

Are You Divorced or Separated?

Splitting your Canada Pension Plan credits after divorce or separation

The Canada Pension Plan (CPP) can provide benefits to you when you retire or become disabled, and to your survivors when you die. The amount is based on how long and how much you contributed to the CPP and, in some cases, your age when you begin receiving the benefit.

The CPP keeps a record of the contributions you make over the years. These become your CPP credits. When you apply for a benefit, the CPP uses these credits to calculate how much you will receive. Generally, the more credits you have, the higher your CPP benefit will be, up to a maximum amount.

Why split your CPP credits?

CPP credits that a couple build up during the time they live together are considered to be assets. When a relationship ends, these credits can be divided equally in the same way that other assets are. This division is called “credit splitting.”

If you are the lower wage earner or if you were not employed during the time you lived together, credit splitting could either increase the amount of your CPP benefits, or could make you eligible for CPP benefits for which you might not otherwise have qualified. If you are the higher wage earner, your CPP credits will decrease, and so will your CPP benefit amount.

How does credit splitting work?

The credits that you and your partner¹ earned during the time you lived together can be combined and split equally when the relationship ends. As a result, the person with fewer credits—the lower wage earner—gets some of the credits earned by the other person—the higher wage earner.

Generally, a spousal agreement does not prevent a credit split. However, some agreements entered into before June 4, 1986, and some agreements in provinces that have a provincial law allowing couples to agree not to split CPP pension credits can prevent a credit split. Quebec, Saskatchewan, British Columbia, and Alberta currently have such laws.

How do you request a credit split?

This depends on whether you are divorced or separated, and whether you were married or living in a common-law relationship.

If you are divorced

If you are divorced and want to split your credits, Service Canada will need some information. You or someone acting for you must contact us to request a credit split. You will need to provide whichever of the following documents apply to your situation:

- proof of marriage, such as a marriage certificate;
- proof of divorce or legal annulment, such as court documents, a petition of divorce, a divorce judgment, or a certificate of divorce; or
- any agreement that may prevent a credit split.

Once we receive these documents, your CPP credits **must** be split.

If you are separated or no longer in a common-law relationship

If you are separated or no longer in a common-law relationship and want to split your credits, you or someone acting for you must fill out an application form and provide certain documentation. To obtain an application form, contact us.

You can withdraw your application up to 60 days after we notify you that we have approved it.

¹ For the purposes of this fact sheet, “partner” means either a same-sex or opposite-sex common-law partner, or the person to whom you are married.

How could a credit split affect your CPP benefits?

The impact of a credit split can vary considerably, depending on your circumstances. The examples below illustrate two scenarios.

Example 1

Christine and Daniel were married for 20 years. During those years, Christine stayed home to raise their three children while Daniel was employed. They divorced last year. Because she had no earnings, Christine had not paid into the CPP and would not have been entitled to any CPP benefits.

However, Christine asked us to split the CPP credits Daniel had earned during their marriage. At that time, she provided all the required information and documents.

Christine now has a CPP account with her own credits. Now she will be entitled to a CPP retirement pension. If she becomes disabled, she may also be entitled to a CPP disability benefit, as long as she meets the eligibility criteria. When she dies, her survivors may be entitled to CPP survivor benefits.

If Christine starts working and contributes to the CPP, her CPP credits will grow and she will receive a larger benefit in the future.

Because of the credit split, Daniel's credits are now reduced, but he is still eligible for CPP benefits. If Daniel is already getting a CPP benefit, his benefit payments will continue, but they will be reduced. If he continues to work after the credit split, he will increase his CPP credits.

Example 2

Hiroko and Benoît lived together for 20 years. Hiroko worked outside the home and earned less than Benoît during the time they were together.

Their common-law relationship ended last year. At that time, Hiroko applied for a credit split, providing all of the required documents. The request was approved and their credits were split.

In the future, when Hiroko applies for a CPP benefit, we will base her benefit calculation on her CPP credits (earnings and contributions) as well as those she received from the credit split.

Benoît's CPP credits were reduced with the credit split, but he is still eligible for CPP benefits. If Benoît is already getting a CPP benefit, his payments will continue, but they will be reduced. If he continues to work after the credit split, he will increase his CPP credits.

These are just two examples. Each situation is different. For more information, please contact us.

What if your former partner does not agree with the credit split?

Credits are split depending mainly on how many years you and your partner lived together. If there is any disagreement about the number of years you lived together, both of you have the right to appeal this decision.

What if one of you has also contributed to the Quebec Pension Plan?

If you, your spouse or common-law partner, or both of you contributed to the Quebec Pension Plan during the time you lived together, you may still be eligible for a credit split. There are some differences

between Canada Pension Plan and Quebec Pension Plan benefits, and in the way each Plan splits your credits. Please contact us for more information.

Contact us

Click servicecanada.gc.ca
Call **1-800-277-9914 (TTY: 1-800-255-4786)**
Visit **a Service Canada Centre**

Note

Please have your Social Insurance Number ready when you call.