

# How long is a pension paid after death?

## Key facts

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- A pension's payout choice, made at retirement, decides whether it stops at death or keeps paying a survivor. A straight-life annuity pays "no survivor benefit... after your death" (Pension Benefit Guaranty Corporation, checked 2026-09-25).
- A federal law called ERISA requires most private-employer pensions to default to a joint-and-survivor annuity for married workers, paying a spouse "no less than 50% and no greater than 100%" of the original amount for the spouse's life, unless the spouse signs a written waiver (IRS, checked 2026-09-25).
- If a private-pension participant dies before payments start, ERISA still guarantees a spouse a lifetime monthly benefit called a QPSA (Pension Benefit Guaranty Corporation, checked 2026-09-25).
- A federal retiree's spouse can get 50% of a FERS pension or 55% of a CSRS pension for life, but the benefit ends if the spouse remarries before age 55 (unless the marriage lasted 30 years or more) (Office of Personnel Management, checked 2026-09-25).
- A military retiree's Survivor Benefit Plan pays a surviving spouse up to 55% of the retiree's chosen base amount for life, though remarriage before age 55 suspends the payments (Army Benefits, U.S. Army, checked 2026-09-25).
- State and local government pensions are not covered by ERISA at all, so each state or city system sets its own survivor rules and percentages (U.S. Department of Labor, checked 2026-09-25).
- Social Security is not a pension, and it pays a one-time \$255 lump-sum death payment to an eligible surviving spouse, separate from any ongoing monthly survivor benefit (Social Security Administration, checked 2026-09-25).

## Checklist: finding out how long a pension will pay after a death

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1. Find the pension paperwork: a summary plan description, an annual benefit statement, or retirement paperwork naming the plan and a contact number.
2. Identify the type: private employer, federal (FERS or CSRS), military (SBP), or state/local government. Each has different rules.
3. Find which payout option was chosen at retirement: straight-life, joint-and-survivor (and at what percentage), or period-certain.
4. Call the plan administrator, OPM's Retirement Operations Center, DFAS for military retirees, or PBGC if the employer's plan failed, and report the death.
5. Have a certified death certificate ready; most administrators ask for one before discussing a survivor benefit.
6. Ask about the required application, since most survivor benefits are not automatic.
7. Separately, contact Social Security to report the death and ask about the lump-sum payment and survivor benefits (see notifying Social Security of a death).

