

NATIONAL SOCIAL SECURITY AND INSURANCE TRUST



Survivors' Benefits

" LEAN ON NASSIT "

INTRODUCTION

What Is Survivors' Benefit?

Survivors' benefit is money paid to a deceased member's eligible survivors or dependants. These Survivors' benefits are either **pensions** or **grant**.

What Are The Qualifying Conditions For The Receipt Of Survivors Pension?

- (1) The deceased member must have contributed for a minimum of (60) sixty months, **and**
- (2) Must have made a minimum contribution of 12 months' within the last 36 months preceding death, **or**
- (3) The deceased must have been in receipt of or entitled to an old age or invalidity pension.

Who May Receive The Survivors' Pension?

To receive Survivors benefit you must have been:

- (A) a spouse or
- (b) a dependent child under the age of 18, if not in formal education
- (c) a dependent child under age 23, if in formal education, or
- (d) an invalid dependent child is to be paid survivors benefit till death or proven to be no longer disabled.
- (e) Your name must have been listed on the registration (SS 1A) or Data Update (SS 1C) form



How Much Does a Survivor Receive & For How Long?

A survivor shall receive pension for a period of time as stated below:

- (1) A spouse(s) shall receive 40% of the deceased's pension until death or co-habits or remarries. If no spouse, it is added to that of the children.
- (2) The child/children shall receive 60% of the deceased's pension until:
 - (a) **18** years (an adult) if not in formal education
 - (b) **23** years if in formal education
 - (c) An invalid dependent child shall receive the benefit until death or the Scheme finds that he/she is no longer disabled.

How Are The Pensions Calculated?

If the deceased started working at age 20 and worked for 10 years before death at the age of 30, this means that the deceased had 30 more years to reach age 60, which is the national retirement age.

To calculate the survivors' pension, the scheme works out the difference between age of death and retirement age and divides this figure by two.

Therefore, to calculate survivors pension you subtract 30 from 60 = $30/2 = 15$ plus 10 years worked = 25 years. Benefits will be paid as if the deceased worked for 25 years which translates into 50% credits.

The pension paid will therefore be 50% of the average of the deceased's best 5 years earnings. This will be paid to the survivors



What happens If the Deceased Did Not Meet the Qualifying Conditions?

A lump sum shall be paid to survivors in the form of a grant.

What Happens If The Deceased Member Has No Spouse Or Dependent Child?

A lump sum shall be paid (One Off) to a surviving parent if:

- (a) **on** pension or in employment- 12 months survivors pension shall be paid,
- (b) **not** on pension or in employment 24 months survivors pension shall be paid.

How To Apply For Survivors Benefit?

You report to the nearest NASSIT Office with the Death Certificate of the deceased member.

You will be interviewed and issued with the relevant form(s) to fill which, will be duly processed for prompt payment(s).

Note: You do not need a lawyer/agent to claim this benefit.

How Is Payment Of Benefits Made?

- (1) With the consent of the beneficiaries NASSIT would pay pension (in cash or cheque) either directly or to a bank account



(1) In all cases, survivors pension shall be paid to the person entitled to it and no other person except that it may:

- (a) pay a survivors' pension on behalf of an under age child to a parent or guardian caring for the child and with whom the child is staying and/or
- (b) appoint a person, through the Ministry of Social Welfare, Gender & Children's Affairs, on behalf of a child without a parent or guardian , or wherein such parent or guardian is not using the pension for the child's welfare. This is to ensure that the amount is expended for the child's welfare.

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