

Legally speaking...

# Did you know?

November 2007

## CANADA PENSION PLAN - CREDIT SPLITTING UPON DIVORCE

The Canada Pension Plan (CPP) is a benefit plan for workers. Workers pay into the plan and may get a retirement pension when they retire. Someone who is separated or divorced may be entitled to a share of their former partner's pension credits. When a relationship ends, the CPP pension credits which the couple built up during the time they lived together can be divided equally between them. This division is called "credit splitting".

### How is the amount determined?

Normally, the more you earn and contribute to CPP, the greater the amount you will receive when you retire.

### How does credit splitting work if I am divorced from my husband?

If you were divorced before January 1, 1987, you cannot get a division of pension credits unless you claimed it within 3 years after the divorce. You must also have lived together while married for at least 3 years and the divorce must have taken effect on or after January 1, 1978.

### What if I worked less than my spouse when we were married?

If you worked less than you spouse or did not work at all during the time you were married, then splitting credits with your former spouse

or common-law partner is generally to your advantage. This means that your pension benefits will increase when you apply for retirement.

### Do I have to apply for credit splitting?

You do not need to apply for credit splitting if you were divorced after January 1, 1987. Either of the former spouses can notify Canada Pension Plan that they have been divorced and provide certain information (with documentation), such as the length of time you lived together .

In all other situations you do have to apply to request for a credit split.

### For More Information

To get the CPP credit split application package contact your local **Service Canada Centre**, or Human Resources and Social Development Canada (HRSDC) at:

Telephone: 1-800-277-9914.

TTY device: 1-800-255-4786.

You can also download the application at [www.hrsdc.gc.ca](http://www.hrsdc.gc.ca)

See Fact Sheets: CPP - Credit Splitting upon Separation and CPP - Credit Splitting for Common-law, Gay and Lesbian Couples



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