

## SUMMARY OF RECOMMENDATIONS

1. The Standing Committee recommends:

- i. that the Minister of National Health and Welfare adopt the principle of a temporary bridging benefit for survivors under the Canada Pension Plan outlined in the Consultation Paper;
- ii. that the proposal on bridging benefits be modified so that the size of the bridging benefit, designed to assist survivors in re-entering the labour force, be brought more in line with retirement pension benefits, allowing a smaller supplementary amount over the level of pension earned had the contributor survived; and
- iii. that survivors be afforded a choice between the bridging benefit or an actuarially-equivalent continuing benefit.

2. The Standing Committee recommends:

- i. that the Minister of National Health and Welfare adopt the principle of increased children's survivor benefits; and
- ii. that the total amount reduced in the bridging benefits from that recommended in the Consultation Paper be used to increase children's benefits.

3. The Standing Committee recommends:

that children's benefits be divided into a "custodial benefit", which would be phased out over three years beginning at age seven; and a "material benefit", which would continue during the entire period of the child's dependency.

4. The Standing Committee recommends:

- i. that survivors above retirement age who have been married for one year or longer, not receive a transfer of credits, but receive 60% of the earned pension based on the deceased spouses contributory earnings;
- ii. that for survivors below the age of 55, 60% of the deceased contributor's contributory earnings be transferred to the surviving spouse. In cases where there is more than one claimant, credits would be allocated on the basis of the length of the period of cohabitation; and
- iii. that survivors between the ages of 55 and 65 be provided with a choice of *either* being provided with a pension equal to 60% of the earned pension benefit based on the deceased spouses contributory earnings *or* the transfer of credits *or* the benefits under the current system.

5. The Standing Committee recommends:

that for all survivors the ceiling limiting transfer of CPP credits for any year be modified so that survivors with their own contributory earnings may receive the total of their own earnings plus the 60% transferred from the deceased spouses contributory earnings to a maximum of 60% of the two spouses' combined contributory earnings.