Memorial University Pension Plan

When a Pensioner Dies

A Guide for Families and Beneficiaries

Dealing with the loss of a loved one is never easy. Pension Services will do our best to make the pension-related process as straightforward as possible. This document outlines the key steps to follow and the information we will require to administer pension benefits following the death of a pensioner.

Who should I contact when a MUN pensioner dies?

If a pensioner dies, the family or authorized person should notify Pension Services as soon as possible.

Contact Information

Email: pensions@mun.ca Telephone: (709) 864-2745

Prompt notification allows Pension Services to stop future pension payments and helps prevent overpayments that may later have to be repaid to the Pension Plan.

Why is it important to contact Pension Services promptly?

If Pension Services is not notified of a pensioner's death, pension payments may continue to be deposited to the deceased's bank account.

Pension benefits under the Memorial University Pension Plan are paid monthly, around the 15th of each month. If a pensioner dies during a month, the pension payment for that month remains payable. However, Pension Services should be notified as soon as possible to ensure future payments are stopped and to avoid any overpayment from the pension plan.

Any pension payments issued after the date of death may constitute an overpayment that must be recovered from the recipient, the surviving Principal Beneficiary, or the estate. Early notification can help avoid unnecessary financial hardship and administrative complications.

Is notifying the bank sufficient?

No. Notifying the pensioner's financial institution does not automatically notify Pension Services. Families should contact Pension Services directly as soon as possible to ensure pension benefits are administered correctly and without delay.

Who receives benefits from the pension plan?

Under the MUN Pension Plan Act, a surviving Principal Beneficiary is entitled to receive a pension equal to 60% of the pension being paid to a retired member at the time of death.

If there is no surviving Principal Beneficiary, an allowance equal to 60% of the pension being paid at the date of death may be payable to dependent children, where applicable. The age limit for dependent children is extended to age 24 while the child is in full-time attendance at a school or post-secondary institution.

Created: October 2026

What information is required by Pension Services?

The information required will depend on the pensioner's circumstances. The following documents and information are commonly needed. Additional documentation may be required depending on the circumstances.

Confirmation of the date of death

- Death Certificate; or
- Funeral Director's Statement of Death.

If there is a surviving Principal Beneficiary

Please provide:

- Full name;
- Mailing address;
- Telephone number and/or email address.

Pension Services will send an Application for Pension (Principal Beneficiary) form for completion. Returning the completed application promptly will help avoid delays in commencing the survivor pension.

Additional documentation may be required, including:

- Marriage certificate (if not previously provided);
- Documents supporting a claim as a Cohabiting Partner;
- Proof of age.

If there is no surviving Principal Beneficiary

Please provide:

- Contact information for the executor, administrator, or other person responsible for the estate.

Depending on the circumstances, additional benefits may be payable to the estate.

How soon will payments begin for a Principal Beneficiary?

Pension Services will begin processing payments to a Principal Beneficiary or dependent child as soon as the required documentation and completed application forms have been received. Providing the requested information promptly can help avoid delays.

Once approved, payments to an eligible Principal Beneficiary or dependent child will be adjusted to reflect any amounts owing from the date benefits became payable.

Who is considered a Principal Beneficiary?

In most cases, the Principal Beneficiary will be the pensioner's spouse or eligible cohabiting partner. The legal definitions below are provided for reference.

Under the MUN Pension Plan Act, a Principal Beneficiary is the **Spouse** of a member or, where applicable, the member's **Cohabiting Partner**.

A **Spouse** is a person who:

- is married to the member;
- is married to the member by a marriage that is voidable and has not been voided by a judgment of nullity, or
- has gone through a form of marriage with the member, in good faith, that is void and is cohabiting or has cohabited with the member within the preceding year.

Cohabiting Partner

In relation to a member who has a Spouse, a Cohabiting Partner is person who:

- is not the Spouse;
- has cohabited continuously with the member in a conjugal relationship for not less than 3 years; and
- and is cohabiting or has cohabited with the member within the preceding year.

In relation to a member who does not have a Spouse, a Cohabiting Partner is a person who:

- has cohabited continuously with the member in a conjugal relationship for not less than one year; and
- is cohabiting or has cohabited with the member within the preceding year.

Before Contacting Pension Services

If available, please have the following information ready:

- Pensioner's full name;
- Date of death;
- Employee number (if known) or Social Insurance Number;
- Name and contact information of the surviving Principal Beneficiary;
- Name and contact information of the executor or estate representative (if applicable).

Keeping Pension Records Up to Date

Pensioners are encouraged to keep Pension Services informed of any changes to their marital status or contact information during retirement. Accurate records can help ensure benefits are administered efficiently and without unnecessary delays.

Important Note

This document provides general information only. If there is any discrepancy between this document and the provisions of the MUN Pension Plan Act or applicable legislation, the Act and legislation will govern.

Need help?

Please visit the Pension Services website:
https://www.mun.ca/finance/pension-services/

Or contact Pension Services at pensions@mun.ca or (709) 864-2745