

Information Sheet for the retirement pension

This information sheet provides information on how to apply for a Canada Pension Plan (CPP) retirement pension. You may be able to receive your pension at any time after the month of your 60th birthday. If you wish, you may also use the Canadian Retirement Income Calculator. This tool is available at: servicecanada.gc.ca. It will give you information on Canada's public pensions and help you estimate how much income you may need for your retirement, according to your personal financial situation.

When do you want your pension to start?

You can start to receive your retirement pension at any time between the ages of 60 and 64, at age 65, or after age 65. (Refer to question 10 on the application)

A) Between the ages of 60 and 64

Between the ages of **60 and 64**, the amount of your pension will be **reduced** by 6% for each year you are under age 65 (0.5% for each month). The maximum reduction is 30%. Please be aware that if you decide to receive your CPP pension before age 65, the reduced rate continues and is not re-adjusted to a full pension once you turn age 65.

To be eligible for your pension before age 65 you must either:

Have stopped working

This means that you are not working by the end of the month before your pension begins and during the month in which it begins. For example, for your pension to start in April, you have to stop working by the end of March and you cannot work during the month of April.

OR

Have low earnings

In the month before your pension begins and in the month it begins, you must earn less than \$863.75 from employment or self-employment in each month. This is the monthly maximum CPP retirement pension payable at age 65 in 2007.

For example, for your pension to start in April 2007, you must earn less than \$863.75 per month in March and in April.

Important

By checking the box in question 10a, you are confirming that you will have stopped working OR have earnings of less than \$863.75 for the period required.

Your retirement pension will start the latest of the following dates:

- The month after your 60th birthday;
- The month after you apply for your pension;
- The 2nd month you stopped working or had earnings of less than \$863.75;
- The month you indicate in question 10a, 10b or 10c.

The month after your pension starts, you can return to work without affecting your CPP pension payments. However, you can no longer pay into the CPP.

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B) At the age of 65

If you choose to receive your pension **at 65**, there is no need to stop working or have earnings of less than \$863.75; your pension will start the month after your 65th birthday.

C) After the age of 65

If you choose to start receiving your pension **after the age of 65** there is no need to stop working or have earnings of less than \$863.75. The amount of your pension will be **increased** by 6% for each year you are over the age of 65 (0.5% for each month), up to 30% at the age of 70. **There is no increase for delaying your pension after age 70.**

OR

You can choose to have your pension paid back to a maximum of 11 months from the date we receive your application, but no earlier than the month after your 65th birthday.

How to decide when to take your retirement pension?

The decision is yours. It depends on your personal circumstances. You should consider the following:

- whether or not you will work after the age of 60;
- how much and how long you have paid into the CPP so far;
- your other retirement income;
- if you have a company pension plan, check with your employer to see if it will be affected by your CPP pension;
- your current health and family health history; and
- your retirement plans.

What happens if you don't work after the age of 60 and delay receiving your pension until you turn 65?

For many in this situation, the extra 5 years of no earnings will lower the amount of CPP retirement pension payable at age 65. This is because the period you are expected to pay into the CPP continues until you start receiving your retirement pension. For this reason, you should carefully consider your personal situation when deciding when to start your CPP retirement pension.

When to apply

We suggest you apply approximately 6 months before you want your pension to start.

Proof of birth *(Refer to question 4 on the application)*

You do not need to provide proof of birth with your application. However the Canada Pension Plan has the right to request proof of birth at any time, when deemed necessary.

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Children born after 1958 *(Refer to question 11 on the application)*

If you have children born after 1958, the Child Rearing Provision may help you receive a higher Canada Pension Plan benefit amount. The amount of benefits paid under the Canada Pension Plan is based on how long and how much you contributed to the Plan while you were working and in some cases your age when your benefit begins. Periods of time when you had no or low earnings normally result in a lower benefit amount.

If you were not working or had low earnings while caring for a child under the age of seven, the Child Rearing Provision can be used to exclude these time periods from the calculation of your benefit. This may help you qualify for benefits or increase the benefit amount you can receive.

To qualify for the Child Rearing Provision:

- you must have either not worked or had low earnings while being the primary caregiver* of a child under the age of seven who was born after December 31, 1958;
- you or your spouse/common-law partner must have received Family Allowance payments or been eligible** for the Canada Child Tax Benefit (even if you did not receive the benefit); and
- you must provide proof of birth for each child listed, if a Social Insurance Number is not provided. If a child was born outside of Canada, proof of the child's entry into Canada must be provided as well.

* The primary caregiver is the person who spent the most time caring for the daily needs of the child such as supervision, preparation of meals, school attendance, doctor appointments, etc.

** If you were the primary caregiver of a child and did not receive the Canada Child Tax Benefit only because your family income was too high, you are considered to have been eligible for the Canada Child Tax Benefit.

Family Allowance

The Family Allowance program (commonly referred to as the “baby bonus”) paid a monthly cheque to parents or guardians of dependent children under the age of 18. In most families, payments were issued to the mother. The Family Allowance program was replaced by the Canada Child Tax Benefit in 1993.

Canada Child Tax Benefit (CCTB)

The Canada Child Tax Benefit (CCTB) is a monthly benefit administered by the Canada Revenue Agency. The amount of the CCTB is based on your net family income level, the number of children you have and the ages of your children. You might have been considered eligible to the CCTB even if you did not receive it. For more information about the CCTB, please contact the Canada Revenue Agency.

Waiver of rights to the Child Rearing Provision

If you remained at home to care for a child under age 7 but your spouse received Family Allowances, your spouse can waive their rights in your favour. This means your spouse foregoes their rights to the Child Rearing Provision as it cannot be used for both you and your spouse for the same time periods and children. To waive their rights, your spouse has to complete and sign question 11b of this application.

Please note if your spouse or common-law partner received Canada Child Tax Benefits but you were actually the primary caregiver of the child, you may be eligible for the Child Rearing Provision. To be considered, you will need to provide a letter from the Canada Revenue Agency indicating that you would have been eligible for the Canada Child Tax Benefit while you were the primary caregiver for the child. If this situation applies, please contact the Canada Revenue Agency for more information about obtaining this letter.

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Certified photocopies of original documents

It is better to send certified photocopies of documents rather than the originals. If you choose to send original documents, send them by registered mail. We will return the original documents to you.

We can only accept a photocopy of an original document if it is legible and if it is a certified true copy of the original. Our staff at any Service Canada Centre will photocopy your documents and certify them free of charge. If you cannot visit a Service Canada Centre, you can ask one of the following people to certify your photocopy:

- Accountant
- Chief of First Nations Band
- Employee of a Service Canada Centre acting in an official capacity
- Funeral Director
- Justice of the Peace
- Lawyer, Magistrate, Notary
- Manager of Financial Institution
- Medical and Health Practitioners: Chiropractor, Dentist, Doctor, Pharmacist, Psychologist, Nurse Practitioner, Registered Nurse
- Member of Parliament or their staff
- Member of Provincial Legislature or their staff
- Minister of Religion
- Municipal Clerk
- Official of a federal government department or provincial government department, or one of its agencies
- Official of an Embassy, Consulate or High Commission
- Official of a country with which Canada has a reciprocal social security agreement
- Police Officer
- Postmaster
- Professional Engineer
- Social Worker
- Teacher

People who certify photocopies must compare the original document to the photocopy, state their official position or title, sign and print their name, give their telephone number and indicate the date they certified the document.

They must also write the following statement on the photocopy: **This photocopy is a true copy of the original document which has not been altered in any way.**

If a document has information on both sides, both sides must be photocopied and certified. You cannot certify photocopies of your own documents and you cannot ask a relative to do it for you.

Please write your Social Insurance Number on any photocopies that you send us.

Taxes and your pension

Your CPP retirement pension is **taxable**. We will not deduct income tax from your monthly payment unless you request it. Once we have approved your pension, we will send you a letter stating the amount of your pension. It will give you information on how to ask for income tax to be deducted. You may also obtain the tax deduction request form on our Internet site at: servicecanada.gc.ca and mail it with your application.

Disability

You may be entitled to receive a CPP disability benefit if you have stopped working because of a disability, are under age 65, and have made sufficient contributions to the CPP. Your disabling condition can be physical or mental. The Canada Pension Plan legislation says that your disability must be “**severe and prolonged**”.

“**Severe**” means your condition prevents you from working regularly at any job, and “**prolonged**” means your condition is long term and may result in your death.

If you feel this applies to you, contact us or visit our Internet site at: servicecanada.gc.ca.

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Unable to apply

If, due to a medical condition, you were unable to apply earlier or to ask someone to apply on your behalf, please contact us to obtain a form called "Declaration of Incapacity". If you meet all of the eligibility requirements, filling out and returning this form may allow you to receive your pension with an earlier start date.

Protection of personal information

The information requested is required under the *Canada Pension Plan (CPP)*. We may not be able to give you a benefit if you do not give us all the information we need. We will keep this information in the Personal Information Bank HRSDC PPU 146. Your personal information is governed by the *Privacy Act* and we may disclose it where we are authorised to do so under the *CPP*.

Under the *CPP* and the *Privacy Act*, you have the right to look at the personal information about you in your file.

You can ask to see your file by contacting a Service Canada Centre. To find out how to get your personal information through the Access to Information Coordinator's office, see the *Info Source*, a directory that lists all the information banks and the information they contain. Copies of the *Info Source* are available in all Service Canada Centres.

For more information

To learn more about Canada Pension Plan, Old Age Security Program and Service Canada on-line services, please visit our Internet site at: servicecanada.gc.ca

In Canada and the United States, call

English: 1 800 277-9914

French: 1 800 277-9915

1 800 255-4786 (For TTY users who have speech or hearing impairments)

(Please have your Social Insurance Number ready when you call.)

This information sheet contains general information concerning the Canada Pension Plan (CPP) retirement pension. If there are any differences between what is in the information sheet and the CPP legislation, the legislation is always right.



Application for a Retirement Pension Under the Canada Pension Plan

| | |
|--|--|
| 1. Social Insurance Number _____ | 2. Your first name, initial and last name <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms. _____ |
| 3. Name at birth <i>(If different from above)</i> _____ | 4. Date of birth _____ Year Month Day |
| <p>Important: You do not need to provide proof of birth with your application. However, the Canada Pension Plan has the right to request proof of birth at any time, when deemed necessary.</p> | |
| 5. Country of Birth <i>(If born outside Canada)</i> _____ | 6. Preferred language for correspondence <input type="checkbox"/> English <input type="checkbox"/> French |
| 7. Current marital status <i>(This information may help us determine your eligibility to other benefits.)</i> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Common-law <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Surviving spouse or common-law partner | |
| 8a. Home address _____ _____ _____ Postal code _____ _____ | 8b. Mailing address <i>(If different from home address)</i> _____ _____ _____ Postal code _____ _____ |
| Telephone number during the day _____ If you are currently living outside of Canada, what was your last province or territory of residence in Canada? _____ | |

Service Canada delivers Human Resources and Social Development Canada (also known as Human Resources and Skills Development Canada) programs and services for the Government of Canada.

Ce formulaire est disponible en français.

Application for a Retirement Pension Under the *Canada Pension Plan*

9. Direct deposit *(For Canada only)*

For deposits outside of Canada, please contact us.

Do you want your monthly payments deposited into your account at your financial institution?

No *(Go to question 10)* Yes *(Complete this section)*

chequing account, please attach an unsigned personalized cheque. Write the word "VOID" on the front of the cheque and your social insurance number on the back.

savings account, complete the boxes below *(you may want to contact your financial institution to get this information)*:

Branch Number

Institution Number

Account Number

Name(s) on the account(s)

Telephone number of your financial institution

10. When do you want your pension to start?

(Please read the information sheet before completing one of the 3 following sections, a, b or c)

a) Between the ages of 60 and 64, complete this section

If you want your pension to start between the ages of 60 and 64, **you have to meet certain conditions.** *(See the information sheet under "**Between the ages of 60 and 64**")*

When do you want your pension to start?

Year Month

Please check this box to confirm that you will have stopped working OR have employment or self employment earnings less than \$863.75 in the month you have indicated above and by the end of the month before.

b) At the age of 65, complete this section

(Your pension will start the month after your 65th birthday.)

c) After the age of 65, complete this section

As soon as I qualify OR *(Indicate a date)* _____

Year Month

11a. Children born after 1958

(Please read the information sheet for additional details on the child rearing provision for children born after 1958)

You may receive a higher pension amount if you have children born after 1958.

Information about the children

List all children born after December 31, 1958.

| | Child's Name | Child's Social Insurance Number | Child's Date of Birth | | | If the child was born outside Canada, tell us the date the child entered Canada |
|----|--------------|---------------------------------|-----------------------|-------|-------|---|
| | | | Year | Month | Day | |
| a) | _____ | _____ | _____ | _____ | _____ | _____ |
| b) | _____ | _____ | _____ | _____ | _____ | _____ |

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11a. Children born after 1958 (continued)

Information about the children

List all children born after December 31, 1958.

| | Child's Name | Child's Social Insurance Number | Child's Date of Birth | | | If the child was born outside Canada, tell us the date the child entered Canada |
|----|--------------|---------------------------------|-----------------------|-------|-----|---|
| | | | Year | Month | Day | |
| c) | | | | | | |
| d) | | | | | | |

Should you need to list more children, use a separate sheet, and answer the questions above for each additional child. Sign the sheet, indicate your Social Insurance Number and attach the sheet to this form.

Were you the primary caregiver for these children from birth until age 7? Yes No

If **no**, please list any periods of time where you were not the primary caregiver and provide a reason:

| | | | | | | | | | | | | | | | | | |
|---|---------------|--|------|-------|--|--|------|-------|---|--|--|------|-------|--|--|------|-------|
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| Year | Month | | | | | | | | | | | | | | | | |
| Reason: _____ | Reason: _____ | | | | | | | | | | | | | | | | |

Did you or your spouse or common-law partner receive Family Allowances or Canada Child Tax Benefits for these children? Yes No

If **yes**, please indicate who received the benefits: You Your spouse or common-law partner

List any periods of time while the children were under the age of seven and when you did **not** receive Family Allowances or Canada Child Tax Benefits and provide a reason. Do not list periods of time when you were eligible for the Canada Child Tax Benefit, but did not receive it because your family income was too high.

| | | | | | | | | | | | | | | | | | |
|---|---------------|--|------|-------|--|--|------|-------|---|--|--|------|-------|--|--|------|-------|
| FROM <table border="1" style="display: inline-table; width: 100px; height: 20px;"><tr><td style="width: 50%;"></td><td style="width: 50%;"></td></tr><tr><td>Year</td><td>Month</td></tr></table> TO <table border="1" style="display: inline-table; width: 100px; height: 20px;"><tr><td style="width: 50%;"></td><td style="width: 50%;"></td></tr><tr><td>Year</td><td>Month</td></tr></table> | | | Year | Month | | | Year | Month | FROM <table border="1" style="display: inline-table; width: 100px; height: 20px;"><tr><td style="width: 50%;"></td><td style="width: 50%;"></td></tr><tr><td>Year</td><td>Month</td></tr></table> TO <table border="1" style="display: inline-table; width: 100px; height: 20px;"><tr><td style="width: 50%;"></td><td style="width: 50%;"></td></tr><tr><td>Year</td><td>Month</td></tr></table> | | | Year | Month | | | Year | Month |
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| Year | Month | | | | | | | | | | | | | | | | |
| Reason: _____ | Reason: _____ | | | | | | | | | | | | | | | | |

Note: If you did not provide a Social Insurance Number for each child, or if any of the children were born abroad, please refer to the Information sheet under section "Children born after 1958".

Application for a Retirement Pension Under the *Canada Pension Plan*

11b. Waiver of rights to the child rearing provision

To be completed only by the person who received Family Allowances payments under the *Family Allowances Act* and wishes to waive all rights to the Child Rearing Provision in favour of the spouse who remained at home and was the primary caregiver for the child(ren).

I declare that, for the child(ren) indicated in Question 11a and on any additional separate sheets, I have not and will not make any claims for the Child Rearing Provision for the period(s) accredited to my spouse.

Name

Social Insurance Number

Signature

Date

Telephone number during the day

Year Month Day

12. Pension Sharing

If you have a spouse or common-law partner who is at least 60 years of age, you may share your retirement pension(s) for possible tax savings. Do you want to share your pension with your spouse or common-law partner?
(Please check one)

Yes No Not applicable

If **yes**, please indicate his/her Social Insurance Number :

This is not an application for Pension Sharing. If you answered "yes" and we determine that you may be eligible for this provision, we will send you an application form with more information. You may also obtain the "Pension Sharing" application form on our Internet site at: servicecanada.gc.ca

13. Benefits from other countries

If you have lived or worked in a country other than Canada, you could qualify for benefits from that country. Please provide the following information:

Country

PERIOD:

From

To

_____|_____|_____|
Year Month Day

_____|_____|_____|
Year Month Day

Insurance Number

Have you applied for or received a benefit from that country? Yes No

(If you have lived or worked in more than one country, use a separate sheet of paper.)

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14. Disability

Did you stop working because of a disability? Yes No

If **yes**, you may be entitled to a CPP disability benefit. (See *the information sheet for more information.*)

SIGNATURE

It is an offence to knowingly make a false or misleading statement on this application.

I declare that the information on this application is true and complete. I realize that my personal information is governed by the *Privacy Act* and may be disclosed, where authorized under the Canada Pension Plan.

Applicant's signature

Date

Year Month Day

Signature with a mark or by someone other than the applicant

If you (the applicant) signed with a mark (e.g. X), the mark must be made in the presence of a witness.

If the application was signed by someone who has the authority to act on behalf of the applicant, that person must provide proof of authorization (*contact us to find out what documents are required*). In either situation, the witness or the person who signed the application on behalf of the applicant must provide the following information:

Name

Relationship to the applicant

Address

Telephone number

Postal code _____

If the applicant signed with a mark, the witness must also sign the following declaration:

I have read the content of this application to the applicant who appeared to fully understand and who made his or her mark in my presence.

Witness's signature

Date _____

Year Month Day

FOR OFFICE USE ONLY

Approve

Deny

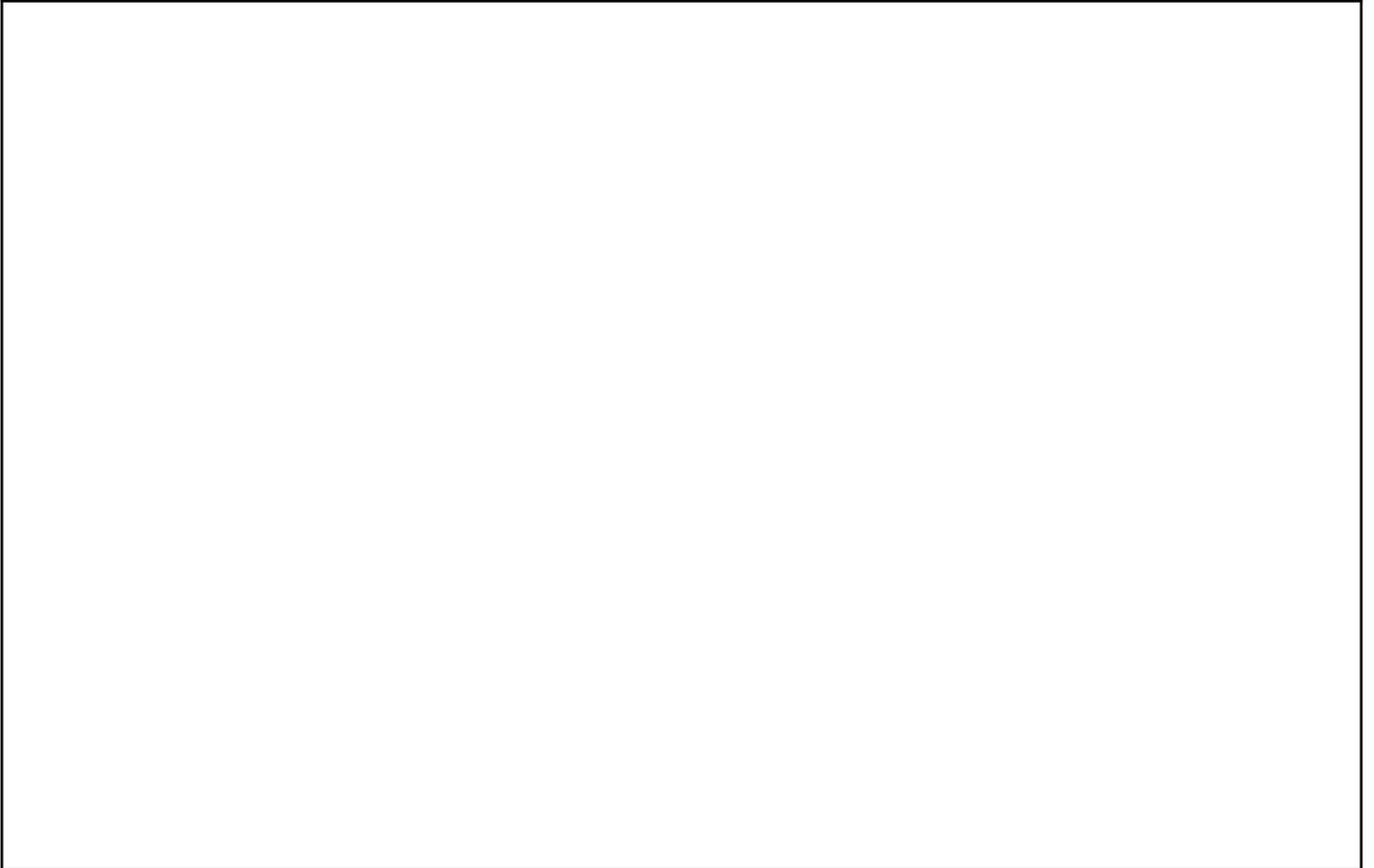
Effective Date: _____
Year Month

Date Stamp

▶ _____
Signature Year Month Day



Service
Canada





Service
Canada

Service Canada Offices

Your form(s) should be mailed to the nearest Service Canada office. These offices are shown below. If you need any help while you are completing your form(s) and you are in **Canada or the United States**, you can phone our toll-free number **1 800 277-9914**. For people with speech or hearing impairments using a teletypewriter device TTY, call **1 800 255-4786**. Please have your social insurance number ready. **Note:** If you are applying from outside of Canada, mail your form(s) to the office in the province where you last resided.

NEWFOUNDLAND AND LABRADOR

Service Canada
PO Box 9430
Station A
St. John's NL A1A 2Y5

ONTARIO (Timmins)

Service Canada
PO Box 2013
Station Main
Timmins ON P4N 8C8

PRINCE EDWARD ISLAND

Service Canada
PO Box 8000
Station Central
Charlottetown PE C1A 8K1

ONTARIO (Chatham)

Service Canada
PO Box 2020
Station Main
Chatham ON N7M 6B2

NOVA SCOTIA

Service Canada
PO Box 1687
Station Central
Halifax NS B3J 3J4

MANITOBA AND SASKATCHEWAN

Service Canada
PO Box 818
Station Main
Winnipeg MB R3C 2N4

NEW BRUNSWICK

Service Canada
PO Box 250
Station A
Fredericton NB E3B 4Z6

ALBERTA / NORTHWEST TERRITORIES AND NUNAVUT

Service Canada
PO Box 2710
Station Main
Edmonton AB T5J 2G4

QUEBEC

Service Canada
PO Box 1816
Station Terminus
Quebec QC G1K 7L5

BRITISH COLUMBIA AND YUKON

Service Canada
PO Box 1177
Station CSC
Victoria BC V8W 2V2

ONTARIO (Scarborough)

Service Canada
PO Box 5100
Station D
Scarborough ON M1R 5C8