

# CANADA PENSION PLAN RETIREMENT PENSION

## Eligibility

### To be eligible you must:

- ▶ have worked in Canada and made at least one valid contribution to the Canada Pension Plan (CPP) (earnings above \$3,500 per year); and
- ▶ be 60 years old or older.

### Under 65 years old

If you continue working, receive your CPP retirement pension and are under 65 years old, you must continue to contribute to the CPP. Your contributions will go toward post-retirement benefits and will increase your retirement income.

### 65 years old and older

If you continue working, receive your CPP retirement pension and are 65 years old or older, you can choose whether to continue contributing to the CPP. If you choose to continue contributing, your CPP contributions will go toward post-retirement benefits and will increase your retirement income.

For information on post-retirement benefits, visit the [Canada Pension Plan post-retirement benefit](#) webpage.

Your pension amount depends on how much and for how long you contributed to the CPP and at what age you want your pension to start.

## How to apply

### Option 1

Apply online through [My Service Canada Account \(MSCA\)](#).

If you do not already have a MSCA, you will need to request a personal access code (PAC). A PAC is your key to accessing Service Canada's secure online services. Visit the [request a personal access code](#) webpage for all the details.

### Option 2

Complete, sign and mail the Application for [Canada Pension Plan Retirement Pension \(ISP1000\)](#) to Service Canada.

## Other useful information

### Child-rearing provision

If you stopped working or worked less in order to raise your children while they were under the age of 7, you could use the child-rearing provision to increase your CPP benefit. To request this, complete Section 11A of the [CPP Retirement application form \(ISP1000\)](#).

## Credit split after separation or divorce

The CPP contributions you and your spouse or common-law partner made during the time you lived together can be equally divided after a divorce or separation; this is called a credit split. To request the credit split, complete, sign and mail the **Canada Pension Plan Credit Split (upon separation or divorce) form (ISP1901)**, to Service Canada.

The Canadian Retirement Income Calculator and the CPP Statement of Contributions in MSCA can help you decide when to start your CPP retirement pension by estimating how much you might receive. You can also complete, sign and mail the **Estimate Request for Canada Pension Plan Retirement Pension form (ISP1003)** to Service Canada.

Visit the **Canadian Retirement Income Calculator** webpage for more details.

## Working or living in the province of Quebec

The CPP and Québec Pension Plan work together to make sure that all contributors receive a retirement pension. Contact **Retraite Québec** if you:

- ▶ have only worked in Quebec;
- ▶ currently live in Quebec and have worked in Quebec and in another province or territory; or
- ▶ have worked in Quebec, currently live outside Canada and your last province of residence was Quebec

### For more information

- 📄 Visit **Canada.ca/ CPP**
- ☎ Call 1-800-277-9914 (please have your Social Insurance Number available)

Fill out a **service request form** and a Service Canada representative will call you within two business days.

Forms are available on **Canada.ca**. Search by form name or document number (e.g. ISP1000).