



## **Canada Pension Plan Survivor Benefits**

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- Death Benefit
- Survivor's Pension
- Children's Benefit

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This publication contains general information on Canada Pension Plan (CPP) survivor benefits. In case of dispute, the wording and provisions of the *Canada Pension Plan* and Regulations prevail.

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This publication is available on demand in alternative formats such as large print, Braille, audio cassette, CD, DAISY, and computer diskette. Call 1 800 O-Canada (1-800-622-6232) to request a copy. If you have a hearing or speech impairment and use a teletypewriter (TTY), call 1-800-926-9105.

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## Introduction

The Canada Pension Plan (CPP), which has been in operation since 1966, provides basic benefits to contributors when they retire or if they become disabled. If a contributor dies, the CPP may also provide benefits to the surviving spouse or common-law partner and dependent children under the age of 25.

## Information for contributors about CPP survivor benefits

### What are CPP survivor benefits?

Survivor benefits are benefits paid to the eligible survivors or to the estate of a deceased contributor who has made enough contributions to the CPP.

There are three types of CPP survivor benefits.

- **The death benefit** is a one-time payment to, or on behalf of, the estate of a deceased CPP contributor.
- **The survivor's pension** is a monthly benefit paid to the surviving spouse or common-law partner of a deceased contributor.
- **The children's benefit** is a monthly benefit for dependent children of a deceased contributor.

You must apply for these CPP benefits to receive them.

## How long must I contribute for my survivors to receive benefits?

If your Canada Pension Plan “contributory period” is longer than nine years, you must have contributed in:

- one-third of the calendar years in your contributory period; or
- 10 calendar years, whichever is less.

There is a minimum contributory requirement of at least three years.

The international social security agreements Canada has with other countries may be used to satisfy these requirements. See “What if I lived or worked in another country?” on page 19.

## Who is eligible for survivor benefits?

The **CPP death benefit** is a one-time, lump-sum payment made to your estate after your death. If there is no estate, the person responsible for the funeral expenses, the survivor, or the next of kin may be eligible to receive it, in that order.

Your legal spouse or common-law partner at the time of your death is eligible for a **CPP survivor’s pension**. If you are separated, your spouse or common-law partner may be eligible for the pension if you were not cohabitating with a different common-law partner for a continuous period of at least one year at the time of your death.

Your natural or adopted children and any children in your care and control at the time of your death may be eligible for a

**CPP children’s benefit** (see page 5). To be eligible, children must be under the age of 18 or between the ages of 18 and 25 and in full-time attendance at a recognized educational institution.

## How much is the death benefit?

As with most CPP benefits, the amount of the death benefit depends on how much and for how long you paid into the CPP. First, we calculate your CPP retirement pension (or what it would have been if you had been 65 at the time of your death).

The death benefit is equal to six months’ worth of this “calculated” retirement pension, up to a maximum of \$2,500.

## How much will my spouse or common-law partner receive?

The amount of the monthly survivor’s pension depends on:

- how much, and for how long, you have paid into the CPP;
- the age of the survivor at the time of your death;
- whether the survivor is disabled (according to the CPP definition);
- whether the survivor is receiving a CPP disability benefit or retirement pension; and
- whether the survivor has dependent children.

First, we calculate your CPP retirement pension (or what it would have been if you

had been 65 at the time of your death). Then, a further calculation is done based on the survivor's age at the time of your death. The chart below provides further details.

In 2010, the **average** survivor's pension paid to people 65 and older was \$315.00 per month. The **maximum payment** for 2011 is \$576.00 per month.

<b>If the surviving spouse or common-law partner is:</b>	<b>and is not receiving a CPP retirement pension,* then the amount is:</b>
65 or more	60% of your retirement pension
45 to 64 <b>or</b> under 45 <b>and</b> – has a disability (according to the CPP definition) <b>or</b> – is raising a dependent child	a flat-rate portion plus 37.5% of your retirement pension
under 45 <b>and</b> – does not have a disability (according to the CPP) <b>and</b> – is not raising a dependent child	as above (for 45 to 64) <b>minus</b> 1/120 <sup>th</sup> for each month your spouse or common-law partner is under 45 at the time of your death

under 35 <b>and</b> – does not have a disability (according to the CPP) <b>and</b> – is not raising a dependent child	not eligible until the spouse or common-law partner – reaches 65 <b>or</b> – becomes disabled (according to CPP legislation)
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\* If the spouse or common-law partner is receiving a CPP disability benefit or retirement pension, the survivor's pension will be calculated according to the CPP combined benefits calculation (see "Combining CPP benefits" on page 10 for details).

### Who qualifies for the children's benefit and how much is it?

A child whose parent was a CPP contributor who has died may qualify. For the benefit to be paid, the deceased parent must have met the contributory requirements.

The monthly children's benefit (\$218.50 in 2011) is a flat rate that is adjusted annually according to the Consumer Price Index to account for the cost of living.

A child may get two benefits if both parents paid into the CPP and:

- both parents have died; or
- one parent has died and one is receiving a disability benefit under the CPP; or
- both parents receive CPP disability benefits. For information on disability benefits, see the publication called

*Canada Pension Plan Disability Benefits* (ISPB-153). To get a copy, visit our Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) or call 1 800 O-Canada (1-800-622-6232).

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## Note

If the child is under the age of 18, the benefit is usually paid to the person responsible for his or her day-to-day care. If the child is 18 or older and qualifies because of full-time attendance at a recognized educational institution, the benefit is paid directly to the child who applies.

## Information for survivors

### Applying for survivor benefits

#### Are benefits always paid?

No. The deceased contributor must have made sufficient contributions to the CPP in the required number of years.

#### If I am the survivor, when should I apply?

You should apply for all survivor benefits as soon as possible after the contributor's death. If you delay, you may lose benefits. We can make back payments only for up to 12 months, including the month of the application.

#### Who should complete the application form?

As the spouse or common-law partner, you are responsible for applying for your monthly pension. If you are incapable of applying, you may have a representative (such as a trustee) apply for you.

If you are caring for a dependent child of the deceased contributor and the child is under 18, you should apply also for the children's benefit on behalf of the child.

Dependent children who are between the ages of 18 and 25 and in full-time attendance at a recognized educational institution must apply for the children's benefit themselves.

The executor, administrator, or legal representative of the estate should apply for the death benefit. If there is no estate, payment will be made to the person responsible for the funeral expenses, the spouse or common-law partner, or the next of kin, in that order.

#### How do I apply?

You must fill out an application form. Applications are available from our Web site, from any Service Canada Centre, and from many funeral homes. Or you can call 1-800-277-9914 to have an application form mailed to you.

### Receiving survivor benefits

#### When do monthly payments begin?

The survivor's pension and the children's benefit can be paid beginning the month after the contributor's death. As soon as we

have all the information and documentation, your application will be processed. If you delay in applying, we can make back payments only for up to 12 months, including the month of the application.

### When should I expect payments to arrive each month?

If you have your payment deposited directly to your account, it will be there on the third-last banking day of the month (see page 22 for details). If you get your payment by mail, the cheque will usually arrive during the last three banking days of the month.

### Will I lose my pension if I remarry?

No. Your pension will continue if you remarry.

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#### Note

This rule changed in 1987. If you lost a CPP survivor's pension previously because you remarried, call us to find out if you are eligible now.

If you are widowed more than once, only one survivor's pension—the largest—will be paid.

### When will my survivor's pension stop?

If you are over 35 at the time of the contributor's death, your pension will stop the month after your death.

If you are under 35 at the time of the contributor's death, your survivor's pension ends:

- when you are no longer raising the deceased contributor's dependent child(ren); or
- when you no longer have a disability (according to CPP); **or**
- the month after your death.

## Benefits for older children

### Can I get the children's benefit if I'm married?

Yes. Since 1987, the children's benefit is not affected if you marry, as long as all other conditions of eligibility continue to be met.

### What happens when I turn 18?

When you reach the age of 18, you are still eligible for benefits as long as you are in full-time attendance at a recognized educational institution. You must complete an application and a "Declaration of Attendance at School or University" form. Do this as soon as possible, because back payments will cover a 12-month period only, including the month of application.

### How is this payment made?

The monthly benefit will be paid directly to you. The children's benefit continues to be paid during normal school vacations, but will stop if you do not submit a signed school attendance form. This form must be completed each year or semester and must be signed by you and a school official.

## What happens if I leave school?

If you are between the ages of 18 and 25 and you leave school, you are no longer eligible and must notify CPP to stop the benefit. If you return to school full time, you must reapply to reinstate the benefit, which will start the month you return to school.

You must tell the CPP if you leave school. If you receive benefits you are not entitled to, you will have to pay them back.

## When does my benefit stop?

The children's benefit stops when you:

- are between the ages of 18 and 25 and no longer in full-time attendance at a recognized educational institution; **or**
- reach 25; **or**
- die.

You must tell us about any changes that affect your eligibility. If you do not, and you receive payments to which you are not entitled, you will have to pay them back.

## Combining CPP benefits

### Can I receive another benefit from the CPP while I am getting a survivor's pension?

Yes, you can receive a survivor's pension at the same time as a retirement or disability benefit. We will combine the benefits into a single monthly payment. There are, however, maximum amounts paid for combined CPP benefits.

- The most that can be paid to a person who is eligible for **both the disability benefit and the survivor's pension** is the maximum disability benefit paid the same year the pension is paid (which is more than the maximum survivor's pension by itself).
- The most that can be paid to a person 65 or over who is eligible for **both the retirement pension and the survivor's pension** is the maximum retirement pension paid the same year the second pension is paid (which is more than the maximum survivor's pension by itself).
- The total amount of combined CPP benefits paid is calculated based on the survivor's age and any other CPP benefits they receive.

In other words, you cannot receive a full survivor's pension while also receiving a CPP retirement pension or disability benefit.

## General information about the CPP

### Changes to the CPP you should know about

The CPP is changing to better reflect how Canadians choose to live, work, and retire. These changes were unanimously recommended by federal, provincial, and territorial finance ministers in 2009.

The changes, which the Government of Canada will gradually introduce from

2011 to 2016, will give you more options so that you can make decisions that are right for you as you make the transition from work to retirement.

Details of these changes are marked in grey throughout this brochure to help you with your retirement planning. For more information about changes to the CPP, visit the Service Canada Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).

### Note

These changes do not apply to the Quebec Pension Plan (QPP). For information about the QPP, visit the QPP Web site at [www.rrq.gouv.qc.ca](http://www.rrq.gouv.qc.ca).

## What benefits does the CPP provide?

There are three kinds of CPP benefits:

- the **retirement pension**;
- **disability benefits** (for contributors with a disability and their dependent children); and
- **survivor benefits** (including the death benefit, the survivor's pension, and the children's benefit).

Beginning in 2013, there will be a new Post-Retirement Benefit (see page 17 for details).

The CPP operates throughout Canada. The province of Quebec administers its own program, the Quebec Pension Plan (QPP), for workers in Quebec. The two plans work

together to ensure that all contributors are protected no matter where they live. For more information about the QPP, see “What if I pay into the Quebec Pension Plan (QPP)?” on page 24.

## How is the Canada Pension Plan financed?

The CPP is a “contributory” plan. This means that all costs are covered by the contributions paid by employees, employers, and self-employed workers, and from revenue earned on CPP investments. The CPP is not funded through general tax revenues.

## What is the CPP Investment Board?

The CPP Investment Board invests CPP funds, broadly following the same investment rules as other pension plans. It was created to operate at arm's length from the federal, provincial, and territorial governments. The Board is accountable to the public and regularly reports its investment results.

Visit [www.cppib.ca](http://www.cppib.ca) for more information on the CPP Investment Board.

## Who contributes to the CPP?

With very few exceptions, every person in Canada who is over the age of 18 and who earns more than the minimum amount (\$3,500 per year) must contribute to the CPP (or to the QPP in Quebec). You and your employer each pay half of the contributions. If you are self-employed, you pay both portions.

You do **not** make contributions while you are receiving a CPP or QPP disability benefit. Until 2012, you do not make contributions while you are receiving a CPP retirement pension. At the age of 70, you have to stop contributing to the CPP, even if you have not started your retirement pension.

## Beginning in 2012:

- **If you are under age 65 and you work** while receiving your CPP retirement pension, you and your employer will have to make CPP contributions. If you are self-employed, you will have to pay both portions.
- **If you are age 65 to 70 and you work** while receiving your CPP retirement pension, you can opt out of making these contributions. **If you decide to make the contributions, your employer will also have to make CPP contributions.** If you are self-employed, you will have to pay both portions.
- These contributions go toward the new **Post-Retirement Benefit (PRB)**, which is an additional benefit for people already receiving a CPP retirement pension. The PRB is effective January 1 of the year following your PRB contribution. This additional benefit will be added to your existing CPP retirement benefit, gradually increasing your retirement income.

These contributions will allow you to continue to build your PRB, even if you are already receiving the maximum CPP retirement pension amount.

Contributions will cease when you:

- stop working; **or**
- choose to opt out of making contributions at age 65; **or**
- reach age 70.

## How much do I contribute to the CPP?

The amount you contribute is based on your employment earnings. If you are self-employed, your contributions are based on your net business income (after expenses). You do **not** contribute on any other type of income, such as investment earnings. If, during a year, you contributed too much or earned less than a set minimum amount, your excess contributions will be refunded when you file your income taxes.

You make contributions only on your annual earnings between a **minimum** and a **maximum** amount (these are called your “pensionable” earnings). The minimum amount is frozen at \$3,500. The maximum amount is adjusted each January, based on increases in the average wage. **In 2011, the maximum amount is \$48,300.** The contribution rate on these pensionable earnings is 9.9%, split equally between you and your employer. If you are self-employed,

you pay the full 9.9%. The maximum contribution for employers and employees in 2011 is **\$2,217.60**.

## Why are my contributions important?

The CPP uses your contributions to determine whether you or your family are eligible for a benefit and, if so, what the amount of the benefit will be. Important factors include both how long and how much you contribute (up to the maximum each year).

Usually, the more you earn and contribute to the CPP in the years before you take your retirement pension, the higher the benefit will be when you become entitled, because you have built up more CPP pension credits.

Your CPP credits can also be affected by credit splitting if you divorce or separate. For details, see the section called “What is credit splitting?” below.

## What are CPP pension credits?

The CPP contributions you make over the years are called pension credits. Generally, the more credits you have, the higher your CPP benefits will be.

## What is credit splitting?

When a marriage or common-law relationship ends, the CPP credits built up by a couple while they lived together can be divided equally between them. These credits can be split even if one spouse or common law-partner did **not** pay into the CPP.

The impact of credit splitting on spouses and common-law partners who are no longer together can vary considerably, depending on individual circumstances.

Credits accumulated toward a Post-Retirement Benefit by an individual receiving the CPP retirement pension will not be subject to credit splitting.

For more information on credit splitting, visit our Web site at **[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)** or contact us (see page 35).

## What is the contributory period and how is it used?

The time during which you can contribute to the CPP is called your contributory period. We use it to calculate the amount of any CPP benefit that you become entitled to receive (except for the new Post-Retirement Benefit).

Your contributory period begins when you reach age 18 (or January 1, 1966, whichever is later) and ends when you begin receiving your CPP retirement pension, you reach age 70, or you die (whichever happens earliest).

You do not contribute while you are receiving a CPP disability benefit, or during periods when you have no earnings or when your earnings are below the \$3,500 minimum amount.

Beginning in 2012, if you are receiving your CPP retirement pension, you are working, and you are contributing to the CPP, your contributions will not be included in your contributory period. Instead, they will count toward your Post-Retirement Benefit.

### If I had some low-earning years, will they reduce my pension?

CPP calculations take into account both **how much** and **how long** you contributed. To keep your pension amount as high as possible, we exclude the following periods from the calculation of your retirement pension:

- You can ask us to exclude periods when you stopped working or your earnings were lower while you raised your children under the age of seven.
- We automatically exclude any months when you were receiving a CPP disability benefit.
- We automatically exclude up to seven years of your lowest earnings (15% of your lowest earnings).

Starting in 2012, the percentage of lowest earnings will increase from 15% to 16%, allowing up to 7.5 years of your lowest earnings to be dropped from the calculation, which will likely increase your benefit amount.

In 2014, the percentage will increase again to 17%, allowing up to 8 years of your lowest earnings to be dropped from the calculation.

### How does the CPP keep track of my contributions?

Since the CPP was implemented in 1966, the Government of Canada has kept a record for each person who pays into the CPP, and for people who pay into both the CPP and QPP. This information is supplied through the Canada Revenue Agency and Revenu Québec.

It is **important** that you check your T4 slip (the statement of earnings you receive from your employer each year) to make sure your name and Social Insurance Number (SIN) match the name and number on your SIN card. If they do not, we may not have credited your CPP contributions to your CPP record. This could reduce the amount of retirement pension that you are entitled to receive.

**If you change your name or lose your Social Insurance Number card**, you should call 1-800-206-7218 as soon as possible to speak to a Service Canada representative. If you call from outside Canada, the number is 506-548-7961 (long-distance charges apply).

You can also visit a Service Canada Centre. To find one near you, please call 1 800 O-Canada (1-800-622-6232). If you use a teletypewriter (TTY), call 1-800-926-9105.

### How do I find out how much I have contributed?

You can visit our Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) to view

or print a copy of your CPP Statement of Contributions at your convenience. See the section called “Using Service Canada’s online services” on page 34 for details.

Your statement shows the total amount of your CPP contributions by year, and the “pensionable” earnings on which your contributions are based. It also provides an estimate of what your pension or benefit would be if you were eligible to receive it now.

You can also contact us to ask us to send a copy of your statement to you by mail (see page 35).

Beginning in 2013, any Post-Retirement Benefit contributions you make will also be recorded on your CPP Statement of Contributions.

Check your statement carefully, particularly your earnings and contributions. You should compare these amounts to any previous T4 tax information slips. If you disagree with any of the figures, contact us immediately. A discrepancy could affect the amount of your future CPP benefits.

### What is pension sharing?

Spouses or common-law partners who are together, who are both at least 60 years old, and who are both receiving the CPP retirement pension can share their CPP retirement benefits. This is called pension

sharing, and may result in tax savings. If only one of you is a CPP contributor, you share that one pension. The overall benefits paid do not increase or decrease with pension sharing.

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#### Note

To share your CPP retirement pension, you must apply.

### What if I pay into the Quebec Pension Plan (QPP)?

Which plan you pay into—CPP or QPP—depends on where you **work**, not where you live. If you work in Quebec, you pay into the QPP. If you work in any other province or territory, you pay into the CPP. Depending on where you work over the years, you may pay into **both** plans.

The two plans provide similar benefits. If you pay into only one of the plans, you apply to **that** plan for your pension or benefits.

**If you have contributed to both the CPP and QPP**, you apply to the QPP if you live in Quebec when applying for a benefit, and to the CPP if you live elsewhere in Canada when you apply.

**If you live outside Canada**, you apply to the QPP if you were living in Quebec before you left the country. If you lived in any other province or territory before you left the country, you apply to the CPP.

Regardless of which plan pays your benefit, the amount is calculated according to your contributions to both plans and the legislation of the responsible plan.

## What if I lived or worked in another country?

Canada has international social security agreements with many countries. These agreements can help you qualify for pensions or benefits from either country. For example, if you did not live or work long enough in another country to qualify under its rules, the time you spent there and the contributions you made may be added to your time and/or contributions in Canada to allow you to meet the eligibility requirements.

If you have lived or worked in another country, you should contact us for more information.

## Can you deposit my benefit payment directly into my bank account?

Yes. Through our direct deposit service, we can deposit your payment directly into your bank account in Canada. Direct deposit is also available in the United States and in a number of countries overseas.

The benefits of using direct deposit include:

- always receiving your payments on time; and
- knowing that your cheques will never be lost, stolen, or damaged.

You can sign up for direct deposit when you apply for your CPP benefit.

If you are already receiving benefits by cheque and want to switch to direct deposit,

you can sign up over the telephone if you live in Canada. When you contact us, in addition to your Social Insurance Number, be sure to have your banking information available, including the institution name and number, the branch number, and your account number. You can find this information on your personal cheques.

You can also change the way you receive your CPP benefits by going online at [www.servicecanada.gc.ca/msca](http://www.servicecanada.gc.ca/msca).

**If you live outside Canada**, you must apply for direct deposit in writing. To download an enrolment form for direct deposit in the United States, please visit our Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) or contact us (see page 35).

**If you live outside Canada and the United States**, please visit our Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) to find out if direct deposit is available in your country of residence. You can download a direct deposit enrolment form from the site, or you can call us at 613-990-2244 (collect calls accepted) to have one mailed to you. You can also request an enrolment form by writing to:

**International Direct Deposit  
PO Box 7000  
Matane QC G4W 4T5  
CANADA**

The Government of Canada's service provider for foreign payments will automatically convert your pension payment to the currency of your country of residence

approximately five banking days before it is deposited into your account. Because the exchange rates change regularly, the amount deposited into your account may be different from month to month.

We do **not** charge you service fees for the direct deposit service. However, some financial institutions may charge you fees. Please contact your bank or financial institution for more details.

### When will I receive my payments each month?

If your payment comes by **cheque**, it usually arrives during the last three banking days of each month. If you sign up for **direct deposit**, the money will be deposited in your account during the third-last banking day of each month.

### Can I receive CPP payments outside Canada?

Yes, we can make payments anywhere in the world.

### Do I get cost-of-living increases?

Yes. We will increase your CPP pension payments to reflect increases in the cost of living as measured by the Consumer Price Index. We adjust payments in January of each year, if needed.

Starting in 2013, any Post-Retirement Benefits you receive will also be indexed, and will be adjusted in the same way.

Your monthly payments will **not** decrease if the cost of living goes down.

### What if I am incapable of applying?

If, because of an illness or infirmity, you are incapable of applying for a CPP pension or benefit, your designated representative can apply on your behalf.

## Appealing a decision

### What can I do if I do not understand or if I disagree with a CPP decision that affects me?

If you do not understand a decision or if you disagree with a decision that affects your benefits, you have the right to an explanation. If you contact us, we will explain the reasons for our decision.

If you are not satisfied with our response, you can ask us to reconsider the decision. To do this, you must send a letter to your Service Canada regional director no later than 90 days after receiving notice of our original decision. For the mailing address for your region, please visit our Web site at **[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)** or contact us (see page 35).

If you are still dissatisfied after the reconsideration, you can appeal the decision. If you would like to know more about the appeal process, please contact us.

## Protecting your information

### Who can see the information on my CPP file?

Your privacy is protected by law.

The *Canada Pension Plan* and Regulations ensure that only specific departments and agencies authorized by the Minister of Human Resources and Skills Development are entitled to review relevant parts of your records. Personal information in your file cannot be given to other departments, agencies, or individuals without your consent.

The *Access to Information Act* also prevents the release of information about you without your consent. There are two exceptions: information can be released if it has already been made public, or if the release is allowed under the *Privacy Act*. The Government of Canada can use information only for the purpose for which it was collected, unless it is using it to comply with a warrant or subpoena, or to enforce a law.

### Can I see the information on my file?

Yes. You have the right to review information about you that is kept on file by the Government of Canada. To help citizens access information about themselves, the Government publishes the document called *Info Source: Sources of Federal Government Information* every year.

To review this information, you must fill out an information request form. This form, as well as copies of *Info Source: Sources of Federal*

*Government Information*, are available at Service Canada Centres and other government offices. These documents are also available at public libraries, at most rural post offices, in Canadian missions abroad, and on the Internet. You can find the Info Source Web site at **[www.infosource.gc.ca](http://www.infosource.gc.ca)**.

## Taxation and your CPP benefits

### Are my CPP payments taxable?

Yes. CPP payments are taxable income.

If you wish, you may ask Service Canada to deduct income tax from your monthly benefit. Contact us for more information (see page 35).

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#### Note

If you are a non-resident of Canada for income tax purposes, your CPP payment may be subject to non-resident tax up to a maximum of 25% of the gross benefit amount. The tax rate depends on the country where you live. If your income is low, you can apply for a reduction in the tax withholding rate.

### When do I pay the income tax on my CPP benefits?

If you live in Canada or the United States and you have tax-related questions, call 1-800-959-8281. If you have a hearing or speech impairment and use a teletypewriter (TTY), call 1-800-665-0354.

For international tax enquiries (including non-resident enquiries), call the International Tax Services Office at:

From Canada and the United States:  
1-800-267-5177

If you have a hearing or speech impairment and use a teletypewriter (TTY): 1-800-665-0354

From all other countries: 613-952-3741  
(collect calls accepted)

Or write to:

**International Tax Services Office  
Canada Revenue Agency  
2204 Walkley Road  
Ottawa ON K1A 1A8  
CANADA**

### How do I include CPP benefit information on my tax return?

Early each year, you will receive a T4A (P) tax information slip (or an NR4 information slip if you are a non-resident of Canada) showing the amount of CPP payments you received during the previous year. You should use the information on this T4A (P) or NR4 tax slip to help calculate your income tax, and submit the slip with your income tax return.

### Can I get my T4A (P) and NR4 tax information slips online?

Yes. You can use the Tax Information Slips online service to:

- view your CPP and OAS tax information slips on the Internet and print them for your income tax return; and
- notify us online if you wish to stop receiving your CPP and OAS tax information slips by mail.

For more information on how to access the service, see “Using Service Canada’s online services” on page 34.

## Receiving other benefits

### Am I eligible for other benefits?

You may be. If you are 65 or older, you may be eligible for a pension under the *Old Age Security Act*. If you have a low income, you may also qualify for the Guaranteed Income Supplement. For more information, please contact us (see page 35).

If you are between 60 and 64, are the spouse or common-law partner of an Old Age Security pensioner, and have a low income, you may qualify for the Allowance. If your spouse or common-law partner has died, and you are between age 60 and 64, you may be eligible for the Allowance for the Survivor. For more information, visit our Web site at [www.serviccanada.gc.ca](http://www.serviccanada.gc.ca) or contact us (see page 35).

You may also be eligible for benefits under the *War Veterans Allowance Act* administered by Veterans Affairs Canada, or for benefits under the Employment Insurance program from Service Canada, as well as other provincial/territorial and municipal income

assistance and services. For more information, visit our Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).

## Do my CPP benefits affect the amount I receive from other programs?

Yes, they may. Income-tested benefits from programs such as the War Veterans Allowance, Employment Insurance, the Guaranteed Income Supplement, the Allowance, and the Allowance for the Survivor, as well as provincial/territorial social assistance (“welfare”), take your CPP income into account. CPP benefits may also affect how much you get from your employer pension or private-sector disability insurance.

Most workers’ compensation programs also take CPP income into account.

Beginning in 2013, if you receive a Post-Retirement Benefit, this may also affect the amount of benefits you receive from other programs.

## Using Service Canada’s online services

My Service Canada Account is a fast and convenient way to securely:

- view and print your CPP and OAS tax information slips sooner;
- view your most recent payment amounts;
- view your CPP Statement of Contributions; and

- view and change your address or your direct deposit information.

For information on how to create your own My Service Canada Account, visit [www.servicecanada.gc.ca/msca](http://www.servicecanada.gc.ca/msca).

On our Web site, we also provide you with access to forms for programs and services delivered by Service Canada and its partner departments.

To find a form, visit [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).

## Contact us

**Click** [servicecanada.gc.ca](http://servicecanada.gc.ca)

**Call** 1-800-277-9914  
(toll-free in Canada and the United States)

If you have a hearing or speech impairment and use a teletypewriter (TTY): 1-800-255-4786

From outside Canada and the United States (collect calls accepted): 613-990-2244

**Visit** a Service Canada Centre

### Note

Please have your Social Insurance Number ready when you call.