

Getting married/common-law—Retired member—Canadian Armed Forces pensions

Now that you are married or have reached common-law status, your new partner may be eligible for a survivor pension in the event of your death.

You may want to know

What do I need to do if I get married or begin a common-law relationship after retirement

- If you get married – submit your marriage certificate, a copy of the birth certificate(s) of your new spouse and any children to the [Government of Canada Pension Centre](#). If either of you were previously married, you will also need to submit proof of the termination of the previous marriage(s) in the form of a death certificate or a Divorce Decree Absolute
- If you begin a common-law relationship (same sex or opposite sex) – provide the [Government of Canada Pension Centre](#) with a letter confirming your common-law relationship and a copy of the birth certificate(s) of your common-law partner and any children. Keep documentation that confirms your ongoing common-law relationship, such as income tax returns and bills, as your marital status at the time of your death must be confirmed. If you wish to provide information about your common-law relationship, the [Statutory Declaration-Common Law](#) (CF- FC 2016) may be sent to the [Government of Canada Pension Centre](#) along with other evidence that demonstrates the conjugal nature and the period of the relationship
- If you are a participant in the [Supplementary Death Benefit](#) (SDB) plan , you may want to review and, if necessary, update your beneficiary designation

Why is it important to tell the Government of Canada Pension Centre that I have a new spouse or common-law partner

It is important to notify the Government of Canada Pension Centre of any changes in your marital status because in the event of your death, your survivor's pension benefits may be processed more quickly if the Pension Centre has up-to-date information. This can help ease the financial and administrative burden on your spouse, common-law partner, family or estate. It also ensures that your death benefits are paid as you intended, without delay.

If I was married or commenced a common-law relationship before the age of 60, is my spouse or common-law partner entitled to a survivor pension upon my death

If you got married or your common-law partner has resided with you continuously since before you reached age 60, your spouse or common-law partner would be entitled a survivor pension upon your death.

If I get married or start a common-law relationship after age 60, is my new spouse or common-law partner entitled to a survivor pension upon my death

If you are in receipt of a pension under the Regular Force Pension Plan, you can provide an Optional Survivor Benefit (OSB) for your new spouse if you get married after age 60 only if:

- you marry and apply for OSB within one year of your marriage and
- you agree to reduce your current level of pension in exchange for providing a survivor pension to your new spouse at your death

If you choose to provide this survivor pension, you choose between providing a survivor pension of 30%, 40% or 50% of your own pension. Your pension would then be reduced depending on the survivor pension you choose: the greater the survivor pension, the greater the reduction to your pension. This option is only revocable upon the death of the spouse or divorce. For more information about this option, please contact the [Government of Canada Pension Centre](#).

The [Canadian Forces Superannuation Act](#) (CFSA) was amended so that a member living in a common-law relationship can provide a survivor pension if the relationship begins after age 60. However, the regulations must be amended to specify the details. Consequently, the OSB is not yet available for common-law relationships.

If you were a member of the Reserve Force Pension Plan and are in receipt of a pension, there is no OSB if your marriage or common-law relationship occurred on or after age 60.

How do I elect an Optional Survivor Benefit for my spouse

If you are interested in providing your spouse with this benefit, please contact the [Government of Canada Pension Centre](#) for an estimate. We will send you a letter providing you with an estimate of the survivor pension and the corresponding reduction to your monthly pension for each level of coverage. Instructions for making an election will be enclosed with the estimate letter.

Divorce or separation—Retired member— Canadian Armed Forces pensions

In the event that your marriage or common-law relationship ends, it is important to understand the possible impact on your pension and insurance benefits plans.

You may want to know

What do I need to do if my marriage or common-law relationship ends?

If your marriage has ended, submit your separation agreement or divorce decree to the [Government of Canada Pension Centre](#). If your common-law relationship has ended, send the Government of Canada Pension Centre a letter to notify them.

Please note that if you participate in the Supplementary Death Benefit (SDB) plan, you may also want to review and, update your beneficiary designation by filling out a new [Naming or Substitution of a Beneficiary](#) (CF- FC 2196) form.

Is my former spouse or former common-law partner eligible for part of my pension?

Your former spouse or former common-law partner is eligible for part of your Canadian Armed Forces (CAF) pension only if a Canadian court order or written separation agreement between you and your former spouse or former common-law partner calls for a division of your CAF Pensions benefit.

The pension benefits accumulated during your marriage or common-law relationship may be divided when the relationship ends. This is done according to the terms of the [Pension Benefits Division Act](#) (PBDA). This does not mean that you must divide your pension benefit. What happens will depend on your personal situation. For example, if your former spouse or former common-law partner has a pension of similar value or other assets that balance out your pension, your pension may not be affected at all.

Eligible former spouses and former common-law partners include:

- spouses who have divorced, or spouses who have been living separately and apart for at least one year and
- common-law partners (same sex or opposite sex) who have lived in a common-law relationship for a minimum of one year and who have been living separately and apart for at least one year

What steps do I take to have my pension divided?

Estimate the value

You or your former spouse or former common-law partner must obtain an estimate of his or her entitlement by completing the [Request for Pension Benefits Division Information with respect to a Canadian Forces Superannuation Act Pension in Accordance with the Pension Benefits Division Act](#) (CF- FC 2488) form and sending it to the [Government of Canada Pension Centre](#). The Government of Canada Pension Centre will prepare a PBDA Pension Benefits Report, advising you of the estimated division amount. Only you will receive information regarding the amount of your benefit reduction.

Apply for the division of pension benefits

In order for a division under the PBDA to occur, the parties involved must either be divorced or separated for at least one year, and a Canadian court order must be issued stating that the pension is to be divided.

If there is a Canadian court order or a written agreement between you and your former spouse or former common-law partner that clearly states how to divide your pension, either of you may apply for a division by completing the [Application for Division of Pension of a Canadian Forces Superannuation Act Pension Benefits in Accordance with the Pension Benefits Division Act](#) (CF- FC 2486) form.

If the exact dates (dd/mm/yyyy) of the co-habitation period are not specified in the order or agreement, you must also complete and return the [Statutory Declaration in the matter of an application of Pension Division Benefits](#) (CF- FC 2484) form.

Send your application and statutory declaration to the [Government of Canada Pension Centre](#), accompanied by either an original or a certified copy of:

- the Canadian court order or
- the written spousal agreement

The agreement or court order must clearly state how to divide your pension. The resulting pension division – your reduction and your former spouse's or former common-law partner's benefit – is based on the agreement or court order.

These steps are described in further detail in the [Division of pension benefits package](#).

Contact the [Government of Canada Pension Centre](#) if you have questions about the division of your pension.

Can I object to the division?

Yes. You will be notified of any application made to divide your benefits, after which you can file an objection with the Minister of National Defence within

90 days of the notice of application being sent out. Please note that the grounds for an objection are very specific. You may object if:

- The court order or spousal agreement has been changed or is no longer valid
- The terms of the court order or spousal agreement have been satisfied, or are being satisfied, by some other means or
- The court order has been appealed or the terms of the spousal agreement are being challenged in court

Can I refuse to divide my pension?

If a Canadian court orders the division, your pension must be divided in accordance with the [Pension Benefits Division Act](#) (PBDA).

Is there a limit to how much my former spouse or former common-law partner can receive?

Yes. Your former spouse or former common-law partner can receive a maximum of 50% of the total value of your pension benefit.

Is my buy-back included in the estimate of the value of my pension?

Yes, any prior service that you bought back during your spousal or common-law relationship is proportionally included in the value of your pension.

What happens if the division is approved?

If the division is approved, a lump-sum payment representing the spousal share of the value of the benefits subject to division will be transferred to either a locked-in retirement savings vehicle or to a financial institution for the purchase of a life annuity as chosen by your former partner. The reduction cannot be greater than 50% of your pension.

For more information about what happens when the division is approved, visit the [Division of pension benefits package](#).

What happens to my pension after the division?

After the request to divide your pension has been approved, it will be reduced to reflect the division. The reduction of your pension is for life and you cannot buy back the portion of the pension that was paid out.

Can my former spouse or former common-law partner choose to receive a Canadian Armed Forces pension?

No. Your former spouse or former common-law partner does not have the option of receiving a CAF pension. The lump sum value of the divided pension benefit must be transferred to either a locked-in retirement plan or a financial institution

to purchase a pension, in accordance with the [Pension Benefits Division Act](#) (PBDA).

What is the Garnishment, Attachment, and Pension Diversion Act?

The [Garnishment, Attachment and Pension Diversion Act](#) (GAPDA) allows for the diversion of pensions to satisfy support, alimony or maintenance orders. This means that a portion of your pension will be diverted (paid) to the recipient named in the order.

If a court order has been issued in Canada, ordering a Canadian Armed Forces (CAF) pension recipient to pay spousal and/or child support, that court order can be enforced in part, or in whole, through the CAF pension.

For detailed information about GAPDA, visit the [Family support payments](#) page.

When death occurs—Retired member—Canadian Armed Forces pensions

The following questions and answers will provide you with an understanding of the benefits available under the Regular Force Pension Plan to your survivor, the person of the same or the opposite sex who:

- was married to you at the time of your death or when you reached age 60, whichever is earlier, or
- had been living with you in a conjugal relationship for at least one year at the date of your death, and, if you are over age 60, has cohabited continuously with you since before you reached age 60

And eligible children:

Your child(ren) include an adopted child(ren) or stepchild(ren), born before you reached age 60 or stopped being a member of the plan, whichever happens later, and who is/are:

- younger than age 18; or
- between ages 18 and 25, and in full-time attendance at a school, college, university or other educational institution that provides training or instruction of an educational, professional, vocational or technical nature

In the event of your death, your survivor or legal representative should immediately notify the Government of Canada Pension Centre.

You may want to know

What happens if I die while in receipt of a Canadian Armed Forces pension?

If you have a legal spouse or common-law partner, she/he will be eligible for a survivor pension, which is a monthly allowance payable for life, should they meet the eligibility criteria. Each child under the age of 18 is entitled to a child pension that is paid to the guardian of the child on their behalf until the child turns 18 years of age.

Eligible children between the ages of 18 and 25 can continue to receive the child pension as long as they remain enrolled in full-time attendance at a school, college or university. Under these circumstances, the allowance is payable directly to the child until age 25 when the entitlement ends.

If your spouse or common-law partner is eligible for a survivor pension, he or she will also be eligible for benefits under the [Public Service Health Care Plan](#) (PSHCP) and the [Pensioners' Dental Services Plan](#) (PDSP).

With no survivor and/or children, should certain criteria be met, your designated beneficiary or estate receives a lump-sum payment equal to the greater of:

- your contributions with interest and
- 5 times the annual amount of your lifetime and bridge benefit accumulated at your death

Benefits are also payable under the [Supplementary Death Benefit](#) (SDB) plan to your designated beneficiary if you are a participant in the SDB plan at the time of your death.

Who is considered my survivor under the Canadian Armed Forces Pension Plans?

Your survivor is the person of the same or opposite sex, who:

- was married to you at the time of your death or when you reached age 60, whichever is earlier or
- had been living with you in a conjugal relationship for at least one year at the date of your death and, if you are age 60 or over, has cohabited continuously with you since before you reached age 60

Do I need to choose a beneficiary for my pension?

No. If you have a survivor and/or children, they have an automatic, legal entitlement to pension benefits at your death. If you have no survivor or children at your death, the minimum death benefit will be paid to the beneficiary designated on your [Naming or Substitution of a Beneficiary](#) (CF- FC 2196) form. If no beneficiary is designated on that form or the beneficiary has died, or you are not a participant under the Supplementary Death Benefit (SDB) plan, the death benefit goes to your estate.

Please be sure to forward a copy of your marriage certificate and children's birth certificate(s) to the [Government of Canada Pension Centre](#).

Is my ex-spouse or ex-common-law partner entitled to a pension at my death?

If you are divorced at the time of your death, your ex-spouse is no longer entitled to a survivor pension. If you are separated but not divorced, your separated spouse may still be entitled to a pension. Your ex-common-law partner would not be eligible for a survivor pension if he or she does not meet the definition of survivor. If, at your death, you have a common-law partner and a separated spouse, the pension will be divided between the two survivors.

Please be sure to forward proof of change in your marital status to the [Government of Canada Pension Centre](#) if your marital status changes.

What documentation is required to make a claim for survivor benefits?

For a legal spouse, a copy of the marriage certificate is required.

If you wish to provide information about your common-law relationship, the [Statutory Declaration-Common Law](#) (CF- FC 2016) may be sent to the [Government of Canada Pension Centre](#) along with other evidence that demonstrates the conjugal nature and the period of the relationship. Refer to the [Survivor Benefits](#) page for examples of other evidence.

Can my survivor choose not to take a survivor pension?

Yes. Your survivor can irrevocably waive the right to receive his or her portion of your pension, but only after you die, and only if it would increase the pension paid to a child or if it results in the payment of a minimum death benefit.

Is there any instance where my survivor might not receive a pension?

If you are married, your spouse might not qualify for a survivor pension if you and your spouse had been married for less than one year at the time of your death and, at the time of your marriage, you were expected to live less than one year. To qualify for the pension, your spouse may have to provide a certification from your doctor stating that when you got married you were expected to live at least one year.

The other instances where your survivor might not receive pension benefits are if:

- your survivor waives the right to a survivor pension to increase a child's benefit or if it results in the payment of a minimum death benefit
- your survivor cannot be found within a year of your death or
- your survivor is found criminally responsible for your death

For more information on survivor benefits, refer to the [Survivor/child\(ren\)](#) life events section.

How is the pension for my survivor calculated?

If you were a member of the Regular Force Pension Plan and released with two or more years of pensionable service, your survivor's pension is calculated as

$1\% \times \text{your pensionable service} \times \text{your average earnings}$

This is equal to exactly half of what your benefit would have been had you become entitled to an annuity or annual allowance immediately before your death.

If you were a member of the Reserve Force Pension Plan and released with two or more years of pensionable service, and

•Die while receiving an unreduced pension, the survivor's pension is calculated as:

$1\% \times \text{total pensionable earnings (updated for wage growth to your release)}$

•Die while receiving a reduced pension, the survivor's pension is calculated as:

$1\% \times \text{total pensionable earnings (updated for wage growth to your release)} \times \text{percentage of your full pension}$

How is the pension for my children calculated?

If you were a member of the Regular Force Pension Plan and released with two or more years of pensionable service

Each of your eligible children, to a maximum of four, receives a pension equal to 20% of the pension payable to your survivor. For children under age 18, this pension is paid to the survivor or legal guardian on behalf of the children. Children who are age 18 or older have the benefit paid directly to them if they are attending school on a full time basis until age 25. Your children receive a pension as long as they meet the definition of "child".

If there is no survivor pension payable at your death, or when your survivor dies, the children's pension is increased from 20% to 40% of the survivor amount.

If you have more than four eligible children when you die, the amount of the pensions for four children would be divided equally among all the children.

If you were a member of the Reserve Force Pension Plan and released with two or more years of pensionable service

Each of your eligible children, to a maximum of two, receives a pension equal to 25% of the pension payable to your survivor. For children under the age of 18, this pension is paid to the survivor or legal guardian on behalf of the children. Children age 18 or older have the pension paid directly to them if they are attending school on a full-time basis until the age of 25. Your children receive a pension as long as they meet the definition of "child". If you have more than two children when you die, the pensions for two children would be divided equally among all the children.

If there is no survivor pension payable at your death, or when your survivor dies, the children's pension is increased from 25% to 50% of the survivor amount. If you have more than three children when you die, the value of the benefits for three children would be divided equally among all the children.

If I begin a spousal or common-law relationship after age 60, can I provide a survivor pension for my new spouse or common-law partner?

If you were a member of the Regular Force Pension Plan and are in receipt of a pension, you could provide an Optional Survivor Benefit (OSB) for your new spouse if you get married after age 60 only if:

- you marry and apply for OSB within one year of your marriage and
- you agree to reduce your current level of pension in exchange for providing a survivor pension to your new spouse at your death

If you choose to provide this survivor pension, you choose between providing a survivor pension of 30%, 40% or 50% of your own pension. Your pension would then be reduced depending on the survivor pension you choose: the greater the

survivor pension, the greater the reduction to your pension. This option is only revocable upon the death of the spouse or divorce. For more information about this option, please contact the [Government of Canada Pension Centre](#).

The [Canadian Forces Superannuation Act](#) (CFSA) was amended so that a member living in a common-law relationship can provide a survivor pension if the relationship begins after age 60. However, the regulations must be amended to specify the details. Consequently, the OSB is not yet available for common-law relationships.

At present, there are no provisions for Optional Survivor Benefits (OSB) under the Reserve Force Pension Plan and consequently, there are no survivor benefits for the spouses or common-law partners of annuitants if the marriage occurs or the common-law relationship is established on or after you reach age 60.

If I have granted someone a general Power of Attorney, can that person manage my pension affairs?

If you wish for another person to manage some of your pension affairs, an original, notarized, or a certified true copy of the general Power of Attorney (POA) document bearing the original signature of the lawyer, notary, commissioner of oaths or justice of the peace must be sent to the [Government of Canada Pension Centre](#). The person you name can then request address changes, direct deposit and choose a benefit on your behalf. However, a POA does not provide that person with the authority to change the recipient of a pension benefit or to change a beneficiary under the Supplementary Death Benefit (SDB) plan.

In order to protect plan members, the Government of Canada Pension Centre cannot accept photocopies, faxes or scans of legal documents. Original POA documents will be returned to you by mail.

If you simply wish to allow someone to make enquiries and receive information about your pension matters, but not make decisions on your behalf, you can provide the Government of Canada Pension Centre with a written consent to that effect.

Encourage more Veterans to become a Member of NVOOC, they to can have all this important beneficial information, new info every Friday for our young and mature veterans they can benefit from.

- If you support our mission and objectives your membership will strengthen our voice and provide financial assistance to enable us to carry out [our mission](#).
- The only criteria to become a member of NVOOC is to have served or are serving in the Canadian Armed Forces, Regular or Reserve Force.
- There is only one class of membership available for which dues are \$20 per calendar year. The "Membership levels" shown below are simply for your convenience should you want to pay for more than one year at a time.
- If you have any questions about membership please contact membership@natoveterans.org
- If you would like to join and pay online please continue below. Otherwise you can download a membership application form by clicking here

<http://www.natoveterans.org/resources/Documents/New%20and%20renew.pdf>

and mail it in with your dues. Our address for membership matters is:\

NVOOC Membership
c/o Karen Hamalainen
471 Tatlock Road
Carleton Place, ON, K7C 0C5

Reaching age 65—Retired member—Canadian Armed Forces pensions

On reaching age 65, the Bridge Benefit portion of your Canadian Armed Forces (CAF) pension is no longer payable, nor is the associated indexing. Please visit the section titled "[Bridge Benefit](#)" for answers to a series of frequently asked questions on the subject.

[Historic trail opens at former top-secret RCAF base](#)

Clinton News Record

The once top-secret Royal Canadian Air Force radar technician training facility for Canada's Second World War allies has opened its doors to showcase the area's history. Following the completion of a 50-year contract binding the signees to secrecy, the history of the army base at Vanastra opened to the public for the 2019 Jane's Walk. The history of the former base has been incorporated into a heritage trail. [READ MORE](#)

[Parliament Hill excavation uncovers pre-Confederation military complex](#)

CBC News

Buried beneath the flowers, trees and statues dotting the grounds of Parliament Hill are the remnants of a military complex that predates both Confederation and the founding of Ottawa. An archeology team has been working since April to unearth the ruins of the complex as part of the ongoing renovations to Centre Block. What they've uncovered so far — barracks, an old guardhouse, and what was the former city of Bytown's first jail — is just a small tidbit of what may be to come. [READ MORE](#)

[Les excavations de la colline du Parlement révèlent un complexe militaire](#)

Radio-Canada

Enterrés sous les tulipes, les arbres et les statues de la colline du Parlement se trouvent les restes d'un complexe militaire qui précède la Confédération et même la fondation de la capitale. C'est ce qu'a découvert une équipe d'archéologues qui s'affaire à déterrer les ruines du complexe depuis avril dans le cadre des travaux de rénovation de l'édifice du Centre du parlement canadien, qui comprend la tour de la Paix. [LIRE PLUS](#)

[Canada's Afghan war memorial was dedicated in secrecy and families of the fallen weren't invited](#)

National Post

The Canadian Forces recently confirmed on Facebook that it had held a dedication service at the new Afghanistan Memorial Hall at the National Defence Headquarters (Carling) in the west end of Ottawa. But that happened three days earlier on May 13. "The event was attended by senior Canadian military leadership and Department management," according to the Facebook posting. [READ MORE](#)

[An era comes to an end with demolition of D Block](#)

Nisqually Valley News

"Delta Block" in Fort Lawton, in Seattle — once used by 57th Independent Field Squadron, RCE when they trained for Korea — is finally demolished. [READ MORE](#)