

Government Benefits and Assistance

If you receive any payments from the government, your executor needs to know.

Old Age Security (OAS). Canada Pension Plan Disability (CPP-D). Employment Insurance Caregiving Benefits. Veterans' benefits. Provincial disability benefits. These payments stop when you die, and your executor needs to notify the relevant agencies.

In some cases, payments received after your death need to be paid back. In other cases, there might be final entitlements (like bereavement payments for your spouse).

This section helps your executor know what you're receiving and who to contact.

What government benefits might you receive?

Common government payments in Canada include:

Old Age Security (OAS). If you're over pension age and meet the income and assets test, you might receive the Old Age Security (OAS) from Service Canada. When you die, your executor must notify Service Canada immediately. Any payments received after your date of death must be repaid.

Canada Pension Plan Disability (CPP-D). For people with a permanent disability who can't work. Same rules as Old Age Security (OAS) - must notify Service Canada, repay any payments received after death.

Employment Insurance (EI) Caregiving Benefits (Family Caregiver Benefit for Children, Family Caregiver Benefit for Adults, or Compassionate Care Benefits). If you're caring for someone with a disability or illness. Stops when you die.

Veterans' benefits. If you served in the military, you might receive a Disability Benefit, Pain and Suffering Compensation, or Income Replacement Benefit from Veterans Affairs Canada.

Provincial disability benefits. If you receive provincial disability support (such as ODSP in Ontario, AISH in Alberta, or PWD in BC), your executor needs to notify the relevant provincial agency.

Canada Child Benefit (CCB). If you're receiving Canada Child Benefit (CCB) for dependent children, this needs to be updated or transferred if your partner will continue caring for the children.

Employment Insurance (EI) or other income support. If you're receiving unemployment benefits or other income support, these stop when you die.

What about bereavement payments?

When you die, your spouse or partner might be eligible for bereavement payments from Service Canada. These are one-off or short-term payments to help with immediate costs.

Your executor should advise your spouse to contact Service Canada to see what they're entitled to.

WHY THIS MATTERS

If your executor doesn't notify government agencies promptly, payments will keep being deposited into your bank account. Those payments will need to be repaid, which can be administratively painful.

On the flip side, if your spouse is entitled to bereavement payments and doesn't know to claim them, they'll miss out.

Write down what you're receiving so your executor knows what to do.

Your Government Benefits and Assistance

Every government payment and card, so your executor can notify the right agencies and stop payments.

SERVICE CANADA PAYMENTS

DO YOU RECEIVE ANY PAYMENTS FROM SERVICE CANADA?

Tick one: Yes (details below) / No (skip to next section)

OLD AGE SECURITY (OAS)

CANADA PENSION PLAN DISABILITY (CPP-D)

EMPLOYMENT INSURANCE CAREGIVING BENEFITS

EMPLOYMENT INSURANCE (EI) PAYMENT

CANADA CHILD BENEFIT (CCB)

OTHER SERVICE CANADA PAYMENT

WHICH BANK ACCOUNT ARE SERVICE CANADA PAYMENTS DEPOSITED INTO?

Bank: _____ / Account: _____ rows

VETERANS' AFFAIRS CANADA (VAC) BENEFITS

DO YOU RECEIVE ANY BENEFITS FROM VETERANS AFFAIRS CANADA (VAC)?

Tick one: Yes (details below) / No

Your Government Benefits and Assistance (cont.)

VETERANS AFFAIRS CANADA BENEFITS

VETERANS' PENSION

SURVIVOR'S PENSION

OTHER VAC PAYMENT

VAC FILE NUMBER

WHICH BANK ACCOUNT ARE VAC PAYMENTS DEPOSITED INTO?

PROVINCIAL DISABILITY BENEFITS

ARE YOU A PARTICIPANT IN THE PROVINCIAL DISABILITY BENEFITS?

Tick one: Yes (details below) / No

PROGRAM NAME

CASE/FILE NUMBER

PHONE

ANNUAL FUNDING AMOUNT

\$ prefix

OTHER GOVERNMENT ASSISTANCE

DO YOU RECEIVE ANY OTHER GOVERNMENT ASSISTANCE OR SUBSIDIES?

Tick one: Yes (details below) / No

Your Government Benefits and Assistance (cont.)

TYPE OF ASSISTANCE

AMOUNT/BENEFIT

CONTACT AGENCY

INFORMATION FOR YOUR SPOUSE/PARTNER

IF YOU HAVE A SPOUSE OR PARTNER, THEY SHOULD CONTACT SERVICE CANADA AFTER YOUR DEATH TO

list: - Report your death - Cancel your payments - Ask about bereavement payments they might be entitled to - Update their own payments (if they receive any). Service Canada Helpline: 1-800-277-9914

NOTES (ANYTHING ELSE ABOUT GOVERNMENT BENEFITS)