

(vi) *Widows aged 65 or over*

At age 65, or upon widowhood at a later age, a widow who is not then in receipt of an age retirement pension or to whom such a pension does not become immediately payable, is entitled to an amount of pension equal to 60% of an earnings-related pension* based on the pensionable earnings record of her "contributor" husband.

At the time that a widow becomes entitled to both a widow's pension and an age retirement pension or to either one if she is then in receipt of the other, the total amount of pension will be equal to the greater of

- A. 60% of the widow's own age retirement pension plus 60% of an earnings-related pension* based on the pensionable earnings record of her "contributor" husband, or
- B. 100% of the widow's own age retirement pension plus 37½% of an earnings-related pension* based on the pensionable earnings record of her "contributor" husband,

subject to the limitation on the maximum initial amount payable in respect of dual pensions, as explained in (a) above.

(c) *Disabled Widowers' Pensions*

A widower of any age who was wholly or substantially maintained by his "contributor" wife before her death is entitled to a disabled widower's pension if he is disabled at the time of death of the contributor.

The initial amount of pension payable to a disabled widower aged less than 65 will be determined in the manner described for widows' pensions in (b) (ii) above. The initial amount of pension payable to a disabled widower at age 65 or after will be determined in the manner described for widows' pensions in (b) (vi) above.

(d) *Orphans' Pensions*

For purposes of orphans' pensions, an "orphan" means an unmarried child of a deceased male contributor or of a deceased female contributor who wholly or substantially maintained the child immediately before her death where the child

- (i) is under age 18, or
- (ii) is aged 18 or over but under age 25 and has been attending school substantially without interruption since attainment of age 18 or the time of the contributor's death, whichever occurred later.

The initial amount of pension payable in respect of each orphan will be \$25 per month adjusted in accordance with changes in the Pension Index from 1967 to the year of death of the contributor.

The total initial amount of orphans' pensions payable in respect of one family cannot exceed 25% of the average of the contributory earnings upper limits for the three years ending with the year of death of the contributor.

8. *Death Benefits*

A lump-sum benefit will be paid to the estate of a deceased contributor who had made contributions in at least the minimum number of calendar years required for entitlement to a survivor's pension.

*An earnings-related pension, calculated as described in (ii) above, adjusted, where applicable, in accordance with changes in the Pension Index from the year in which the contributor died to the year in which the widow attains age 65 or the year in which an age retirement pension becomes payable to her while she is in receipt of a widow's pension.