

October 2008 / octobre 2008

Canada Pension Plan

What is the Canada Pension Plan?

The Canada Pension Plan is a Government of Canada program that pays retirement, disability, survivor, death, and children's benefits to contributors and their family members.

What types of benefits are available under the Canada Pension Plan?

The Canada Pension Plan offers five types of benefits:

1. the Canada Pension Plan retirement pension;
2. disability benefits;
3. survivor benefits;
4. the death benefit; and
5. children's benefits.

Note

You must apply for these Canada Pension Plan benefits to receive them. They do not start automatically. Contact us for more information.

Who contributes to the Canada Pension Plan?

Every person in Canada over the age of 18 who earns more than \$3,500 per year (with some exceptions) is a contributor. Your contributions to the Canada Pension Plan are deducted from your pay.

The province of Quebec has its own program for workers in Quebec, called the Quebec Pension Plan. For details, visit the Web site at www.rrq.gouv.qc.ca/en.

First Nations workers on reserves can choose to be part of the Canada Pension Plan, even if their employer chooses not to, by filling out an application form.

Who can receive Canada Pension Plan benefits?

You can receive a **Canada Pension Plan retirement pension** if you are a Plan contributor and you are:

- at least 65 years old; **or**
- between the ages of 60 and 64 and you meet certain requirements.

You may be eligible to receive **disability benefits** if you have made enough contributions to the Canada Pension Plan and you have a severe and prolonged disability that prevents you from working at any job on a regular basis.

When you die, the Canada Pension Plan may provide a monthly **survivor benefit** to your spouse or common-law partner, as long as you contributed to the Canada Pension Plan for the minimum period of time.

When you die, your estate may receive the **death benefit**—a one-time, lump-sum payment—to help with the cost of your funeral.

When you become disabled or when you die, your dependent children up to the age of 25 may be eligible to receive the monthly **children's benefits**.

What if I lived or worked in another country?

You may be able to get Canada Pension Plan benefits, as well as benefits from the other country, if Canada has a social security agreement with the country where you lived or worked.

How much income can I expect to receive from Canada Pension Plan benefits?

The exact amount of benefits depends on how much and for how long you contribute to the Canada Pension Plan, and at what age you decide to take your pension.

How do I apply for Canada Pension Plan benefits?

You will need to fill out an application form. You can obtain application forms online at servicecanada.gc.ca, you can call us to request an application form by mail, or you can pick up a copy at your local Service Canada Centre. Service Canada Centres are offices where fully trained agents are ready to help you find the information you need on all Government of Canada programs and services.

When should I apply for Canada Pension Plan benefits?

For the **retirement pension**, you should apply at least six months before you want to start receiving your benefit.

For **disability benefits**, you should apply as soon as possible after you become disabled, to ensure you receive all the benefits to which you are entitled.

For **survivor benefits**, your spouse or common-law partner should apply as soon as possible after you die, to ensure they receive all the benefits to which they are entitled.

For the **death benefit**, your estate should apply as soon as possible after you die.

For **children's benefits**, your dependent children should apply as soon as possible after you become disabled or after you die, to ensure they receive all the benefits to which they are entitled.

Contact us

For more details on the Canada Pension Plan, and to find out how to apply for benefits, visit servicecanada.gc.ca or call us toll-free at:

English: 1-800-277-9914

French: 1-800-277-9915

Teletypewriter (TTY): 1-800-255-4786