deposit, you are no longer receiving a monthly stub in the mail.

Your monthly pension stubs have been replaced by an annual statement in January that summarizes your pension payment amount and deductions. Furthermore, if there are changes to your monthly pension amount of +/- \$2 or more at any time during the year, you will receive a pension stub confirming the change.

If you are on direct deposit and have signed up for *epost*, you will receive electronic versions of the two documents mentioned in the paragraph above.

| As a pensioner or survivor, how do I sign up for epost?

epost is Canada Post's secure online delivery service. It is free to subscribe and gives you the option to receive and view your pension documents online. You can access



your pension documents from a simple and secure location -- anytime, anywhere, for up to 7 years.

To subscribe, follow these simple steps:

1. Go to www.epost.ca and click on "Create Account."
2. Fill in the required fields, including "Username" and "Password."
3. With your account created, click on "Get Started."
4. Activate your *epost* Inbox by adding contact information and a mailing address. You will also be asked to create your own security question.
5. From your *epost* Inbox, click on "Add a NEW bill or statement."
6. Select "RCMP Pension Plan" from the drop down menu or type it into the search box.
7. On the "Add a Mailer" page, enter the "Payee Account Key" from the direct deposit stub you received in the mail for your July 2014 payment. You will find the Payee Account Key in the upper right-hand corner of the stub, just below the date.
8. The "Confirmation" message means that you are now set up to receive an annual statement in January that summarizes your pension payment amount and deductions. Furthermore, if there are changes to your monthly pension amount of +/- \$2 or more at any time during the year, you will receive a pension stub in your *epost* Inbox to confirm the change.

According to the terms of the RCMPSA, spouses are the first in-line in the estate to be eligible to receive survivor benefits. To this effect, a person who presents him/herself as a spouse must qualify as a spouse according to the definition under the Act. The spouse is:

- The person to whom you were legally married at the time of your death; or
- The person with whom you have lived in a conjugal relationship, if it can be established that the relationship was:
 1. in existence for a period of at least one year immediately preceding your death; **and**
 2. Started before you reached age 60 or before you ceased to be a contributor under the plan, and continued up to the time of your death.

If you die within one year from the date of your marriage or cohabitation, your spouse and children of that union may be disqualified from receiving a survivor benefit if an investigation proves that your life expectancy, at the time of your marriage or cohabitation, was less than one year.

Legally-married retiree - The survivor must provide the following information:

- Date of the marriage with a copy of the marriage certificate;
- Spouse's date of birth;
- Spouse's social insurance number;



- Names and addresses of the children who are under 25 years of age.

Retiree with a common-law partner - The survivor must provide the details:

- Date of the marriage with a copy of the marriage certificate;
- Spouse's date of birth;
- Spouse's social insurance number;
- Names and addresses of the children who are under 25 years of age;
- Proof of cohabitation such as: Letter with an address, bank statements, mortgage, lease medical bills, driver's license, taxes; a statement that confirms that cohabitation was continual during the year preceding the death of the retiree.

The Government of Canada Pension Centre is the current administrator of the RCMP Superannuation Plan commonly referred to as the "Pension." It is imperative that Morneau Shepell be informed immediately upon the death of a member. They require an original death certificate or the certificate issued by the funeral director showing the date of death.

Note: *Obtain several original certificates from the funeral director because they may be required at other locations such as banks, insurance companies, and other agencies.*

Notification on Death:

Public Works and Government Services Canada
Government of Canada Pension Centre – Mail Facility
PO Box 8500
Matane QC G4W 0E2

Telephone:

Toll Free: 1-855-502-7090

Executive Services: 1-855-502-7088 (C/Supt, EX-01 and above)

Monday to Friday: 8:00a.m. to 4:00 p.m. (your local time)

Outside Canada and the United States:

506-533-5800 (collect call accepted)

Monday to Friday: 8:00a.m. to 5:00p.m. (Atlantic Time)

Telephone Teletype (TTY)

506-533-5990 (collect call accepted)

Monday to Friday: 8:00a.m. to, 5:00 p.m. (Atlantic Time)

Email: pensioncentrercmp.centredespensionsgrc@pwgsc-tpsgc.gc.ca

Website: www.rcmp.pension.gc.ca

The RCMP Pension and Benefits Web site, hosted by PWGSC, provides detailed information on all aspects of pension administration.



| It is strongly recommended a fax or letter is also forwarded to **the Government of Canada Pension Centre** to provide them with a positive hard copy record containing the following required information:

Full Name of RCMP Pensioner

Regimental Number

Rank

Date of Birth

Date of Death

Immediate “Next of Kin” names with street address and telephone number(s)
Social insurance Numbers (SIN) of the Survivor Spouse and dependent children

It is very important the Government of Canada Pension Centre be advised immediately.

Within approximately two weeks of **the Government of Canada Pension Centre** being notified, a letter should be received from them advising the next of kin of benefits and options available to them. If after four weeks no advice has been received from **the Government of Canada Pension Centre**, it is recommended the company be contacted by telephone for confirmation they have received the previous correspondence and information. The survivor will be required to complete separate forms to establish other survivor benefits and insurance payouts if applicable.

Other things to be considered by the Survivor are:

- Taxing of the deceased person’s Pension
- Continuation of Public Service Health Care Plan – Extended Health
- Continuation of the Dental Plan
- Direct Deposit (to be set up in the spouse’s name)
- Canada Pension Plan lump sum benefit
- Canada Pension Plan Survivor Benefits
- Advice to current or previous employers

Since ***pensions are payable only to the end of the month of death***, any cheque not negotiated that cover a period after the month of death must be returned to the pension office. If payments are deposited directly to the pensioner’s account, any payments made past the month of death will be recovered.

The important thing to remember is that, upon the death of a pensioner, the spouse will receive only fifty **(50%)** percent of the pensioner’s Superannuation. Morneau Sobeco upon contact will provide the necessary forms and will advise of the options available.

Note: All pensions are taxable except the disability pension from Veterans Affairs Canada. All pensions are indexed to the Consumer Price Index on January 1st every year, except the Old Age Pension which is indexed on the first day of each quarter that is January, April, July and October.



Most other benefits also have to be applied for within 60 days.

Required Documents

The following documents and information are necessary to obtain these benefits:

- Pension number and Regimental number (can be found on the pension statement received monthly or annually).
- Date of death (death certificate is required in each instance).
- The name and address of the executor or person handling / administering the estate. This would include the spouse if applicable.
- Death certificate – see NOTE above.
- Marriage certificate if applicable.
- Birth certificate of surviving spouse if applicable.
- Birth certificate(s) of dependent children (under age 18 or 18 to 25 if still in school and/or eligible for a survivor benefit).

Note: Include the deceased member's pension number on all documents to be sent to the appropriate pension office.

Marriage after Age 60 - Optional Survivor Benefit (OSB)

These benefits are available to Regular Members and Civilian Members who retired under the provisions of the RCMP SA and married after age **60**. Optional survivor benefits are also available to officers who retired under the provisions of the RCMP PCA Part II who married after attaining age **60**, or who married after retirement.

The purpose of OSB is to provide a monthly pension to a spouse when no monthly pension is payable under RCMP SA or the Part II of the RCMP PCA. You may choose to provide one of three levels of OSB, these being approximately 30%, 40%, or 50% of the pension benefit being paid to you immediately prior to your death.

Important:

- ***The election of the OSB must be made no later than one year from the date of marriage.***
- ***The OSB is only available to members who were legally married after age 60. It is not available to common-law spouses or same sex partners.***

If you elect to establish an OSB, it will reduce your pension payments. If your spouse predeceases you, or if the marriage is dissolved by divorce or annulment, the reduction applied to your pension would cease. However, you would not receive a refund of previous payments.

| For more information on OSB, please phone toll free, Government of Canada Pension Centre @ 1-855-502-7090 or Web site: www.rcmp.pension.gc.ca

Group Life Insurance

Once the Morneau Shepell office has been contacted and necessary details have been obtained regarding the pensioner's death, the Benefits Section will send the appropriate



claim forms to the spouse or previously named executor. Morneau Sobeco has provided each pensioner his or her personalized detailed account of coverage for each person's age. **The Basic Life Insurance coverage for plan participants, who are age 70 and older, is ten thousand (\$10,000.00) dollars, effective 2005. The payment of this death benefit is not automatic as it requires the completion and return of the death claim forms.**

| When a person makes a claim, following a member's death, for the insurance they require the following information:

- 1. The name of the plan**
- 2. The policy numbers for each plan**

This information is can be found on the following website www.pbs-sra.ca

The website includes the policy numbers along with payout information.

Basic Life Insurance - Policy # 4392 GL

Value \$160,000.00 till age 60 inclusive will be paid out

Basic life Insurance Reductions after age 60

Age 61 \$ 148,000.00

Age 62 \$ 136,000.00

Age 63 \$ 123,000.00

Age 64 \$ 109,000.00

Age 65 \$ 94,000.00

Age 66 \$ 79,000.00

Age 67 \$ 62,000.00

Age 68 \$ 44,000.00

Age 69 \$ 26,000.00

At age 70 the value drops to \$10,000.00 for the rest of your life.

Optional Life Insurance - Policy # 24680 GL

Value \$198,000.00 till age 69 inclusive, if 18 units, will be paid out at no reduction

Age 19 to 39 Monthly payments \$10.80

Age 40 to 44 \$16.20

Age 45 to 49 \$27.00

Age 50 to 54 \$43.20

Age 55 to 59 \$86.40

Age 60 to 64 \$162.00

Age 65 to 69 \$237.60

At age 70 this insurance stops and has no value.

Dependent Life Insurance (Wife) - Policy # 32843 GL



Value \$120,000.00 till age 59 inclusive, if 6 units, will be paid out no reduction.
At age 60 the policy value reduces to \$5,000.00

Accidental Death/Disability Insurance Policy # 135047 GVA

Value \$ 100,000.00 till age 69 inclusive (member) will be paid out no reduction
Value \$50,000.00 till age 69 inclusive (spouse) will be paid out no reduction.
Age 70 insurance stops for both and has no value.

The Beneficiary Claim Statement Form # P020_MS042003 is required to be completed.

Exception: Senior Executive Officers are covered for a differing amount after the age of 70. Sun Life Assurance Company of Canada is the insurer. The Morneau Shepell website states: *“Coverage equal to one times your pre-retirement salary rounded up the next multiple of \$1,000 for the first year of retirement. Coverage reduces by 25% on each anniversary of your retirement, until your coverage is 25% of your pre-retirement salary. The final coverage amount is maintained until your death.”*

E. OTHER PENSION, FINANCIAL and INSURANCE BENEFITS

CANADA PENSION PLAN:

The Canada Pension Plan (CPP) will pay up to two thousand-five hundred (**\$2,500.00**) dollars towards the cost of the burial. This is a lump sum death benefit and ***it is taxable***. The payment is based on the total of the deceased’s pension for the previous six months, i.e. six times the amount of the monthly pension payment, but not exceeding **\$2,500.00**. The spouse, estate executor or executrix **MUST APPLY** for payment. Necessary forms are available at a Canada Pension Plan office or by calling **1-800-277-9914**. Generally, the funeral home director will have these forms and others available as part of the funeral services.

The Canada Pension Plan will also pay the surviving spouse up to sixty (**60%**) percent of the deceased’s monthly pension, the actual amount being dependent on the CPP being received by the spouse.

Note: If you and your spouse have a “split” CPP, the payment would be **60%** based on the pensioner’s “full” entitlement. For the spouse to obtain this payment, he/she must submit the appropriate forms. CPP payments are indexed to the Consumer Price Index and adjusted on January 1st each year.

Web site: www.servicecanada.gc.ca



OLD AGE SECURITY PENSION:

Persons **65 or older** are eligible to receive Old Age Security (OAS) upon making application if they have **resided in Canada for at least 40 years after age 18**. People who have resided in Canada **between 10 and 40 years** are eligible to receive a partial benefit. OAS benefits paid in a year are based on a person's income as reported on their prior year's income tax return.

OAS payments are indexed to the Consumer Price Index and are adjusted on a Quarterly basis (i.e. 1st day of January, April, July and October).

| Death of an OAS Recipient

The Income Security Programs, through Service Canada, **must** be informed of your spouse's death for OAS purposes

Required Information

- The full name and the Social Security Number (SIN#)
- The date of birth and the date of death
- The previous address
- The name and address of the person responsible for handling the deceased's affairs (or next of kin)

T4A's (income tax information slip) will be sent to the executor or person administering the estate

Old Age Pension has no survivor's benefits. This pension dies with the pensioner. There are, however, provision made for the following cases based on a "means" test.

Web site: www.servicecanada.gc.ca

GUARANTEED INCOME SUPPLEMENT (GIS) for Old Age Pensioners:

This is an allowance for 60 to 64 year old partners of **GIC** recipients. It includes a **Survivor Allowance** for 60 to 64 year old widows. **Note: If there is any doubt about the eligibility for this or any Federal pension call: 1- 800- 277-9914.**

To qualify for this entitlement (GIS), you must be receiving an Old Age Security Pension, be a resident in Canada, and your income must be below the qualifying level. You need to check with the Pension Office to see if you qualify. If you do, you need not re-apply for this benefit each year if you file your income tax return by April 30th. As mentioned, it depends on your income and it is a **tested** benefit based on the income of both spouses.

Web site: www.servicecanada.gc.ca

DISABILITY PENSION – Veteran's Affairs Canada:

Some members are receiving disability pensions from Veterans Affairs Canada for injuries sustained while performing his or her duties. A small portion of that pension is directed to the spouse and / or dependent children. The spouse and eligible dependent children are still eligible upon the member's death. The amount will depend upon the



payment the member was receiving while living and the number of eligible dependent children. These are not taxable benefits.

Veterans Affairs Canada (VAC) should be contacted immediately if the member is receiving a disability pension upon his/her death. His/her Client number is required and can be found on the annual statement or the Client Card. VAC's telephone number is toll free and is **1-866-522-2122** and it is also shown on the pensioner's Client Card. VAC will supply you with all the necessary forms and will help the spouse complete them if required. VAC pensions are not taxable.

Web site: www.vac-acc.gc.ca

VAC OUTREACH PROGRAMS

VETERANS AFFAIRS CANADA ASSISTANCE SERVICE

The VAC Assistance Service is a voluntary and confidential counseling service delivered through a nation-wide team of counselors and accessed initially through a toll-free line. The service, which provides access to professional counseling 24 hours a day; 7 days per week, is delivered on VACs behalf by Health Canada. The VAC Assistance Service is similar to the Canadian Forces Member Assistance Program (CFMAP).

The purpose of the VAC Assistance Service is to assist individuals in overcoming problems that can affect their lives such as:

- marital and family problems;
- transitional problems;
- emotional and psychological problems;
- substance abuse;
- financial difficulties; and
- Other types of personal problems (i.e. Interpersonal conflicts, legal difficulties, gambling).

The following are eligible:

- Former members of the Canadian Forces who have served at any time since the commencement of World War I;
- Canadian Merchant Mariner of World War I, World War II or the Korean War as defined in the Pension Act;
- Former members of the RCMP; and
- Families of the above mentioned persons.

Staff answering the phones are trained and experienced counselors who identify initial needs and make appropriate referrals to professional accredited counselors located near the client, for short-term counseling (up to 8 sessions per presenting issue).



The toll free number is 1-800-268-7708.

More information on the VAC Assistance Service may be obtained at the following Web site link: Veterans Affairs Canada Assistance Service

| Are there any changes to how pensioners make claims under the medical and dental insurance plans?

As of July 2, 2014, the Pensioner Public Service Health Care Plan (PSHCP) and the Pensioner Dental Services Plan (PDSP) are managed by the Government of Canada Pension Centre.

Experts at the Pension Centre are available to respond to your inquiries about changing benefits or cancelling coverage.

Sun Life remains the insurer for both of these plans. As a result, you will continue to use the same identification cards and the same claim forms which will continue to be submitted to Sun Life for processing.

To reiterate: the only change to your medical and dental coverage is that you now contact the Government of Canada Pension Centre (see above) instead of Morneau Shepell to make any changes to your coverage.

Morneau Shepell will continue to administer the RCMP Group Life Insurance Plans as well as Accidental Death and Dismemberment Plans.

PUBLIC SERVICE HEALTH CARE PLAN:

Upon the death of the RCMP Pensioner, the spouse has **60 days** to decide whether to continue coverage under the Public Service Health Care Plan (PSHCP), which is managed by Sun Life. If the spouse wishes to continue the Plan, the premiums will be deducted from the spouse's pension. **If application is made after the 60-day period, expenses paid during the entire period up to time of application will not be reimbursed.**

Contact | Government of Canada Pension Centre. 1-855-502-7090 or Web site: www.rcmp.pension.gc.ca



| **Effective April 1, 2015**, members who are retired or who will retire before March 31, 2015, will not be affected by the cost-sharing change if their income is below the Guaranteed Income Supplement (GIS) thresholds under the Old Age Security Act. For reference, the 2014 GIS thresholds are \$16,728 for single pensioners or \$22,080 for couples. These thresholds change annually.

The cost sharing will be phased in over a four year period as follows:

Retired Members Monthly **Contribution Cost Sharing Percentages** **Cost Sharing for Retired Members**

Effective Date	Retired Member	Government Of Canada
April 1, 2015	31.25%	68.75%
April 1, 2016	37.5%	62.5%
April 1, 2017	43.75%	56.25%
April 1, 2018	50%	50%

Retirees will require a total of six years or more of pensionable service to be eligible as retired members under the Public Service Health Care Plan. Some exemptions will apply, including for disabled retired members, survivors, the Veterans Affairs Canada client group and those affected by Workforce Adjustments.

Effective January 1, 2015, the annual deductible will be eliminated. Plan members will no longer have to pay the first \$60 for single coverage or \$100 for family coverage per calendar year.

Effective October 1, 2014, the following benefit enhancements will be introduced for all members of the Public Service Health Care Plan:

Expanded vision care benefit to include reimbursement for laser eye surgery with a lifetime maximum benefit of \$1,000

Coverage for repairs, replacement parts and servicing of aerotherapeutics devices with an annual maximum benefit of \$300

An increase to the annual maximum benefit for psychological services from \$1,000 to \$2,000

PENSIONER'S DENTAL SERVICE PLAN:

The deceased's spouse is entitled to continue coverage under this plan, which is managed by Sun Life if the deceased had been a plan member. The premiums will be deducted from spouse's pension. Again notification must be made.

Contact | Government of Canada Pension Centre. 1-855-502-7090 or Web site:

www.rcmp.pension.gc.ca



F. OTHER BENEFITS AVAILABLE – PRE / POST DEATH

1. RCMP Veterans Association Benefit Trust Fund

- Promotes the physical, social, and economic welfare of former RCMP members and/or legally dependent members of their immediate families;
- Provides temporary relief where documented financial distress exists, which is beyond the individual's control.
- Visits are made to former members and/or their widows or widowers who are in hospitals, nursing homes, or confined to their homes for personal health reasons;
- Strives to respond to those who are in financial distress in an effective, discreet, and meaningful manner (i.e. helping an individual to connect with other appropriate level of government or local agencies and providing advice in what services or course of action available).

General:

- 1. On the death of a former member of the RCMP
 - a. The RCMP Benefit Trust Fund will pay for:
 - i. a floral tribute or wreath up to the value of \$100 (taxes included),or
 - ii. a \$50 donation to a Registered Canadian Charity.
 - b. The RCMP Veterans' Association Benefit Trust Fund will pay for a \$50 donation to a Registered Canadian Charity.

Division:

- 2. A division may honor a former member of the RCMP on his/her death through:
 - a. a floral tribute or wreath, or
 - b. a donation of \$100 to a Registered Canadian Charity.
- 3. If requesting compensation for an expense incurred under 2(a) or 2(b) forward a receipt (in duplicate) issued to the National Office.
- 4. Include the regimental number and full name of the former member on the receipt. The tribute is for all former members of the RCMP. Only one division may seek compensation for the same member.



Contact your Division RCMP Veteran's Association's Secretary

2. Attendance Allowance - provided by Veterans Affairs Canada to Royal Canadian Mounted Police (RCMP) members. RCMP members are eligible for attendance allowance, in accordance with section 38(1) of the Pension Act. Attendance Allowance is a Special Award that is paid monthly in addition to the client's disability pension and is granted when there is a need for assistance or supervision with personal care such as feeding, bathing, dressing, toileting and medication administration.

To be eligible, RCMP members must meet the following criteria:

- have been awarded a pension or compensation or both of 1% or more, and
- are totally disabled, whether by reason of military service or not, and
- in need of attendance.

| The amount payable is based on the degree of attendance needed for your day-to-day personal care. The 2014 rates range from \$277.12 to \$1,731.45 per month.

For more information call 1-866-522-2122, and/or visit, My VAC book (www.veterans.gc.ca/eng/services/mvb and select Disability Pension Allowances) or <http://www.veterans.gc.ca>

<http://www.veterans.gc.ca/eng/services/after-injury/disability-benefits/disability-pension/allowances>

| Access to Information for Medical, Service and Personnel Files

It is strongly recommending that all members request a copy of their Medical, Service and Personnel Files. Your files can be ordered through an Access of Information Request (see attached email address. Print (make a copy of your completed forms for your record) and mail to the RCMP in Ottawa at the address on the form (see address below). Complete a form for each file and include your regimental number. All three can be mailed in the same envelope. There is no charge for ex-members.

www.rcmp-grc.gc.ca/atip-airp/faq-eng.htm

Royal Canadian Mounted Police
Access to Information and Privacy Coordinator
73 Leikin Dr.
Mail Stop 061
Ottawa, ON
K1A 0R2



3. Income Assessment - A good planning practice would be to calculate your joint incomes and expenditures as they exist today. Obviously, after the member's death, the income and expenditures for the spouse will be reduced.

After calculating your joint incomes and expenditures, make an estimate of each other's survivor's income expenditures. From that, you can evaluate whether or not the survivor's income will be adequate. Will the survivor's (spouse) income be sufficient? If yes, you have little to worry about, however, if the answer is "No", there may be concern. What to do? That is a very difficult question to answer. Each person's situation is different. Each person's needs have to be examined. You and your spouse may be able to come up with the solution or maybe you should seek professional advice. It is our recommendation that this may be the best route to follow.

You will find the Income Assessment Form in the Survivors' & Executors' Information Checklist.

4. | **Disability Tax Credit (DTC) – Canada Revenue**

To qualify for the disability tax credit (DTC), a person must meet the three following conditions:

- Have an impairment that is prolonged, which means it has lasted or is expected to last for a continuous period of at least 12 months.
- The impairment in physical or mental functions must be severe and it must restrict him or her all or substantially all of the time.
- Severe and prolonged impairment must be certified using Form T2201, Disability Tax Credit Certificate, by a qualified practitioner.

On Form T2201 a qualified practitioner must:

- provide details of the applicable impairment on pages 3 to 8; and
- certify the effects of impairment and the duration on page 9.

Note:

An individual's ability to work is not considered when we determine eligibility for the DTC.

If a person qualifies for the DTC, he or she may be able to claim the disability amount (a non-refundable tax credit used to reduce income tax payable) on his or her income tax and benefit return. Also, that person may qualify for other programs and benefits.

For more information about the disability tax credit, call 1-866-741-012, between the hours of 7:00 a.m. and 4:00 p.m., Eastern Standard Time.

If you need to send a letter or a completed Form T2201, Disability Tax Credit Certificate, send to: your regional CRA Office

<http://www.cra-arc.gc.ca/tx/ndvdl/sgmnts/dsblts/menu-eng.html>



G. FUNERAL AND BURIAL BENEFITS AND ASSISTANCE:

FUNERALS AND BURIAL PREPARATIONS:

Often funeral and burial arrangements are made at the time of death, which adds a great burden on the spouse and family. This practice is now changing and arrangements are more often made years in advance. Besides family plots and designated wishes the following are other options to consider regarding plots.

1. PLOTS: Pensioned members are eligible for plots and columbarium niches at the RCMP cemeteries at "Depot" Division, Regina, Saskatchewan, and for plots only at Fort Saskatchewan cemetery, Fort Saskatchewan, Alberta. Reservation for a burial plot or columbarium niche will not be accepted. However, should the pensioned member's spouse pass away prior to the pensioned member and both wish to be buried side by side, a plot next to the pensioned member's spouse is reserved for that member. Plots are provided at no cost to the pensioned member and his spouse and in some cases, their children. The costs of preparing the site, opening and closing the grave, may be the responsibility of the next of kin depending on which cemetery is used and the time of year. Contact information for these cemeteries is as follows:

2. RCMP POLICY FOR BURIALS AT 'DEPOT' DIVISION (REVISED MAY 2008)

For a former member to be entitled to a burial at 'Depot' or in fact have entitlement to any Force Funeral and Burial entitlements the key is this: "the former member must have **"retired"** with an immediate annuity or annual allowance under the RCMP/PSA or RCMP Pension Continuation Act (Admin. Policy refers: II.8.8.2.6.) or, unless the member **died while in service**.

In the latest RCMP policy published September 12, 2007, included for the first time is the eligibility of retired members who had commenced receiving an annuity, and subsequently were re-employed elsewhere and surrendered his/her pension, to not lose their entitlement (Admin. Policy refers: II.8.8.2.11). (This would apply to members who left and went with CSIS in 1984)

SUMMARY:

As long as a member had received a pension from their service with the RCMP they would be eligible to be laid to rest at 'Depot'. One could think of it as: "in recognition of their long service with the Force", but...provided they left the Force with pension. Bottom line is unless you died while serving or retired and in receipt of a pension, you cannot be buried in Depot.



DEPOT DIVISION CEMETERY:

- The Depot Division Chaplin is the contact person for burials and information on columbarium niches. The contact number is as follow: Ph #306-780-7848. He/she will also provide information about the use of the Depot Chapel and the use of the Officer's Mess for a luncheon.

FORT SASKATCHEWAN CEMETERY:

- There is a special section within the City of Fort Saskatchewan Cemetery that holds the RCMP Cemetery. The Cemetery is located at:

11086 86 Ave, Fort Saskatchewan, Alberta.

- All questions regarding this cemetery should be directed to the City of Fort Saskatchewan Public Works Office at Ph: 780 - 992-6248. Hours of operation is Monday to Friday from 8:00 AM to 4:30 PM, Alberta time, excluding statutory holidays.

NOTE:

There are RCMP Cemeteries at Maple Creek and Battleford, Saskatchewan. The Maple Creek Cemetery is full. The Battleford Cemetery is cared for by the Town of Battleford. There is ample room for more burials, however, there is believed to be unmarked graves in the cemetery. So, until this issue has been rectified, no more burials will be allowed.

- The **RCMP Memorial Cemetery** which was officially dedicated in October, 2004 is located within the grounds of Beechwood Cemetery in Ottawa, Ontario. Beechwood is privately owned and it opened in 1873, the same year the North West Mounted Police was created. Today it is a designated national historic Site, making it an integral part of the cultural mosaic of the City of Ottawa and surrounding communities. It is directly across from the National Military Cemetery of the Canadian Forces and it can accommodate over 5,000 gravesites and thousands more niches. Plots and niches are available to all serving, retired, Special Constables, former Civilian Members, Regular members of the RCMP, and members of their immediate families. AN RCMP Memorial Cemetery Committee will verify the eligibility of each applicant. Information and arrangements can be made by calling **1-613-741-9530**.
- In all provinces and territories, there is the Last Post Fund which provides a resting place for the Veteran and partner. It is available to all Veterans who served during WWI, WWII, Merchant marines, Korea, Peacetime, Special Duty, RCMP and Regular Force and Reserve Personnel. The veteran must also be in receipt of a disability pension from VAC and meet certain financial criteria and other conditions.



LAST POST FUND NATIONAL OFFICE

401 – 505 René Lévesque Blvd. West, Montreal, QC Canada H2Z 1Y7 Toll Free:
1 800 465-7113
Telephone: 514 866-2727 / Fax: 514 866-1471 / lpfinfo@lastpost.ca

2. FUNERAL ARRANGEMENTS

If the family wishes to make arrangements for Honorary RCMP Pall Bearers, Honor Guard, and the Regimental Coffin Pall, they should contact their Division Veterans' Association. If requested by the family, the RCMP Padres can also be available to assist at a Memorial Service or Funeral.

The Pall is a silk cloth bearing the Association's Crest and can be draped over the coffin or mounted on the Pall stand at the funeral, memorial or visitation area.

Pre-Arranged Funeral: It is common practice today to have pre-arranged funerals. It is very important for those who have these arrangements to inform other family members, executor, and even friends to avoid unnecessary duplications at this very trying and difficult time immediately after the death of a member or spouse. It is equally important to notify those responsible to carry out your wishes as to whom and where the arrangements are made. Please refer to the "Survivors and Executors Checklists" under Pre-arranged Funerals for details.

3. HEADSTONES & MARKERS:

The RCMP will pay for the manufacture, transportation, and erection of a regimental Headstone/ marker for PENSIONED MEMBER (a person who is in active receipt of a pension) or members who DIED WHILE SERVING and if burial takes place within Canada. Such headstones and markers must bear a uniform inscription (see examples noted) containing the RCMP Crest, Rank, **Regimental Number, Member's Name, Date of Birth, Date of Death** and no change from that format is permitted.

*(Note: If you do not wish a RCMP headstone or marker, an amount of **\$220** can be requested and applied to a private stone or marker provided there is reference on the headstone or marker to the member's service in the RCMP. A receipt of purchase and a photograph must be provided to the RCMP).*

There are three (3) options for a regimental headstone/ marker, which MUST bear the RCMP crest, Member's name, and rank, regimental number, date of birth and date of death. The options are:

1. Upright Granite Headstone
2. Flat Granite Marker (flush with the ground)
3. Flat Bronze Marker, mounted in a granite base (raise about 4 inches above ground)

Reference: These are similar to those examples in Administration Manual Appendix II-8-1



1. Upright granite headstone;
 - a. Height of 30 inches or 76.2 cm;
 - b. Width of 18 inches or 45.72 cm;
 - c. Depth of 3 inches or 7.62 cm.



2. Flat granite marker (flush with the ground);
 - a. Height of 12 inches or 30.48 cm;
 - b. Width of 20 inches or 50.8 cm;
 - c. Depth of 3 inches or 7.62 cm.



- 3 Flat bronze marker, mounted in a granite base (raised about 4 inches above the ground)
 - a. Height 12 inches or 30.48 cm;
 - b. Width of 24 inches or 60.96 cm;
 - c. Depth of .25 inches or 0.635 cm.



Reference: These are the same three (3) examples as above as shown in Administration Manual Appendix II-8-1 but are not as clear as those actual grave markers noted above.



a. HEADSTONES AND MARKER CLAIMS – RCMP CONTACTS:

Re: Contacts – RCMP/Grave Marker Contact List

HQ

Use HQ if member retired from N or S Collator or from X or another Division

Attention: SM Ben Gilbeault
Royal Canadian Mounted Police
73 Leikin Drive
M8-2, 801-22 Mailstop #67
Ottawa, ON K1A 0R2

Telephone: 613-843-4493

National Division (formally A Division)

Attention: Roxanne Bertrand
National Division
401-16, 155 McArthur Ave., Leomont Bldg.
Ottawa, Ontario K1A 0R4

Telephone: 613-949-4709



O Division

Use O Division if member retired from O Division

Attention: Kasey Schmidt
Royal Canadian Mounted Police
Admin Services
"O" Division, London HQ
P.O. Box 3240, Station "B"
130 Dufferin Avenue
London, ON N6A 4K3

Telephone 519-640-7320

B Division

D.R.(Dave) Tipple, M.O.M.
Staff Sergeant Major
"B" Division
A1A 3T5
Off: 709-772-7728
Cell: 709-727-5109
dave.tipple@RCMP-grc.gc.ca

C Division

"C" Division Administrative Services
Royal Canadian Mounted Police
4225 Dorchester Blvd. W.
Westmount, QC H3Z 1V5

Telephone: 514-939-8302

Gestion des services administratifs, Division C
Gendarmerie royale du Canada
4225, boul. Dorchester ouest
Westmount, QC H3Z 1V5

Téléphone : 514-939-8302

D Division

Attention: Aisha Awan
Employee and Management Relations
RCMP, "D" Division
P.O. Box 5650
Winnipeg, MB R3C 3K2

Telephone: 204-984-834



E & M Divisions

Attention: Shannon Dawes
RCMP, EHQ A2W620-17 (Bldg\Floor\Wing\Room)
Employees and Management Relations Section
Mail Stop #1103
14200 Green Timbers Way
Surrey, BC V3T 6P3

Telephone: 778-290-2602

G and K Divisions

Ms. Tania VANTUIL
Workplace Relations Services
RCMP HQ Building
11140-109th Street
Edmonton, Alberta T5G 2T4

Telephone Office: 780-412-5288

F Division

Shelley McEwen
Client Services Liaison
RCMP Academy, Depot Division
P.O. Box 6500
Regina SK S4P 3J7

Telephone: (306) 780-8832

H (Atlantic Region)

H-HQ EMRO Office Employee Relations
Mailstop HO29
80 Garland Ave.
Dartmouth, NS
B3B 0A7
Tel: 902-720-5401

J Division

Crystal P. Cameron
Professional Standards Unit
1445 Regent St
(PO Box 3900)
Fredericton, NB E3B 4Z8
Tel: (506) 452-3418



L Division

J. A. (Jamie) George, S/Sgt.
NCO I/C Admin & Client Services
RCMP L Division
450 University Ave.
P. O. Box 1360
Charlottetown, PE
C1A 7N1

902-566-7205 (office)
902-368-0357 (fax)
902-439-7717 (cell)

H. VITAL STATISTICS - Birth, Marriage and Death Certificate Sources

Province / Territory	Contact Information
Prince Edward Island	<u>Office of Vital Statistics</u> Health & Social Services 35 Douses Road P.O. Box 3000 Montague, PE C0A 1R0 1-902-838-0880 1-877-320-1253 Fee - all wallets: -- \$20.00 Fee - all certificates: -- \$30.00 Payable to: Provincial Treasurer of PEI
Alberta	<u>Alberta Registries, Vital Statistics</u> Box 2023, 10365 97 th St., (3 rd Floor) Edmonton, AB T5J 3E7 1-780-427-7013 Fee - all certificates: -- \$20.00 Fee - all wallets :--\$20.00 Payable to: Provincial Treasurer Web site: www.gov.ab.ca/gs
British Columbia	<u>Division of Vital Statistics</u> Provincial Government 818 Fort St., P.O. Box 9657 Victoria, BC V8V 9P3 1-800-663-8328 Fee - all certificates:--\$25.00 Payable to Minister of Finance
Manitoba	<u>Vital Statistics Agency</u> 254 Portage Ave.



	<p>Winnipeg, MB R3C 0B6 1-204-945-2034 (Births) 1-204-945-8177 (All Others) Fee - all certificates: -- \$25.00 Payable to: Minister of Finance</p>
Newfoundland and Labrador	<p><u>Vital Statistics Division</u> Department of Government Services and Lands P.O. Box 8700 St. John's, NL A1B 4J6 1-709-729-3308 Fee - birth certificates: -- \$20.00 Fee - marriage certificates: -- Free Fee - death certificates: -- Free Payable to: Newfoundland Exchange</p>
New Brunswick	<p>Deputy Registrar <u>Vital Statistics</u> P.O. Box 6000 Fredericton, NB E3B 5H1 1-506-453-2385 Fee - all wallets:-- \$20.00 Fee - all certificates:-- \$25.00 Payable to: Minister of Finance Fax: (506) 444-4139</p>
Northwest Territories	<p>Registrar General <u>Vital Statistics</u> (Dept. of Health & Social Services) Government of the NWT Bag 9, Inuvik, NT X0E 0T0 Tel: (867) 777-7420 Fee - all certificates:--\$10.00 Payable to Government of the Northwest Territories Fax: (867) 777-3197</p>
Nova Scotia	<p><u>Vital Statistics</u> P.O. Box 157 Halifax, NS B3J 2M9 1-902-424-4381 1-877-848-2578 Fee - detailed certificates: -- \$25.00 Payable to: Deputy Registrar General</p>
Nunavut	<p><u>Vital Statistics</u> P.O. Bag 002 Rankin Inlet, NU X0C 0G0 1-867-645-8017 1-800-61-0833</p>
Ontario	<p>Office of the Registrar General <u>Vital Statistics</u> P.O. Box 4600 189 Red River Road Thunder Bay, ON P7B 6L8 1-800-461-2156</p>



	1-807-343-7459 (Fax) Fee - all wallets: -- \$15.00 Fee - all certificates: -- \$22.00 Payable to: Minister of Finance
Quebec	<u>Direction de l'état civil</u> 205, rue Montmagny Québec, QC G1N 2Z9 Tel: Québec (418) 643-3900 Tel.: Montréal (514) 864-3900 Elsewhere in Quebec: 1 800 567-3900 Fax: Québec & elsewhere (418) 646-3255 Fax: Montréal (514) 864-4563 Web site: www.etatcivil.gouv.qc.ca Fee – all certificates: \$15.00
Yukon	<u>Vital Statistics</u> Deputy Registrar, Government of the Yukon P.O. Box 2703 Whitehorse, YK Y1A 2C6 1-867-667-5207 Fee - all certificates: -- \$10.00 Payable to: Government of the Yukon

I. IMMEDIATE STEPS TO FOLLOW IN THE EVENT OF A DEATH

1. Confirm death (mistakes in identity have been made) and location of the remains.
2. Determine if it is necessary to remove the remains immediately.
3. Is authority required to remove the remains and if so who is that authority.
4. Locate next of kin or Executor / Executrix (often the same person) to take over responsibility and issue instructions. If this person is overcome by the news of the death enquire as to whether a friend or relative is available to assist.

INFORMATION REQUIRED - INVESTIGATION - ACTION

5. If the deceased has prepared for this event refer to the file and be sure to **check the will** for last minute changes before any arrangements have been made. If a check list of important contacts phone numbers and names is not available contact the RCMP Veteran's Association in your area for a "Check List for Spouse and Survivors" for a copy. Complete this check list as every department and service you will deal with will require some portion of the information contained in this list.



6. In the event a prearranged funeral has been set up simply inform the Funeral Home of the death and they will advise and assist you from that point with the funeral.

7. If there has been no preparation or poor preparation obtain and complete the check list and consider the following options.

OPTIONS

8. Before you contact a Funeral Home or any other service seek advice from family and friends. What were the wishes of the deceased and significant others (funeral with church service (open or closed casket) transportation and grave side ceremony, funeral with remains cremated, remains to be cremated and spread privately with a memorial service). There are many options and the cost goes up with the options.

9. Service with the body and a casket or cremated remains in a church or a memorial service not in a church generally requires the service of a Funeral Home. There are cremation services available that will pick up the remains from the hospital if that is where the deceased is and take the remains directly to their facility for cremation by the next day. Further arrangements can be made at that point sometimes a matter of weeks later to rent a facility and prepare your own memorial service or have a funeral home do it for you. Contact at least two funeral homes for the cost of their services they provide.

10. It is unlawful to dispose of human remains without a Death Certificate. Funeral Homes and Cremation Services are aware of this and will advise as to what is required under the circumstances.

11. Once the funeral or other service has been decided or if there is any delay attention must be directed to the paperwork. If not given prompt and proper attention reporting the death to the various agencies and services can get complicated and require many months to sort out. Such complications as overpayment of pension will have to be paid back or lack of payment for services could complicate the sale of property if left unattended. Contact the following as soon as possible.

MOST URGENT SERVICES AND AGENCIES TO CONTACT

12. If there is **No** Will or the Will cannot be located contact the office of the Public Trustee for the area of the deceased person's residence. The Public Trustee will advise what further action is necessary.

13. **The Government of Canada Pension Centre** (RCMP Pension - Dental - Health Care) and advise them of the death of the member. It is important to know that the deceased's pension benefits cease the following month in which the person died. Any monies paid the following month will be recovered. Notification should be done within one week of death. (See Page 24 for contact details).



14. Old Age Security & Canada Pension Plan
 15. Veterans Affairs Canada if the deceased received a disability pension.
 16. Provincial Health Care Plan
 17. Notify Banks - Credit Card Companies - Investments - etc. It may be necessary to have another bank account opened up as most accounts, which the deceased is an account holder, may be frozen for a period of time.
 18. Make careful enquiries to ensure that all business activities of the deceased are attended to.
 19. At any Point contact a Lawyer if it is felt necessary.
-

J. ADDENDUM

Amendments to “Guide and Checklists” will occur from time to time because of circumstances i.e. change in contact persons and plan administrators, address, telephone numbers, government regulations or policies.

These amendments will be forwarded to each Association Member in their monthly Bulletin, which you receive via e-mail or for those who don't have Internet, via regular postal service.

It will be necessary for you or your family to make those changes in your personal “Guide & Checklists” in order to keep it current.

If you have any questions, require clarification with respect to the information provided please contact your division of the RCMP Veterans' Association.

We would like to thank the Federal Superannuates National Association (FSNA) for allowing the use of certain information contained in their Survivors Workbook, 2001 edition.



K. IMPORTANT TELEPHONE & CONTACT INFORMATION

Important Telephone Numbers	
Morneau Shepell (RCMP Group Life and Accidental Death and Dismemberment Plan)	1-800-661-7595
Old Age Security & Canada Pension Plan www.hrhc-drhc.gc.ca/isp/	1-800-277-9914
Veterans Affairs Canada www.vac-acc.gc.ca PO Box 7700, Charlottetown, PEI C1A 8M9	1-866-522-2122
Federal Superannuation	1-866-561-7930
Public Service Health Care & Dental Plans contact Sun Life www.tbs-sct.gc.ca/	1-888-757-7427 Toll free in Canada 1-800-661-7595
Public Works and Government Services (PWGSC) (RCMP Pension, Dental and Medical Plans)	<p style="text-align: center;">Canada Toll Free: 1-855-502-7090 Executive Services: 1-855-502-7088 (C/Supt, EX-01 and above) Monday to Friday: 8:00a.m. to 4:00 p.m. (your local time)</p> <p><u>Outside Canada and the United States:</u> 506-533-5800 (collect call accepted) Monday to Friday: 8:00a.m. to 5:00p.m. (Atlantic Time)</p>
Veterans' Ombudsman P.O. Box 18, Stn "B", Ottawa, Ontario K1P 6C3 www.ombudsman-veterans.gc.ca	1-877-330-4343 FAX: 1-888-566-7582
Pension's Advocate (VAC)	1-877-22418-2250
RCMP Division Veterans' Association Telephone Number	



Other Contact Numbers	
Royal Canadian Legion Service Bureau servicebureau@legion.ca	Toll free: 1-877-534-4666

Government of Canada – Veterans Ombudsman (NEW) - The Office of the Veterans Ombudsman was created to ensure the fair treatment of concerns raised by the Veterans, their representatives, and their families as they relate to Veterans Affairs, the Veterans Bill of Rights and the Veterans Charter. The Veterans Ombudsman is an independent officer that reports directly to the Minister of Veterans Affairs.

Bureau of Pension Advocates: The Bureau of Pensions Advocates is a nation-wide organization of advocates within Veterans Affairs Canada (VAC). The Bureau’s main function is to provide free advice, assistance and representation for individuals dissatisfied with decisions rendered by VAC. This may be with respect to their claim for entitlement to disability benefits, or any assessment awarded for their entitled conditions. The Bureau’s mandate is to assist clients in the preparation of applications for review or for appeals and to arrange for them to be represented by an advocate at hearings before Veterans Review and Appeal Board.

All BPA advocates are lawyers and members of their respective law societies. Given their experience in pension matters, they are considered specialists in the area of claims for disability benefits. If you seek assistance from BPA, you will be treated in the same manner as if you were hiring a private lawyer to represent you. The solicitor-client privilege relationship between you and your advocate ensures that your confidentiality will be fully respected. For more information go to the Web site at www.vac.-acc.qc.ca (click on “Department Information”, then “Organization”, then “Bureau of Pension Advocates”).



Services for Seniors:

Guide to Government of Canada Services for Seniors and Their Families

This guide provides seniors with information on Federal programs and services. To obtain a copy

Toll Free: 1-800-O-CANADA (1-800-622-6232)

Website: www.canada.gc.ca

| Note: The member's annual Pensioner Benefit Statement, provided each January by Public Work and Government Services Canada, should also be stored with the Guide and Checklists. As each New Year's Statement is received it should replace the old and should trigger a review and update of the member's and Spouse's Checklist Royal Canadian Mounted Police Veterans' Association



L. SURVIVOR'S & EXECUTOR'S CHECKLIST

Date Checklist Completed _____

Member's Name			
Date of Birth			
Date of Death			
RCMP Engagement Date			
Regimental Number			
Pension Number (see pension stub)			
Canada Pension Client ID#			
Other Pensions			
Social Insurance Number			
Driver's License Number			Province
Veterans Affairs / Disability Client Number			
Public Service Health Care Plan	ID #	Contract #	
Pensioner's Dental Plan	ID #	Contract #	
Will / Living Will			
.			
Location of Original Will			
Date of Will			
Lawyer Who Prepared Will			
Address			
Phone			
E mail Address			
Executor			
Address			
Phone			
Email Address			
Alternate Executor			
Phone			
Address			
Email Address			



Power of Attorney	
Name	
Address	
Phone	
E mail Address	

Safety Deposit Box	
Location of Box	
Registered Name(s)	
Location of Key(s)	

Location of Documents	
Birth Certificate	
Marriage Certificate	
Divorce Decree (if applicable)	
Passport	
Certificate of Service	

Life Insurance	
Issuing Company	
Face Value of Policy	
Policy Number	
Date Issued	
Beneficiary	
Insurance Agent	
Location of Policy	
Phone Number	
E mail Address	

RCMP Life Insurance	
Issuing Company	
Face Value	
Policy #	
Date Issued	
Beneficiary	
Insurance Agent	
Location of Policy	
Group Employment Coverage	Contact



RCMP Pensioner's Coverage		Contact	

Other Insurance – House/Property, Vehicle etc.

Issuing Company	
Face Value of Policy	
Policy Number	
Date Issued	
Beneficiary	
Insurance Agent	
Location of Policy	
Phone Number	
E mail Address	
Issuing Company	
Face Value of Policy	
Policy Number	
Date Issued	
Beneficiary	
Insurance Agent	
Issuing Company	
Face Value of Policy	
Policy Number	
Date Issued	
Beneficiary	
Insurance Agent	
Location of Policy	
Phone Number	
E mail Address	



Bank & Investment Accounts

Bank			Acct #
Mortgage	Branch		Mortg #
Investment Firm	Security Name		
Pre-arrangement Payments (debits for utilities etc.)			
Power	Cost	Bank	
Water			
Others			
Location of Property Deed(s)			

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Solicitor for Estate

Name	
Law Firm	
Address	
Phone Numbers	
E mail Address	



Accountant for Estate

Name	
Accounting Firm	
Address	
Phone Numbers	
Email Address	

Funeral and Burial

Place of Worship			
Clergy			
Phone			
E mail Address			
Cemetery Plot location			
Plot/Niche Deed			
Would like participation of RCMP Veterans' Association?	Yes		No
Honorary Pall Bearers Requested			
Honour Guard			
Regimental Coffin Pall			
RCMP Padres Requested	Rev		Rev
Location of Service Metals			
Pre-arranged Funeral/Prepaid Funeral			
Type of Casket			
Agent			
Phone Number			
E mail Address			
Type of casket			
Pall & Stand			
Burial at Sea – Ceremony is conducted yearly in May. Toll Free: 1 800 465-7113 lpfinfo@lastpost.ca			
Hymns, Music, Bagpipes, Poetry request			



Spouse's (name-wife/husband) special instructions			
Children, sons/daughters-in-law special instructions			
Floral arrangements	Yes		NO
Charitable donations			
Organ Donations			
Are you donating organs to medical science?	Yes		No
Specific Organ Donation	Yes		To
	Organ		To
Next of Kin			
Name			
Relation			
Address			
Phone			
E mail Address			
Relation			
Address			
Phone			
E mail Address			
Relation			
Address			
Phone			
E mail Address			
Relation			
Address			
Phone			
E mail Address			
Relation			
Address			
Phone			
E mail Address			
Relation			
Address			
Phone			



E mail Address	
Family	
Spouse	
Date of Birth	
Address	
Phone Number	
Email Address	
Children (1)	
Date of Birth	
Address	
Phone Number	
Email Address	
Children (2)	
Date of Birth	
Address	
Phone Number	
Email Address	
Children (3)	
Date of Birth	
Address	
Phone Number	
Email Address	
Parents - Father	
Date of Birth	
Address	
Parent - Mother	
Date of Birth	



Income Assessment Form

<i>Income Item</i>	Self	Spouse	Both	You As Survivor	Spouse As Survivor
<i>Canada Pension Plan</i>					
<i>Old Age Security</i>					
<i>Guaranteed Inc. Suppl.</i>					
<i>VAC Disability</i>					
<i>RCMP Pension</i>					
<i>Other Pension Income</i>					
<i>Employment Income</i>					
<i>RRIF</i>					
<i>Annuities</i>					
<i>Other Income</i>					
<i>Other Income</i>					
TOTAL					



Obituary

Newspaper(s)				
Photograph	Yes		No	
Choice	RCMP		Civilian	
Location of Photograph				
RCMP Crest	Yes		No	
Other Symbol	Yes		No	
Obituary Text				



Service in the RCMP

Date		Location	Rank	Duties	
From	To				
Service Award		Medals		Commendations	
Date Promoted		Rank	Location		



M. SPOUSE & SURVIVOR'S CHECKLIST

Date Checklist Completed _____

Full Name					
Date of Birth					
Date of Death					
Pension Number (see pension stub)					
Canada Pension Client ID#					
Other Pensions					
Social Insurance Number					
Driver's License Number				Province	
Veterans Affairs / Disability Client Number					
Public Service Health Care Plan	ID #		Contract #		
Pensioner's Dental Plan	ID #		Contract #		
Will / Living Will					
Location of Original Will					
Date of Will					
Lawyer Who Prepared Will					
Executor					
Address					
Phone					
Email Address					
Alternate Executor					
Address					
Phone					
Email Address					
Power of Attorney					
Name					
Address					
Phone					
E mail Address					



Safety Deposit Box			
Location of Box			
Registered Name(s)			
Location of Key(s)			
Location of Documents			
Birth Certificate			
Marriage Certificate			
Divorce Decree (if applicable)			
Passport			
Certificate of Service			
Life Insurance			
Issuing Company			
Face Value of Policy			
Policy Number			
Date Issued			
Policy Location			
Beneficiary			
Insurance Agent			
Phone Number			
E mail Address			
Other Insurance			
Issuing Company			
Face Value of Policy			
Policy Number			
Date Issued			
Policy Location			
Beneficiary			
Insurance Agent			
Phone Number			
Email Address			
Group Employment Coverage		Contact	
RCMP Pensioner's Coverage		Contact	



Other Insurance – House/Property, Vehicle etc.

Issuing Company	
Face Value of Policy	
Policy Number	
Date Issued	
Location of Policy	
Beneficiary	
Insurance Agent	
Phone Number	
E mail Address	

Bank & Investment Accounts

Bank		Branch		Acct #	
		Branch		Acct #	
Mortgage		Branch		Mortg #	
		Branch		Mortg #	
Investment Firm	Acct#	Security Name			
Acct#		Security Name			
Pre-arrangement Payments (debits for utilities etc.)					
Power	Cost		Bank		
Water					
Others					
Location of Property Deed(s)					

..



Solicitor for Estate	
Name	
Law Firm	
Address	
Contact Numbers	
E mail Address	
Accountant for Estate	
Name	
Accounting Firm	
Address	
Contact Numbers	
Email Address	
Funeral and Burial	
Place of Worship	
Clergy	
Phone	
E mail Address	
Cemetery Plot location	
Plot/Niche Deed	
Location of Service Metals	
Pre-arranged Funeral/Prepaid Funeral	
Agent	
Phone Number	
E mail Address	
Type of casket	
Hymns, Music, Bagpipes, Poetry requested	
Spouse's (name-wife/husband) special instructions	
Children, sons/daughters-in-law special instructions	
Floral arrangements	Yes No
Charitable donations	



Organ Donations

Are you donating organs to medical science?	Yes		No	
Specific Organ Donation	Yes		To	
	Organ		To	
	Organ		To	

Next of Kin

Name	
Relation	
Address	
Phone	
E mail Address	
Relation	
Address	
Phone	
E mail Address	
Relation	
Address	
Phone	
E mail Address	
Relation	
Address	
Phone	
E mail Address	

Family

Spouse	
Date of Birth	
Address	
Email Address	
Parents - Father	
Date of Birth	
Address	
Email Address	
Parent - Mother	
Date of Birth	
Address	
Email Address	
Children (1)	
Date of Birth	



Address	
Email Address	
Children (2)	
Date of Birth	
Address	
Email Address	
Children (3)	
Date of Birth	
Address	
Email Address	
Children (4)	
Date of Birth	
Address	
Email Address	
Children (5)	
Date of Birth	
Address	
Email Address	
Children (6)	
Date of Birth	
Address	
Email Address	



Income Assessment Form

<i>Income Item</i>	Self	Spouse	Both	You As Survivor	Spouse As Survivor
<i>Canada Pension Plan</i>					
<i>Old Age Security</i>					
<i>Guaranteed Inc. Suppl.</i>					
<i>VAC Disability</i>					
<i>RCMP Pension</i>					
<i>Other Pension Income</i>					
<i>Employment Income</i>					
<i>RRIF</i>					
<i>Annuities</i>					
<i>Other Income</i>					
<i>Other Income</i>					
<i>Total</i>					



Obituary

Newspaper(s)				
Photograph	Yes		No	
Location of Photograph				
Obituary Text				