

Legally speaking.....

Did you know?

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CANADA PENSION PLAN

Canada Pension Plan (CPP) covers nearly all employed and self-employed persons in Canada (except Quebec) who have contributed to the CPP. Contributors must be between the ages of 18 to 70 years and earnings must be above a minimum level in each calendar year. The amount you receive depends on the level of your past earnings and the length of time you contributed to the plan. It is run by Human Resources Development Canada (HRDC).

What is the Canada Pension Plan?

There are several components to the CPP besides the Retirement Pension:

Retirement Pension:

To be entitled to this pension you must: have made at least one valid contribution to the plan, and be at least 65 years old, or be between 60 - 64 years but have substantially or completely stopped working.

Disability Pension:

To receive this benefit you must meet the definition of "disability" according to the legislation. Your disability must be "severe and prolonged." "Severe" means you cannot work regularly at any job and "prolonged" means your condition is long term or may result in your death.

Survivor Benefits:

Death Benefit: a lump sum payment made to the deceased contributor's estate.

Surviving Spouse's Benefit: This is paid to the person who is the legal or common-law spouse of the deceased contributor.

Orphan's Benefit: paid to the natural or adopted child of the deceased contributor. The child must be under the age of 18 years, or between 18 - 25 years and in full-time attendance at a school, college or university.

Credit Splitting

You may be eligible to split accumulated CPP credits with your ex-partner if you were legally married or in a common-law relationship that ended in divorce or separation after January 1st, 1987. This would apply even if you never worked in paid employment. Since the rules and procedures to this are a little complicated, you should contact HRDC for information and for help in applying.

For More Information

Call HRDC:

English: 1-800-277-9914

French: 1-800-277-9915

Website: <http://www.hrdc-drhc.gc.ca/isp>



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