

age 18, if that age is attained after the effective date, to the date of death if death occurs before age 65 or, otherwise, to the later of attainment of age 65 or cessation of contributions, except for any calendar years during the whole of which a disability pension was payable.

A widow aged less than 65 may become entitled to a widow's pension by reason of having dependent children, being disabled or simply being over age 35 at widowhood. However, a widow who becomes entitled to a widow's pension for more than one reason will receive only one widow's pension—the amount of pension being the largest to which she is entitled for any one of such reasons.

A widow (or a disabled widower) may become entitled to both a survivor's pension and either a disability pension or an age retirement pension. However, the total annual amount of the two pensions cannot initially exceed an amount equal to 25% of the average of the contributory earnings upper limits for the three years ending with the year in which the later of the two pensions commences (that is, except in the early years of operation of the Plan, an amount equal to the maximum age retirement pension applicable for that year).

A widow's (or a disabled widower's) pension will be suspended during any period of remarriage.

As for disability pensions, survivors' pensions will not be reduced by reason of their commencement within the first ten years of operation of the Plan.

Survivors' pensions in payment will be subject to automatic adjustment in accordance with changes in the Pension Index.

#### (b) Widows' Pensions

##### (i) Definition of "widow with dependent children"

A "widow with dependent children" means a widow who wholly or substantially maintains an unmarried child of the deceased contributor where the child

- A. is under age 18,
- B. 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, or,
- C. is aged 18 or over and is disabled, having been disabled without interruption since attainment of age 18 or the time of the contributor's death, whichever occurred later.

##### (ii) Widows aged between 45 and 65 at widowhood

A widow aged between 45 and 65 at the death of her "contributor" husband is entitled to a widow's pension, whether or not she has dependent children or is disabled.

The amount of pension initially payable is composed of two parts, namely, a flat-amount part depending only on the year of death of the contributor and an earnings-related part depending on the pensionable earnings record of the deceased contributor to the date of his death. The flat-amount part will be determined as \$25 per month adjusted in accordance with changes in the Pension Index from 1967 to the year in which the death of the contributor occurs. The earnings-related part will be equal to 37½% of an earnings-related pension based on the contributor's pensionable earnings record, calculated as at the date of the contributor's death or commencement of his age retirement