

BARRHAVEN SENIORS' COUNCIL
Charity #72092 5924 RR0001

November 26, 2018

Good morning, Minister Tassi.

First, many thanks for taking the time to attend the Town Hall meeting this morning. Your attendance is very much appreciated.

Through MP Arya to you this morning, I would like to put forth a topic that concerns seniors - and has been brought to my attention specifically by a few Members of our organization.

The **Canada Pension Plan** has been a cornerstone of retirement planning for many years.

One of the major components **negatively affecting** a married couple is the "CPP Survivor's Pension," and how many couples are at a major disadvantage through the manner in which this part of the plan is defined and administered.

A retiree's maximum payment is currently \$1,134.17 per month (provided they meet the requirements).

If the spouse of a retiree dies, and the retiree is 65 and older, there is an initial provision for that retiree to receive (in addition to their own CPP) a Survivor's Pension of \$680.50 per month. This is a wonderful and well thought out provision of the plan.

However, there is a major and discriminatory provision of how the "CPP Survivor's Pension" is administered. If one spouse is already getting the \$1,134.17 per month as their individual CPP payment - and their spouse dies - **then the surviving retiree gets \$0.00 per month** as a "CPP Survivor's Pension" because the Plan does not allow any Combined CPP payment to exceed the \$1,134.17 per month (unless a disability is involved). (<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-benefit/amount.html>)

Expenses for a surviving retiree are not proportionally decreased due to the death of a spouse. The decrease in income to cover living expenses for the surviving retiree is already compromised due to the loss of their partner's income.

Being denied the "Survivor's Pension" in whole or in part can mean the difference between the surviving retiree being able to retain the ability to live in their home (and be able to pay rent or property taxes + other upkeep) and having to move into different housing. The denial of the "Survivor's Pension" could lead the retiree into being potentially homeless.

The provision within the CPP needs to be reworded so that **a retiree - upon the death of a spouse - is allowed the full amount of a "Survivor's Pension"** (without reference to the amount that the retiree may be already getting as their personal benefit from the plan).

I am requesting that your Office follow up this matter with Minister Morneau and other Cabinet colleagues about this matter. The Federal Government, as Trustee of CPP, should change the provision for "Survivor's Pension" as outlined above.

A reply in writing to this concern at your earliest convenience would be most appreciated.

Sincerely,
Donald Winchester, President
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cc: MP Chandra Arya