



THE CORPORATION OF THE
TOWNSHIP OF MATACHEWAN

BY-LAW 2013-16

Being a **by-law** to adopt an indigent funeral, cremation and burial policy for the Corporation of the Township of Matachewan

WHEREAS under Section 8 of the Municipal Act, 2001, c.25, as amended, the powers of a municipality shall be interpreted broadly to enable it to govern its affairs as it considers appropriate and to enhance the municipality's ability to respond to municipal issues;

AND WHEREAS under Section 9 of the Municipal Act, 2001, c.25, as amended, a municipality has the capacity, rights, powers and privileges of a natural person for the purpose of exercising its authority under this or any other Act

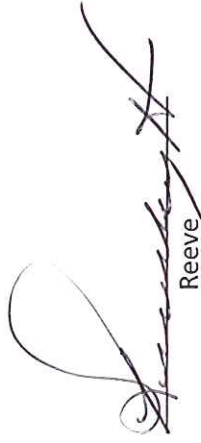
AND WHEREAS under Section 10 (1) of the Municipal Act, 2001, S.O., 2001, c.25, as amended, a municipality may provide any service or thing that the municipality considers necessary or desirable to the public;

NOW THEREFORE the Council of the Corporation of the Township of Matachewan hereby enacts the following By-law, including Schedules A and B, which form part of this by-law

That all previous by-laws and/or motions, or parts thereof, in conflict with or contrary hereto or inconsistent herewith, be and the same are hereby repealed.

That this by-law shall come into full force and effect upon its final passing thereof and remain in force and effect until repealed.

READ A FIRST, SECOND AND THIRD TIME, AND FINALLY ENACTED AND PASSED IN OPEN COUNCIL THIS 17th DAY OF JUNE 2013. SIGNED, SEALED AND NUMBERED 2013-16.



Reeve
Beverley Hine



CAO-Clerk-Treasurer
Andrew Van Oosten



THE CORPORATION OF THE
TOWNSHIP OF MATACHEWAN

Schedule A to By-Law 2013-16: Indigent Funeral, Cremation and Burial Policy

SUMMARY OF POLICY

The Indigent Funeral, Cremation and Burial Policy has been adopted to assist with costs associated with burial services for those people who have no available funds to pay for these services.

Unclaimed bodies / non-social assistance recipients:

Under the *Public Hospitals Act* and the *Anatomy Act*, municipalities are mandated to pay the cost of burials for indigent persons or for any unclaimed bodies who have died within its municipal boundaries.

APPLICATION OF POLICY

If the deceased person was a recipient of social assistance under the *Ontario Works Act* or the *Ontario Disability Support Program Act*, requests for assistance of an indigent funeral/burial must be made with the Social Services Administration Board office where the deceased person received benefits.

Requests for assistance with a funeral and/or burial of an unclaimed body most often comes directly from a licensed Funeral Home but in some cases comes from the Hospital, Coroner, Medical Officer of Health or next of kin. Basic funeral/burial coverage will be issued by the Township of Matachewan where there is no available or known income or assets to pay for these services. Preapproval from the Township is required in all cases. The Township will notify the funeral home of the specific services to be included in the service contract. Upgrades or additional services cannot be purchased by the family beyond those identified in the service contract.

Applicable cemetery costs such as the purchase of a cemetery lot, opening and closing costs will be approved separately and apart from the services provided by the funeral home. The Township will provide the burial grounds in a Township-owned cemetery and absorb the opening and closing costs.

The funeral home must provide the Death Certificate for the deceased to the Corporation of the Township of Matachewan as the municipality is assuming responsibility for the burial of the remains.

In approving funeral/burial costs, the Township may pursue recovery of amounts paid from any person or organization liable for the payment of these expenses. This includes accessing assets that are accessible including bank accounts, investments, etc. directly from the organization or institution in order to cover

all or part of the costs. Funeral/burial expenses are payable out of a deceased person's estate in priority of any other charge on the estate.

The Township will apply directly for the Canada Pension Plan (CPP) Death benefit on behalf of any deceased person for whom funeral or burial costs were paid. Should CPP reimburse an amount greater than the funeral/burial costs paid by the Township, the difference will be returned to the estate of the deceased.

FUNERAL COVERAGE

The Township will provide the deceased with Basic Funeral services if no other resources are known or available to cover the costs. The funeral home is to provide the Township with an itemized listing of the services to be purchased and the associated costs. Family members or next of kin of the deceased may not upgrade services or pay for any additional costs related to the funeral over and above these negotiated rates as itemized in the service contract.

CEMETERY COSTS

The cost of a burial lot (if a lot was not previously purchased by or for the deceased) and the costs to open and close the grave will be assumed by the Township provided the interment takes place in the Matatchewan Cemetery.

PROCEDURE

if required, the next of kin will be requested to attend the office to sign necessary forms or provide documentation. In some situations the funeral home may make the initial contact with the Township and assist in the submission of documents or information, however, funeral homes must ensure that families are aware that the approval of funeral coverage and services are determined by the Township.

The following information about the deceased will be required in order for the Township to determine eligibility:

- Name of deceased
- Date of birth / date of death
- Social insurance number
- Address at time of death
- Source of income or support
- Next of kin's name and phone number
- Funeral home in charge of funeral arrangements

All available liquid assets must be assessed to determine if there are sufficient resources to cover the funeral and burial costs. For the purpose of this policy, liquid assets refer to assets that could reasonably be accessed to cover the cost of the funeral and burial, including cash in bank accounts, investments and life insurance. If the total value of any available assets exceeds the funeral costs, then no assistance will

be provided. The value of any life insurance policy must be applied to the approved funeral and burial costs, even if below the maximum levels, with the Township covering the difference.

If other resources are known that may be available to assist, for example the Last Post Fund for war veterans, that resource may be pursued.

Approval of coverage to a funeral home for services should be in writing, wither by way of contract between the funeral home and the Township or signing of a Standard Funeral Approval form. Verbal authorization from an authorized representative of the Township may be accepted by the funeral home but a service contract to confirm the arrangements is to be prepared and delivered to the Township within twenty-four (24) hours from the time the arrangements were initially made. When the Service Contract is received from the funeral home, the Township will match it to the pre-approved amount agreed upon. Payments for funeral expenses will only be made directly to the Funeral Home.

The Township will apply for the Canada Pension Plan (CPP) death benefit following receipt of the Death Certificate from the funeral home. CPP benefit information may be obtained from the CPP office ((800) 277-9914) but application for the Death Benefit is to be made in all cases unless it is confirmed with Canada Pension Plan directly that there is no possibility of the benefit being issued.

The Township will complete an 'Application for a Canada Pension Plan Death Benefit' attached hereto as Appendix 1 to this policy, and submit it along with an original Death Certificate, the Service Contract entered into with the funeral home, proof of payment of the Service Contract and any other required documents (e.g. certified copies of the Birth Certificate and SIN card) to: Service Canada, P.O. Box 2013, Station Main, Timmins, ON, P4N 8C8.

Should CPP reimburse an amount greater than the funeral costs paid by the Township, the difference will be returned to the estate of the deceased.



Application for a Canada Pension Plan Death Benefit

It is very important that you:

- send in this form with supporting documents (see the information sheet for the documents we need); and
- use a pen and print as clearly as possible.

SECTION A - INFORMATION ABOUT THE DECEASED

1A. Social Insurance Number	1B. Date of Birth Year Month Day	1C. Country of Birth (If born in Canada, indicate province or territory)	FOR OFFICE USE ONLY	
2A. Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	2B. Date of Death (See the information sheet for a list of acceptable proof of date of death documents)	Year Month Day	AGE ESTABLISHED	AA
3. Marital status at the time of death (See the information sheet for important information about marital status)	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Common-law <input type="checkbox"/> Surviving spouse or common-law partner <input type="checkbox"/> Divorced		ESTABLISHED DATE OF DEATH	PROV. CODE
4A. <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss	Usual First Name and Initial		SURNAME - VALIDATOR	
4B. Name at birth, if different from 4A. (e.g. maiden name, legal name change, etc.)	First Name and Initial		Last Name	
4C. Name on social insurance card, if different from 4A.	First Name and Initial		Last Name	
5. Home Address at the time of death (No., Street, Apt., R.R.)	City		Postal Code	
Province or Territory	Country other than Canada		Postal Code	
6A. If the address shown in number 5 is outside of Canada, indicate the province or territory in which the deceased last resided.	6B. In which year did the deceased leave Canada?			
7. Did the deceased ever live or work in another country? <input type="checkbox"/> No <input type="checkbox"/> Yes	If yes, indicate the names of the countries and insurance numbers. (If you need more space, use the space provided on page 4 of this application). Also, indicate whether a benefit has been requested.			
a) Country	Insurance Number	Has a benefit been requested?		<input type="checkbox"/> Yes <input type="checkbox"/> No
b) Country	Insurance Number	Has a benefit been requested?		<input type="checkbox"/> Yes <input type="checkbox"/> No
c) Country	Insurance Number	Has a benefit been requested?		<input type="checkbox"/> Yes <input type="checkbox"/> No

8A. Did the deceased ever receive or apply for a benefit under the:

Canada Pension Plan?	Old Age Security?	Régime de rentes du Québec? (Quebec Pension Plan?)
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

8B. If yes to any of the above, provide the Social Insurance Number or account number.

9. Was the deceased or the deceased's spouse eligible to receive Family Allowances or was the deceased, the deceased's spouse or the common-law partner eligible to receive the Child Tax Benefit for any children born **after December 31, 1958**?

Deceased contributor Yes No Deceased's spouse or common-law partner Yes No

SECTION B - INFORMATION ABOUT THE SETTLEMENT OF THE ESTATE
 (See "Who should apply for the Death benefit" on the information sheet)

10. Is there a will?

Yes Please provide the name and address of the executor in number 11 and go to section C.
 No Go to number 12.

FOR OFFICE USE ONLY	The Estate of				_A
11. <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss	First Name and Initial	Last Name			_B
Mailing Address (No., Street, Apt., P.O. Box, R.R.)	City	TYPE NM / ADR	FOREIGN CODE	LANG.	_C
Province or Territory	Country other than Canada	Postal Code	CONS. CODE	NO. LNS	_D
<p>12. There is no will and I am applying for the Death benefit as:</p> <p><input type="checkbox"/> an administrator appointed by the court (Please give your name and address in number 11)</p> <p><input type="checkbox"/> the person responsible for the funeral expenses (You must submit the funeral contract or funeral receipts with your application.)</p> <p><input type="checkbox"/> the spouse or common-law partner of the deceased</p> <p><input type="checkbox"/> the next-of-kin (Please specify your relationship) _____</p> <p><input type="checkbox"/> other (Please specify) _____</p>					

SECTION C - INFORMATION ABOUT THE APPLICANT

13. Mr. Mrs. Miss
 First Name and Initial | Last Name | | | _A || **14.** Relationship of applicant to the deceased | | | | | _B |
FOR OFFICE USE ONLY	For the Estate of				_B
Mailing Address (No., Street, Apt., P.O. Box, R.R.)	City	TYPE NM / ADR	FOREIGN CODE	LANG.	_B
Province or Territory	Country other than Canada	Postal Code	CONS. CODE	NO. LNS	_C
					20

SECTION D - APPLICANT'S DECLARATION

I hereby apply on behalf of the estate of the deceased contributor for a Death benefit. I declare that, to the best of my knowledge, the information given in this application is true and complete.

NOTE: If you make a false or misleading statement, you may be subject to an administrative monetary penalty and interest, if any, under the *Canada Pension Plan*, or may be charged with an offence. Any benefits you received or obtained to which there was no entitlement would have to be repaid.

APPLICANT'S SIGNATURE _____ APPLICATION DATE _____
 Year Month Day

TELEPHONE NUMBER _____

NOTE: We can only accept a signature with a mark (e.g. X) if a responsible person witnesses it. That person must also complete the declaration below.

SECTION E - WITNESS'S DECLARATION

If the applicant signs with a mark, a witness (friend, member of the family, etc.) must complete this section.

I have read the contents of this application to the applicant, who appeared to fully understand and who made his or her mark in my presence.

Name _____ Relationship to applicant _____ Telephone number _____

Address _____ Signature _____ Date _____
 Year Month Day

FOR OFFICE USE ONLY

BENEFIT INFORMATION		NUMBER OF LINES										DT. EFF.		
ACTION	BNFT	AL	BIC	D	E	F	G	S	CPP NUMBER	Y	M	D	M	Y
	DTH	2	0	0	0	0	0	0						EA

MONETARY INFO

CODE	CHILD SOUNC	RECOVERY BNFT CHILD	SIGN	UNDEROVPMT	ACCRUED RECOVERY		DT EFF.		OPP WITHHOLD		OPP WITHHOLD RATE
					CPP	QPP	M	Y	ARREARS	RATE	
											FA
											FA
TOTAL											FB

FA - CTB PERIODS

	START			END		
	Y	M	D	Y	M	D
(1)						GB
(2)						GB

Application taken by: (Please print name and phone number)

Application approved pursuant to the Canada Pension Plan.

Date _____
 Authorized Signature _____

DATE	TYPE OF REJECT	BATCH NO.	CYCLE	DATE	SIGNATURE
1					
2					
3					
4					

Use this space, if needed, to provide us with more information. Please indicate the question number concerned for each answer given. If you need more space, use a separate sheet of paper and attach it to this application

[Empty response area]



Service
Canada

Service Canada Offices

Mail your forms to:

The nearest Service Canada office listed below.

From outside of Canada: The Service Canada office in the province where you last resided.

Need help completing the forms?

Canada or the United States: **1-800-277-9914**

All other countries: **613-990-2244** (we accept collect calls)

TTY: **1-800-255-4786**

Important: Please have your social insurance number ready when you call.

NEWFOUNDLAND AND LABRADOR

Service Canada
PO Box 9430 Station A
St. John's NL A1A 2Y5
CANADA

PRINCE EDWARD ISLAND

Service Canada
PO Box 8000 Station Central
Charlottetown PE C1A 8K1
CANADA

NOVA SCOTIA

Service Canada
PO Box 1687 Station Central
Halifax NS B3J 3J4
CANADA

NEW BRUNSWICK AND QUEBEC

Service Canada
PO Box 250 Station A
Fredericton NB E3B 4Z6
CANADA

ONTARIO

For postal codes beginning with "L, M or N"

Service Canada
PO Box 5100 Station D
Scarborough ON M1R 5C8
CANADA

ONTARIO

For postal codes beginning with "K or P"
Service Canada
PO Box 2013 Station Main
Timmins ON P4N 8C8
CANADA

MANITOBA AND SASKATCHEWAN

Service Canada
PO Box 818 Station Main
Winnipeg MB R3C 2N4
CANADA

ALBERTA / NORTHWEST TERRITORIES AND NUNAVUT

Service Canada
PO Box 2710 Station Main
Edmonton AB T5J 2G4
CANADA

BRITISH COLUMBIA AND YUKON

Service Canada
PO Box 1177 Station CSC
Victoria BC V8W 2V2
CANADA

Disponible en français

ISP-3501-CPP-04-10E

Canada



Information Sheet

How to Apply for the Canada Pension Plan (CPP) Death Benefit

Getting started

Please read this information sheet before you complete your application. The explanations match the box numbers on the application form.

Please use a **pen** to complete your application and be sure to **print** as clearly as possible.

Fill out as much of the application form as you can. If you need help, have a list of your questions ready and call us at the telephone numbers we have listed in the section called "How to contact us". Please have the deceased's Social Insurance Number ready.

CHECK LIST	
Information/Documents You Need to Provide	
Death certificate	*
Indicate the deceased's Social Insurance Number on all documents before sending them to us (except originals)	*
If you have already provided these documents to the Canada Pension Plan or Old Age Security Program, you do not have to provide them again.	

If you need to send us documents, try to send us certified photocopies instead of the original documents. This way there is no risk that your original documents will be lost in the mail. See the section titled "**Send certified photocopies instead of originals**" for more information.

Basic eligibility factors for the Canada Pension Plan Death benefit

To qualify for a Death benefit:

- the deceased must have made enough contributions to the Canada Pension Plan; **and**
- you must apply in writing and submit the necessary documents.

This Information Sheet contains general information concerning the Canada Pension Plan Death benefit. The information reflects the Canada Pension Plan legislation. If there are any differences between what is in the Information Sheet and the Canada Pension Plan legislation, the legislation is always right.

HOW TO CONTACT US

To learn more about Canada Pension Plan, Old Age Security Program and Service Canada on-line services, please visit our Internet site at: servicecanada.gc.ca

OR

You can call:

In Canada or the United States:

1-800-277-9914 (English)

1-800-277-9915 (French)

1-800-255-4786 TTY

From all other countries: 613-990-2244
(we accept collect calls)

Who should apply for the Canada Pension Plan Death benefit?

The CPP Death benefit is a one-time, lump-sum payment made to the estate of the deceased contributor.

If there is a **will**, the executor named in the will to administer the estate must apply for the Death Benefit within 60 days of the date of death.

If there is **no will**, or if the executor did not apply for the death benefit within 60 days of the date of death, one of the following persons should apply. Payment of the death benefit will be made in the following order of priority, upon application, to:

- the Administrator appointed by the Court; or
- the person or institution who has paid, or who is responsible for the payment of, the deceased's funeral expenses; or
- the surviving spouse or common-law partner of the deceased; or
- the next-of-kin of the deceased.

Did the deceased contribute to the Quebec Pension Plan (Régime de rentes du Québec)?

A person may contribute to both the Canada Pension Plan and Quebec Pension Plan. The contributions made under both plans are combined when a benefit entitlement is calculated. If the deceased spouse or common-law partner only contributed to the Quebec Pension Plan, or if he/she contributed to both plans and resided in Quebec, or the last province of residence in Canada was Quebec at the time of death, you should contact:

La Régie des rentes du Québec
P.O. Box 5200
Quebec, Quebec
G1K 7S9

Send certified photocopies instead of original documents

With your application, you usually have to send us certain documents. If you have to send us documents, try to send us certified photocopies instead of the original documents. If you do decide to send your original documents, you may want to send them by registered mail. We will return all the original documents you send us. Keep in mind, however, that **we can only accept a photocopy if it is readable and if you have someone certify it as a true copy of the original.**

If you can bring your original documents into any Service Canada office, our staff will photocopy the documents and certify them for free. If you cannot visit a Service Canada office, you can ask one of the following people to certify your photocopy:

- Accountant
- Chief of First Nations Band
- Employee of a Service Canada Centre acting in an official capacity
- Funeral Director
- Justice of the Peace
- Lawyer, Notary, Magistrate
- Manager of Financial Institution
- Medical and Health Practitioners: Chiropractor, Dentist, Doctor, Ophthalmologist, Optometrist, Pharmacist, Psychologist, Nurse Practitioner, Registered Nurse
- Member of Parliament or their staff
- Member of Provincial Legislature or their staff
- Minister of Religion
- Municipal Clerk
- Official of a federal or provincial government department, or one of its agencies
- Official of an Embassy, Consulate or High Commission
- Official of a country with which Canada has a reciprocal social security agreement
- Police Officer
- Postmaster
- Professional Engineer
- Social Worker
- Teacher

People who certify photocopies must compare the original document to the photocopy, state their official position or title, sign and print their name, give their telephone number and indicate the date they certified the document.

They must also write the following statement on the photocopy: **This photocopy is a true copy of the original document which has not been altered in any way.**

If a document has information on both sides, both sides must be photocopied and certified. You cannot certify photocopies of your own documents and you cannot ask a relative to do it for you.

Please write the deceased's Social Insurance Number on any photocopies that you send us.

Filing out your application

The following information explains how to complete the application form. Where needed, explanations have been provided. These explanations match the box numbers on the application form.

If you have any questions, please call us at the telephone numbers listed in the section called "**How to contact us**".

Section A: Information about the deceased

Box 1A

Social Insurance Number

Enter the deceased contributor's Social Insurance Number in this box.

The Death Benefit is based on how much, and for how long, the deceased contributed to the Canada Pension Plan. The deceased's earnings and contributions to the plan are kept in a "Record of Earnings" file under his/her Social Insurance Number. To make sure that we use the deceased's record of earnings, you must indicate the deceased's Social Insurance Number in question 1A.

If the deceased had more than one Social Insurance Number, please attach a note to your application, listing all numbers assigned to the deceased.

Box 1B

Date of birth

You do not need to provide proof of birth for the deceased if you provided their Social Insurance Number in the application. However, the Canada Pension Plan has the right to request proof of birth at any time, when deemed necessary.

If you did not provide the Social Insurance Number of the deceased, then you must submit a certified true copy of the deceased's original birth certificate.

If you do not have one of these documents and the deceased was born in Canada, you can obtain a copy of the deceased's birth certificate by contacting the provincial or territorial birth, marriage or death registration office in the province or territory where the deceased was born.

For people born in Canada, acceptable birth certificates are ones issued by a Provincial birth, marriage or death registration office. You can find the telephone numbers in the provincial or territorial government listings of the telephone book (usually listed as a Provincial Vital Statistics office). If you cannot get one of these documents, please call us. One of our service delivery agents will let you know what other kind of documents you can use to confirm the deceased's date of birth.

Box 2B

Date of death

You must submit proof of the deceased contributor's date of death with your application. To be accepted as proof, the document must give the name, date and place of death. The document must also be on official letterhead or contain a seal, and provide the name and/or signature of the person or authority issuing the document. The following documents may be accepted as proof of date of death.

ACCEPTABLE DOCUMENTS FOR PROOF OF DEATH:

- Burial or Death Certificate
- Certification of Death from another country, if an agreement on social security exists with that country
- Life or Group Insurance Claim along with a statement signed by a medical doctor
- Medical Certification of Death
- Memorandum of Notification of Death issued by the Chief of National Defence Staff
- Notarial copy of Letters of Probate
- Official Death Certificate
- Official Notification from the Public Trustee for a Province
- Registration of Death
- Statement of a medical doctor, coroner or funeral director
- Statement of Verification of Death from the Department of Veterans Affairs

Box 3

Marital status at the time of death

Under the Canada Pension Plan, a Survivor's pension can be paid to the person who, at the time of death, was the legal spouse or common-law partner of the deceased contributor. Benefits can also be paid to the surviving children of the contributor.

If you feel this applies to you, please contact us to obtain an application for "Canada Pension Plan Survivors pension".

Box 7

Did the deceased ever live or work in another country?

Canada has international agreements on social security with many countries. If your answer to question 7 is yes, you should provide us with the name of the country and the insurance number issued to the deceased by that country.

The deceased may have accumulated credits that could help qualify the estate or survivors for Canadian benefits under an international social security agreement. The deceased's Canada Pension Plan credits can also help qualify the estate or the survivors for a foreign pension. You will be advised in writing if either of the above conditions apply to the deceased.

Box 9

Child Rearing Provision

This provision may help the estate qualify for the Canada Pension Plan Death benefit or increase the amount of the Death benefit. If the deceased received Family Allowances or was eligible to receive the Child Tax Benefit on behalf of any children born after December 31, 1958, obtain and complete the form titled "Canada Pension Plan Child Rearing Provision" and return it with your application.

Non-Resident Tax

If you are a non-resident of Canada for income tax purposes, we may deduct a Non-Resident Tax from the Canada Pension Plan Death benefit. The tax rate is 25% unless the country you live in has a tax treaty with Canada that reduces the rate or exempts you from paying the tax.

Section D: Applicant's declaration

To complete the application, you have to sign and date it in this section.

NOTE: If you make a false or misleading statement, you may be subject to an administrative monetary penalty and interest, if any, under the *Canada Pension Plan*, or may be charged with an offence. Any benefits you received or obtained to which there was no entitlement would have to be repaid.

Section E: Witness's declaration

If you signed your application with a mark, a witness has to sign and date the application in that section and provide their name, address, relationship to you, and telephone number in case we need to contact that person.

Other information you should read before mailing your application

Before you mail your application

Before you send this application form to us, please make sure that you have:

- **completed, signed and dated** your application; **and**
- *enclosed certified photocopies or any original documents we need.*

Please refer to the "Check List" at the beginning of this information sheet for the documents we need.

When we receive your application

Once we receive your application and any supporting documents, we will contact you if we need more information. We will send you a letter once we have completed our review to let you know if you are eligible.

If you have not heard from us by the time you expect your Death benefit, please contact us at the telephone numbers listed in the section called "How to contact us" at the beginning of this information sheet.

What you must do after you receive the Death benefit

If you move

You *must* tell us if you move. This way, we will be able to send you the tax slip you will need for income tax purposes.

Other pensions / benefits

Retirement pension

If the deceased made contributions to the Canada Pension Plan, was over the age of 70 at the time of his/her death, and had not applied for or received a Canada Pension Plan retirement pension, you should contact us and request an application. The application must be made within one year of the date of death.

Old Age Security pension

If you are between the ages of 60 and 64, you may be eligible for an Allowance for the Survivor. For more information on this subject, please contact us.

Protection of personal information

The information requested is required under the Canada Pension Plan (CPP). We may not be able to give you a benefit if you do not give us all the information we need. We will keep this information in the Personal Information Bank HRSDC PPU 146. Your personal information is governed by the *Privacy Act* and we may disclose it where we are authorized to do so under the CPP.

Under the *Canada Pension Plan* and the *Privacy Act* you have the right to look at the personal information about you in your file. You can ask to see your file by contacting a Service Canada office. To find out how to get your personal information through the Access to Information Coordinator's office, see the Info Source, a directory that lists all the information banks and the information they contain. Copies of the Info Source are available in all Service Canada offices.