

Summary of Canada Pension Plan and Old Age Security benefits

Turning 60 years old

Someone who turns 60 may be eligible for:

- **Canada Pension Plan (CPP) retirement pension** – a monthly payment for someone at least 60 years old who has worked and made valid contributions to the CPP. The pension amount depends on how much and for how long they contributed to the CPP and at what age they want their pension to start. Starting the CPP retirement pension at age 60 for example, will decrease their pension amount by 36%.
- **Post-retirement benefit** – if someone between the ages of 60 and 65 continues to work while receiving their CPP retirement pension, they must continue to participate in the CPP. Their CPP contributions go toward post-retirement benefits which will increase their retirement income.
- **Old Age Security (OAS) Allowance** – a monthly payment for someone aged 60 to 64 whose spouse or common-law partner is receiving the OAS pension and the Guaranteed Income Supplement.
- **OAS Allowance for the Survivor** – a monthly payment for someone aged 60 to 64 whose spouse or common-law partner has died,

who has not remarried or entered into a new common-law relationship and whose annual income is below the eligible threshold. For information on the threshold, go to [Canada.ca](https://www.canada.ca) and search for “OAS payment amounts.”

Turning 65 years old

Someone who is 65 or older may be eligible for:

- **CPP retirement pension** – a monthly payment for someone who has worked and made valid contributions to the CPP. The pension amount depends on how much and for how long they contributed to the CPP and at what age they want their pension to start. People may choose to delay starting their pension (up to age 70) and the pension amount would increase. Delaying receipt of the CPP retirement pension from age 65 to age 70 for example, will increase their pension by 42%.
- **Post-retirement benefit** – if someone aged 65 or over continues to work while receiving their CPP retirement pension, they can choose whether or not to contribute to the CPP. If they continue to contribute, their CPP contributions go toward post-retirement benefits which will increase their retirement income.

- **OAS pension** – a monthly payment for someone who meets the legal status and residence requirements.
- **Guaranteed Income Supplement** – a monthly payment for someone who receives an OAS pension and whose annual income is below the eligible threshold. For information on the threshold, go to Canada.ca and search for "**OAS payment amounts**".

Living with a disability

A CPP contributor under the age of 65 who becomes disabled may be eligible for:

- **CPP disability benefit** – a monthly payment for someone who has worked and contributed to the CPP and whose disability is severe and prolonged and prevents them from working at any job on a regular basis.
- **CPP children's benefit** – a monthly payment for the child of someone who receives the CPP disability benefit. The child must be under the age of 18, or between 18 and 25 and attending a recognized school or university full time.

Changes in personal situation

Changes in someone's personal situation may affect their benefits. Service Canada must be notified when any of the following events occurs:

- **a couple can no longer live together for reasons beyond their control** (for example, if one of them is in the hospital or living in a nursing home), they may be entitled to a higher payment;
- **divorce or separation** (Contributions made to the CPP can be equally divided for the period they lived together while married or in a common-law relationship. This is called credit split (ISP1901).);
- **marriage or common-law relationship status;**
- **change of address;** or
- **any absence from Canada over six months.**

Death

Service Canada must be notified as soon as possible when someone receiving CPP and/or OAS benefits dies. The month in which someone dies is their last month to receive benefits. Any benefits received after that month must be repaid.

When a parent, spouse or common-law partner dies, these benefits may be available:

- **CPP survivor's pension** – a monthly payment to the surviving legal spouse or common-law partner of a deceased contributor.
- **CPP death benefit** – a one-time, lump-sum payment made to the estate of a deceased CPP contributor.

- **CPP children's benefit** – a monthly payment to the child(ren) of a deceased CPP contributor. The child(ren) must be under the age of 18, or between 18 and 25 and attending a recognized school or university full time.
- **OAS Allowance for the Survivor** – a monthly payment for someone aged 60 to 64 whose spouse or common-law partner is deceased and who has not remarried or entered into a common-law relationship and whose annual income is below the eligible threshold. For information on the threshold, go to Canada.ca and search for "**OAS payment amounts**".

Other useful information

Raising children

Someone who contributed to CPP and stopped working or worked less in order to raise their children may be eligible for the child-rearing provision to increase their CPP benefit. A section of the CPP application is dedicated to this provision.

Having lived or worked in another country

Someone who lived or worked in Canada and another country, or is the survivor of someone who did, may be eligible for pensions and benefits from both countries because of a social security agreement. For more information go to Canada.ca and search "**Lived or living outside Canada.**"

Working or living in the province of Quebec

The CPP operates throughout Canada, except in Quebec, where the Quebec Pension Plan (QPP) provides similar benefits. Someone should contact **Retraite Québec** if they:

- 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 their last province of residence was Quebec.

For more information

Click Canada.ca/publicpensions

Call 1-800-277-9914 (please have the Social Insurance Number available)

Visit a **Service Canada Office**

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

This document is available on demand in multiple formats by contacting 1 800 0-Canada (1-800-622-6232), teletypewriter (TTY), 1-800-926-9105.

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