

ONE PURPOSE. ONE VOICE.

Funeral Service Association of Canada's
Federal 2026 Pre-Budget Advocacy Toolkit

ENSURING DIGNIFIED END-OF-LIFE CARE FOR EVERY CANADIAN

Building stronger relationships. Inspiring meaningful conversations.

FSAC ASFC
Funeral Service Association of Canada | Association des services funéraires du Canada

WHY THIS MATTERS

Every Canadian deserves dignified end-of-life care regardless of their financial circumstances.

Unfortunately, federal financial support has not kept pace with the cost of funeral, burial and cremation services. The result is increasing financial hardship for families, growing pressure on provincial and municipal programs, and increasing strain on Canada's deathcare system.

Every day, deathcare professionals across Canada support families through one of life's most difficult moments.

You provide guidance during times of uncertainty. You answer difficult questions. You help families make important decisions with compassion, professionalism and dignity.

Because of that work, you have a perspective few others possess.

You see the challenges families face. You understand where existing programs work well, and where they fall short. You witness the impact public policy can have during one of the most vulnerable times in a person's life.

Those experiences matter.

This guide has been created to help you share that perspective with confidence.

Whether you are meeting with your Member of Parliament, MLA, MPP, mayor or councilor, your voice helps strengthen understanding of the important role Canada's deathcare professionals play in every community.

Advocacy is not about politics. It is about education, relationships, and ensuring the experiences of Canadian families help inform the decisions that affect them.

Thank you for taking the time to be part of this important work.

Together, we can ensure Canada's deathcare profession speaks with one purpose and one voice.

Pam Moss

Executive Director

Funeral Service Association of Canada

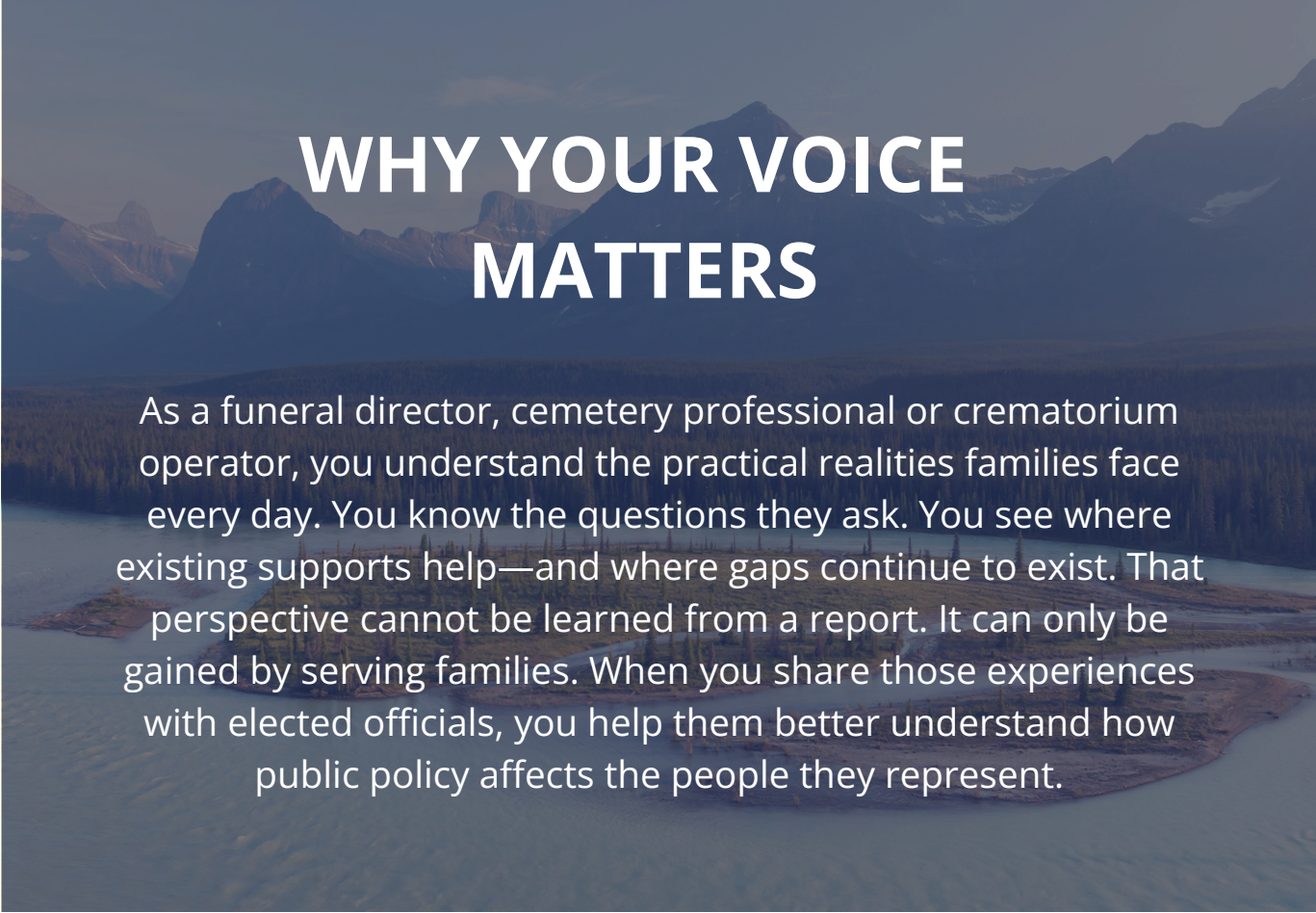


WHY IT MATTERS

Advocacy begins with a conversation.

Every day, deathcare professionals across Canada help families navigate one of life's most difficult experiences. Through that work, you gain insight into the challenges families face following the death of a loved one. While research and policy papers help identify issues, they cannot replace the perspective of those working directly with families.

Your voice helps connect public policy to real-life experiences. It helps elected officials understand not only what is happening, but why it matters. That is why advocacy is such an important part of FSAC's work.



WHY YOUR VOICE MATTERS

As a funeral director, cemetery professional or crematorium operator, you understand the practical realities families face every day. You know the questions they ask. You see where existing supports help—and where gaps continue to exist. That perspective cannot be learned from a report. It can only be gained by serving families. When you share those experiences with elected officials, you help them better understand how public policy affects the people they represent.



ONE PURPOSE. ONE VOICE.

BUILDING RELATIONSHIPS

Successful advocacy is rarely the result of a single meeting. It is built through relationships developed over time.

Meeting with an elected official is an opportunity to introduce yourself, explain the important work you do and begin an ongoing conversation about the issues affecting Canadian families.

While your meeting may not result in immediate policy change, it can become the foundation of a trusted relationship that helps inform future decisions.

Every conversation matters.

ONE PURPOSE. ONE VOICE.

Canada's deathcare profession is diverse. We serve large cities, small towns and rural communities. Our organizations vary in size and structure, but our purpose is shared.

We believe Canadian families deserve meaningful support following the death of a loved one. When members across Canada speak with one voice, our message becomes stronger.

Advocacy is most effective when our message is clear, consistent and grounded in the experiences of professionals across the country.

UNDERSTANDING THE RECOMMENDATIONS

The recommendations outlined in FSAC's 2026 Pre-Budget Submission, developed in collaboration with our provincial association partners, focus on strengthening financial support for Canadian families following the death of a loved one.

They are practical. They build upon existing federal programs to better reflect today's realities. As you meet with elected officials, you are not expected to explain every policy detail. Your role is to help them understand why these recommendations matter. Share what you have seen. Share what you have heard.

Help connect the recommendations to the experiences of the families you serve. The following pages provide a brief overview of each recommendation and the context to support your conversations.

PREPARE

Three recommendations, One shared purpose.

Developed in collaboration with our provincial association partners, FSAC's written submission for the 2026 federal budget consultations calls on the Government of Canada to implement a coordinated 3-Tier framework. FSAC recognizes that Quebec administers the equivalent QPP Death Benefit and encourages the Government of Quebec to make a corresponding adjustment.

TIER 1: UNIVERSAL BASE

CPP Death Benefit Reform

Increase the CPP Death Benefit from **\$2,500 to \$5,000** and restore annual indexation to inflation.

Why?

- The benefit has remained virtually unchanged since 1998.
- Deathcare costs have increased significantly.
- Inflation has eroded the benefit's purchasing power.
- Indexation ensures the benefit remains meaningful into the future.

TIER 2: TARGETED SUPPORT

GIS Death Benefit

Introduce a **\$5,000** death benefit for Canadians receiving the Guaranteed Income Supplement.

Why?

- Low-income seniors are among the most vulnerable to deathcare affordability challenges.
- This targeted benefit would provide additional support for some of Canada's most financially vulnerable households while complementing existing federal programs.
- The recommendation recognizes an important principle: those with the greatest financial needs should have access to meaningful support.

TIER 3: SUPPLEMENTAL SUPPORT

Refundable Tax Credit

Create a means-tested refundable tax credit of up to \$2,500 for deathcare expenses that can be accessed early with proof of payment.

Why?

- Families often face funeral expenses immediately following a death.
- Early access would reduce financial stress while providing targeted support to middle and lower-income Canadians.

Three Recommendations. One Shared Purpose.

While each recommendation addresses a different aspect of federal support, together they represent one shared objective: Helping ensure Canadian families receive meaningful financial support following the death of a loved one.

The recommendations are practical. They build upon existing federal programs. While also recognizing the distinct legislative jurisdictions governing the CPP and QPP, FSAC believes that Canadians should have equitable access to a meaningful death benefit. These recommendations recognize that not all Canadians experience financial hardship in the same way. Most importantly, they reflect the experiences of deathcare professionals who support families every day.

Looking Beyond Policy

Although the recommendations focus on specific federal programs, the conversations you have with elected officials are about something much broader. They are about people.

They are about the families in your community. They are about ensuring public policy reflects the realities Canadians experience following the death of a loved one.

When you share your experiences, you help elected officials understand not only what we are recommending, but why those recommendations matter.

That perspective is one of the profession's greatest strengths.

KNOW THE MESSAGE

You don't need to memorize the policy. You need a few strong messages.

EVERY CANADIAN DESERVES DIGNITY AFTER DEATH.

Funeral and disposition services are essential public services that every family will eventually require.

BALANCING DEATHCARE RESPONSIBILITIES & PUBLIC POLICY.

For years, deathcare professionals have quietly helped families by reducing fees or absorbing costs. That approach is becoming impossible because of inflation, labour shortages, regulatory costs and infrastructure requirements.

EXISTING FEDERAL SUPPORT HAS FALLEN BEHIND REALITY.

Over the past two decades, the financial realities facing Canadian families have changed significantly, yet the benefit has not kept pace. Modernizing the benefit would help ensure it continues to provide meaningful support for Canadian families while maintain its value into the future.

The CPP Death Benefit has remained at \$2,500 for decades while funeral costs have increased substantially.

THIS IS MORE THAN AFFORDABILITY.

Many seniors rely on fixed incomes. The ability to absorb unexpected expenses is often limited. Surviving family members may have few financial resources to them. Rather than applying the current one-size-fits-all approach, the recommended 3 tier framework removes and recognizes that vulnerability is not experienced equally across Canadian society.

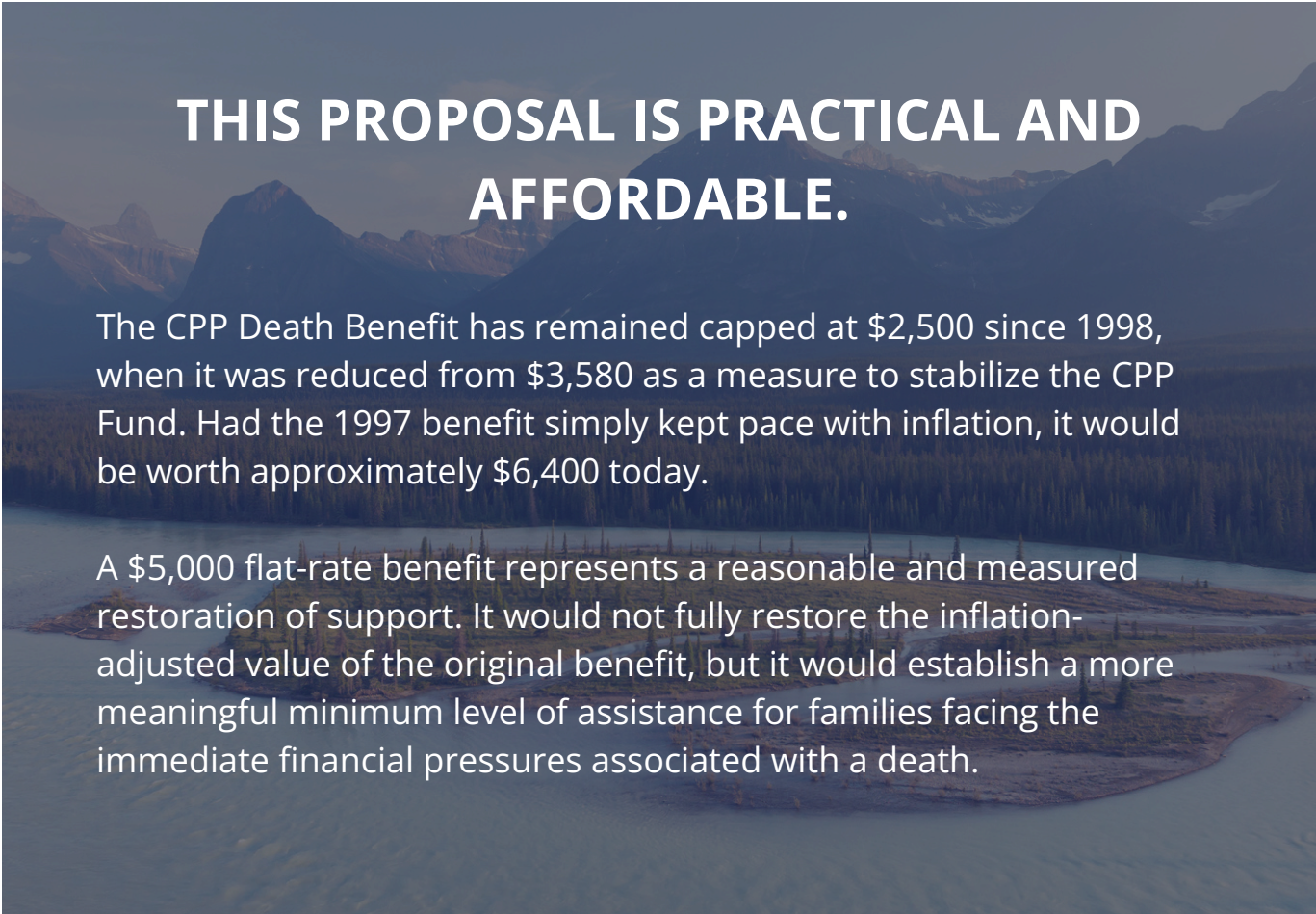
When families cannot afford services, pressure shifts to municipalities, provinces, Indigenous programs, funeral homes, community charities. Eventually, the entire system becomes less sustainable.

EQUITY MATTERS.

Current eligibility can disproportionately affect:

- Lower income Canadians
- Seniors
- Individuals with interrupted work histories
- Women

These differences are often linked to lifetime earnings, caregiving responsibilities and participation in the workforce.



THIS PROPOSAL IS PRACTICAL AND AFFORDABLE.

The CPP Death Benefit has remained capped at \$2,500 since 1998, when it was reduced from \$3,580 as a measure to stabilize the CPP Fund. Had the 1997 benefit simply kept pace with inflation, it would be worth approximately \$6,400 today.

A \$5,000 flat-rate benefit represents a reasonable and measured restoration of support. It would not fully restore the inflation-adjusted value of the original benefit, but it would establish a more meaningful minimum level of assistance for families facing the immediate financial pressures associated with a death.

FINANCIAL IMPACT

The proposed increase is modest relative to the overall CPP:

- **Current annual cost:** Approximately \$459 million.
- **Estimated additional annual cost:** Approximately \$480–\$520 million.
- **Relative scale:** An additional \$500 million represents approximately 0.08% of the CPP Investment Board's more than \$600 billion in assets.
- **Long-term sustainability:** The Office of the Chief Actuary* has confirmed the CPP's strong financial position and projects that the legislated **9.9% Base CPP contribution rate** remains sufficient to sustain the plan over the long term.

POLICY RATIONALE

Increasing the CPP Death Benefit to \$5,000 and indexing it to inflation would provide a **meaningful, predictable, and sustainable level of support for Canadian families.**

*Source: <https://www.osfi-bsif.gc.ca/en/oca/actuarial-reports/actuarial-report-31st-canada-pension-plan>



FAST FACTS

CPP Death Benefit	\$2,500
Average Burial	\$8,300 - \$10,000*
Average Cremation	~ \$6,280*
CPP Benefit Last Updated	1998
Proposed CPP Benefit	\$5,000 Indexed
Proposed GIS Benefit	\$5,000
Proposed Tax Credit	\$2,500 refundable

*Source: NFDA (2025) Cremation and Burial Report Canada Edition

TAKING ACTION

You don't need to memorize the policy. You need a few strong messages.

PREPARING FOR THE MEETING

Meeting with an elected official is an opportunity to build a relationship and share your perspective as a deathcare professional.

While FSAC's current advocacy priorities are federal, relationships at the provincial and municipal level are equally valuable. Building awareness today creates opportunities for future conversations.

WHO SHOULD I MEET?

Consider reaching out to your:

- Member of Parliament (MP)
- Member of the Legislative Assembly (MLA)
- Member of Provincial Parliament (MPP)
- Mayor
- Municipal Councilor

Every conversation helps build awareness of the important role Canada's deathcare professionals play in supporting families and communities.

FINDING YOUR ELECTED OFFICIAL

If you're unsure who represents your community, official government websites make it easy to search by postal code.

- Finding your Member of Parliament
- Provincial and Territorial Legislatures
- Municipal Government Directories

Finding the right contact should never be a barrier to starting a conversation.

TAKING ACTION

Every conversation helps build awareness of the important role Canada's deathcare professionals play in supporting families and communities.

ADDRESSING AN ELECTED OFFICIAL

Courtesy and professionalism are always appreciated.

The following titles are appropriate when corresponding or meeting in person.

POSITION	SUGGESTED GREETING
Member of Parliament	Mr. / Ms. / Dr. [Last Name]
Cabinet Minister	Minister [Last Name]
MLA / MPP	Mr. / Ms. / Dr. [Last Name]
Mayor	Mayor [Last Name]
Councilor	Councilor [Last Name]

HAVING THE CONVERSATION

Advocacy is simply a conversation. Your role is not to present every detail of FSAC's Pre-Budget Submission.

Your role is to introduce the recommendations; explain why they matter and share what you are seeing in your community. Your experience is what makes conversation meaningful.

DRAW ON YOUR EXPERIENCE

Every family is different. Every community is different.

Rather than trying to memorize statistics or policy language, draw on your own experience.

Talk about the questions families are asking.

Describe the trends you have observed.

Explain why you believe the recommendations would make a difference.

Those insights are often the most valuable part of the conversation.

STAY FOCUSED

It can be easy for a discussion to move in different directions.

If that happens, gently bring the conversation back to the recommendations outlined in FSAC's Pre-Budget Submission.

A focused conversation is usually the most productive.



HELP STRENGTHEN OUR ADVOCACY

IF YOU DON'T KNOW

You may be asked a question you can't answer.

That's perfectly acceptable.

Simply let the elected official know that you would be pleased to connect them with FSAC for additional information.

Providing accurate information is always more important than providing an immediate answer.

FOLLOWING UP

The meeting may be over, but the relationship is just beginning. Following up after your meeting demonstrates professionalism, reinforces the conversation and helps maintain the connection you've started to build. A brief thank-you email is often all that's required.

If you committed to providing additional information, be sure to follow through promptly. If technical or policy questions arise, FSAC is available to help. Advocacy is built on trust, and trust is built through consistent follow-up.

One conversation can benefit the entire profession. After your meeting, we encourage you to share your experience with FSAC.

Your feedback helps us:

- Understand the questions elected officials are asking.
- Identify emerging issues and trends.
- Refine future advocacy efforts.
- Develop resources that better support members.

Every conversation contributes to a stronger national voice.



CONVERSATION TOOLS

CONVERSATION STARTERS

The following templates are intended to help you get the conversation started.

They are not meant to be copied word-for-word. Instead, use them as a starting point and adapt them to reflect your own voice, your community and your experience.

PERSONALIZE YOUR COMMUNICATIONS

The template is a starting point, not a script. Add your community, your role, and a brief example of what you are seeing.



REQUESTING A MEETING

Subject: Meeting Request: Support Modernizing Federal End-of-Life Benefits

Dear [MP/Candidate/Party Representative],

I am writing as a member of the Funeral Service Association of Canada to ask for your support in modernizing Canada's federal financial supports for end-of-life care.

Every Canadian deserves access to dignified funeral, burial, or cremation services regardless of their financial circumstances. Unfortunately, federal support has not kept pace with rising costs, leaving many families facing significant financial hardship during one of the most difficult times in their lives.

The Funeral Service Association of Canada is recommending a practical three-tier framework , **available here**, that would improve affordability while strengthening Canada's end-of-life care system:

- Increase the Canada Pension Plan Death Benefit to \$5,000 and restore annual indexation to inflation.
- Introduce a \$5,000 death benefit for Guaranteed Income Supplement recipients.
- Establish a refundable, means-tested funeral expense tax credit of up to \$2,500 that families can access early with proof of eligible expenses.

These measures would help ensure Canadians receive equitable support while reducing pressure on provincial assistance programs, municipalities, and deathcare service providers who have increasingly absorbed costs that existing government programs no longer cover.

As someone who works directly with grieving families, I see firsthand the financial challenges many Canadians face when arranging essential deathcare services. Modernizing these benefits would address the growing gap between the cost of deathcare services and available financial supports, and to ensure all Canadians have access to dignified care after death.

I respectfully ask that you support these recommendations during federal pre-budget consultations and advocate for their inclusion in the next federal budget.

Thank you for your consideration. I would welcome the opportunity to discuss these recommendations further.

Sincerely,
[Your Name]

[Download Editable Template](#)



FOLLOWING-UP

Subject: Thank You

Dear **[Title] [Last Name]**,

Thank you for taking the time to meet with me.

I appreciated the opportunity to share some of the experiences we are seeing in our community and to discuss the recommendations put forward by the Funeral Service Association of Canada.

As promised, I have attached the additional information we discussed.

Thank you again for your time and your interest. If I can ever be a resource on matters related to deathcare in our community, please don't hesitate to reach out.

Sincerely,
[Name]

[**Download Editable Template**](#)

SHARE YOUR MEETING

SAMPLE SOCIAL POST



Funeral Service Association of Canada

Published by FSAC, January 1, 2026

It was a pleasure meeting with **[Name]** today to discuss the Funeral Service Association of Canada's recommendations to strengthen financial support for Canadian families following the death of a loved one.

Thank you for taking the time to learn more about the important role of Canada's deathcare professionals and the families we are privileged to serve.

#FSAC #Deathcare #SupportingCanadianFamilies



THANK YOU!

Every conversation has the potential to make a difference. By sharing your experience and helping elected officials better understand the realities facing Canadian families, you are contributing to stronger public policy and a better understanding of the essential role Canada's deathcare professionals play in every community. Thank you for lending your voice to this important work.

Together, we are building stronger relationships.

Together, we are supporting Canadian families.

Together, we are strengthening the voice of Canada's deathcare profession.

STAY CONNECTED

Advocacy doesn't end when the meeting does. The conversations you have with elected officials help strengthen relationships, raise awareness of the issues affecting Canadian families and support FSAC's ongoing advocacy efforts. After your meeting, we'd love to hear from you. Tell us how the conversation went. Share the questions you were asked. Let us know what resonated. Your feedback helps us identify emerging issues, strengthen future advocacy efforts and better support members across the country. If additional information was requested during your meeting, we'll be happy to help.

Email: info@fsac.ca

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