



# Information and Instructions

## Application for a Canada Pension Plan Retirement Pension

### What is the Canada Pension Plan (CPP) retirement pension?

The CPP retirement pension is a monthly, taxable benefit that replaces part of your income when you retire. If you qualify, you will receive the CPP retirement pension for the rest of your life.

### How do I qualify for CPP retirement pension?



To qualify for the CPP retirement pension, 2 conditions must be met:

1. You must be at least 60 years old.
2. You must have made at least one valid contribution to the CPP.

Valid contributions can be either from work you did in Canada, or as the result of receiving credits from a former spouse or former common-law partner at the end of the relationship.


Service Canada will review the information on your account and from sections A and B of this application to determine if you meet the criteria.

### Symbols used in this application

-  Read this carefully       Attach an extra sheet if needed       Where to get help

The **CPP retirement pension** application is available in two formats:

- You can choose to apply for your CPP retirement pension online through your **My Service Canada Account**. Applying online is easy, safe, and fast! For more information, visit [www.canada.ca/msca](http://www.canada.ca/msca).
- You can choose to complete a paper application or a fillable form that can be found online at [www.canada.ca/esdc-forms](http://www.canada.ca/esdc-forms).

 **Note:** You can save the fillable form to your computer, but you cannot submit it electronically.

Be sure to:

- ✓ write/type your Social Insurance Number at the top of each page;
- ✓ provide as much detail as you can when answering the questions;
- ✓ sign in pen and mail your application to the Service Canada office nearest you. See a list of mailing addresses at the end of this application form. You can also drop-off the completed application at a Service Canada Centre near you.

If you need more space:

- ✓ write/type the information on a blank sheet of paper and attach it to the application;
- ✓ write/type your Social Insurance Number at the top of each sheet;
- ✓ write/type the question number, then write the information you want to add.

## If you have contributed to the Quebec Pension Plan



The CPP operates throughout Canada, except in Quebec, where the Quebec Pension Plan (QPP) provides similar benefits.

If one of the following applies to you, please contact Retraite Québec.

- You worked in Quebec only.
- You worked in Quebec and at least one other province/territory and currently live in Quebec.
- You worked in Quebec and at least one other province/territory, you currently live outside of Canada, and your last province of residence in Canada was Quebec.

? Information can be found at [www.retraitequebec.gouv.qc.ca/en](http://www.retraitequebec.gouv.qc.ca/en).

If you have contributed to both the CPP and QPP, you must apply for the QPP if you live in Quebec or for the CPP if you live in another province or territory in Canada.

## If you need help



You can give permission to another person to give or receive information from Service Canada on your behalf. To give permission, you must complete the **Consent to Communicate Information to an Authorized Person (ISP1603)** form. It is available in two formats:

- You can choose to fill it online through your **My Service Canada Account** by visiting [www.canada.ca/msca](http://www.canada.ca/msca), or
- You can choose a paper form or a fillable form that can be found online at [www.canada.ca/esdc-forms](http://www.canada.ca/esdc-forms).



This consent does not provide authority for the person to apply for benefits on your behalf, change your payment address, or request/change a tax withhold.

If you wish to have someone act on your behalf or you are no longer capable of managing your own affairs, you can appoint an **authorized representative**. See page 8 of this application for more information on authorized representatives.

## Unable to apply

If, due to a medical condition, you were unable to apply earlier or to ask someone to apply on your behalf, please contact us to obtain a form called *Declaration of Incapacity*. If you meet all of the eligibility requirements, filling out and returning this form may allow you to receive your pension with an earlier start date.

## If you need more information to complete the application

? The information and instructions you will need to apply for a CPP retirement pension can be found in this application. You can also find more information about the benefit online at [www.canada.ca/cpp](http://www.canada.ca/cpp).

If you cannot find the information you are looking for or have any questions, contact Service Canada at our toll-free numbers. Please have your Social Insurance Number (SIN) ready when you call.

In Canada or the United States:

1-800-277-9914 (English)

1-800-277-9915 (French)

1-800-255-4786 (TTY)

All other countries:

1-613-957-1954 (we accept collect calls)

*This application form contains general information concerning the Canada Pension Plan retirement benefit. The information reflects the Canada Pension Plan legislation. If there are any differences between what is in the application form and the Canada Pension Plan legislation, the legislation is always right.*



# Application for a Canada Pension Plan Retirement Pension

## Section A - Information about you

You do not need to provide proof of birth with your application. However, the Canada Pension Plan has the right to request proof of birth at any time, when considered necessary.

<b>A1</b> Social Insurance Number		Preferred language <input type="radio"/> English <input type="radio"/> French		<b>FOR OFFICE USE ONLY</b> Date Stamp
Salutation (optional): <input type="radio"/> Mr. <input type="radio"/> Mrs. <input type="radio"/> Miss <input type="radio"/> Ms.				
First name		Middle name	Last name(s)	
Date of birth (YYYY-MM-DD)	Full name at birth (if different from above)			
Home address (no, street, apt, RR), City/Town, Province/Territory, Country (if not Canada), Postal code				
Mailing address (if different from home address) (no, street, apt., PO box, RR), City/Town, Province/Territory, Country (if not Canada), Postal code				
If you now live outside of Canada, what is the last Canadian province /territory that you lived in?		Telephone number		Alternate telephone number
The best time for Service Canada to call you <input type="radio"/> Morning <input type="radio"/> Afternoon <input type="radio"/> Please don't call, send letters only				

## **A2** Direct deposit

If your application is approved, your monthly payments will be deposited into your account at your financial institution. The account must be in your name. A joint account is also acceptable.

To enroll for direct deposit banking, you must provide your banking information below.

Branch number (5 digits)

\_\_\_\_\_

Institution number (3 digits)

\_\_\_\_\_

Account number (maximum of 12 digits)

\_\_\_\_\_

Name(s) of the account holder

\_\_\_\_\_

Name and Address of Account holder		Cheque Number: 000102	
Pay to the order of		Date	
"VOID"		\$	
Dollars		Signature	
485	00646	842	:0164"0234-5800
<b>BRANCH NUMBER</b>	<b>INSTITUTION NUMBER</b>	<b>ACCOUNT NUMBER</b>	

## Direct deposit outside Canada

For direct deposit outside Canada, please contact us at 1-800-277-9914 from the United States, and at 613-957-1954 from all other countries (collect calls are accepted). The form and a list of countries where direct deposit service is available can be found at [www.directdeposit.gc.ca](http://www.directdeposit.gc.ca).

## Section B – Other Provisions and Agreements

The information you provide in **B1 to B4** will help us determine if any of the provisions or agreements apply to you.

### **B1** Pension sharing

If you have a spouse or common-law partner who is at least 60 years of age and you meet the eligibility requirements, you can share your retirement pension(s) for possible tax savings. Do you want to share your pension with your spouse or common-law partner?

☐ Yes ☐ No ☐ Not applicable


**This is not an application for pension sharing.** If you answered “Yes,” we will send you an application form with more information. You may also obtain the pension sharing application form on our website at [www.canada.ca/esdc-forms](http://www.canada.ca/esdc-forms).

### **B2** Benefits from other countries

If you have lived or worked in a country other than Canada, you could qualify for benefits from that country. Please provide the following information:

Country	Period:	From (YYYY-MM-DD)	To (YYYY-MM-DD)
<hr/>			
Insurance number	<hr/>		

Have you applied for or received a benefit from that country? ☐ Yes ☐ No

 If you have lived or worked in more than one country, use a separate sheet of paper.

### **B3** Dividing CPP contributions - Credit split provision

If you have been separated, divorced or in a common-law relationship that ended, the contributions that you and your former spouse or common-law partner made to the CPP during the time you lived together could be combined and equally divided. For more information about credit splitting, visit [www.canada.ca/cpp-credit-split](http://www.canada.ca/cpp-credit-split).

Have you ever been separated, divorced or in a common-law relationship that ended?				<input type="radio"/> Yes	<input type="radio"/> No
What is your current marital status?	<input type="radio"/> Single	<input type="radio"/> Common-law	<input type="radio"/> Divorced		
	<input type="radio"/> Married	<input type="radio"/> Separated	<input type="radio"/> Surviving spouse or common-law partner		

### **B4** If you worked less to care for young children - Child rearing provision (CRP)

If you worked less or stopped working because you were the primary caregiver for one or more children under the age of 7, you may have contributed little or nothing to the CPP. For this reason, we may be able to apply the child rearing provision. This could increase the benefit amount you receive.

For the CPP, the **primary caregiver** is the person most responsible for the daily needs of the child(ren) until the age of 7. Some things a primary caregiver does are: watch over the child(ren), prepare meals, go to school meetings and events, or take the child(ren) to medical appointments.

**To qualify for the Child Rearing Provision, you must have been the primary caregiver and:**

1. received the Family Allowance (available before 1993); **and/or**
2. been eligible for the Canada Child Benefit, even if you did not receive it (available since 1993).



**Note:** Only one person can be the primary caregiver at any time. Therefore, this provision can only be applied to one account for the same time period and child(ren) you list in section **A**).



To help you determine how to complete the following questions, please see **Annex A** at the end of the form.

**A) Please provide your child(ren)'s information below, regardless of their current age or if they are deceased.**

Child's full name	Child's Social Insurance Number	Child's date of birth (YYYY-MM-DD)	If the child was born outside Canada, tell us the date the child entered Canada (YYYY-MM-DD)
1.			
2.			
3.			
4.			



For additional children, please attach an extra sheet.



**Note:** If you cannot provide a Social Insurance Number for a child, you must submit proof of birth for that child.

If a child was born outside of Canada, please provide documentation showing the child's date of entry into Canada. This can be one of the following:

- Canadian immigration records (IMM 1000);
- complete passport;
- customs declaration;
- airline ticket;
- bus ticket; or
- ship ticket.



Please send certified true photocopies rather than original documents whenever submitting documents to Service Canada. For more information about certified photocopies of original documents, please see **Annex B** at the end of the form.

**B) Did you or your current/former spouse or common-law partner receive the Family Allowance?** ☐ Yes ☐ No

If **Yes**, please indicate who received the benefit:

- ☐ You
- ☐ Your current/former spouse or common-law partner

Did you or your current/former spouse or common-law partner receive, or were either of you eligible for the Canada Child Benefit?

☐ Yes ☐ No

If **Yes**, please indicate who received or was eligible for the benefit:

- ☐ You
- ☐ Your current/former spouse or common-law partner

Social Insurance Number:

PROTECTED B (when completed)

**C)** If there were periods when you did not receive the Family Allowance or were not eligible for the Canada Child Benefit for the child(ren) you listed in section **A)**, please provide the dates and reasons:

From (YYYY-MM)	To (YYYY-MM)	From (YYYY-MM)	To (YYYY-MM)
Reason:		Reason:	

 If you need to add additional information, please attach an extra sheet.

**D)** Were you the primary caregiver for the child(ren) when they were under the age of 7? ☐ Yes ☐ No

**E)** If there were periods of time when you were not the primary caregiver for the child(ren) you listed in section **A)**, please provide the dates and reasons:

From (YYYY-MM)	To (YYYY-MM)	From (YYYY-MM)	To (YYYY-MM)
Reason:		Reason:	

 If you need to add additional information, please attach an extra sheet.



Please read this section **only** if you were the primary caregiver, but did not receive the Family Allowance (available before 1993).

If you did not receive the Family Allowance, but you were the primary caregiver, we would not be able to apply this provision to your CPP benefit(s). However, if you remained at home to care for a child under age 7 but your current/former spouse or common-law partner received Family Allowances, they can waive their rights. This means your current/former spouse or common-law partner forgoes their rights to the Child Rearing Provision as it cannot be used for both you and your current/former spouse or common-law partner's CPP benefit(s) for the same child and for the same time period.

**If you are requesting the CRP for yourself or on behalf of the deceased person, do not sign section F).**

**To waive their rights, your current/former spouse or common-law partner has to complete and sign section F).**




**Note:** Your current/former spouse or common-law partner can only waive their rights to a primary caregiver.

**F) Waiver of rights to the Child Rearing Provision**

I declare that, for the child(ren) listed for this section and on any additional sheets, I have not and will not make any claims for the Child Rearing Provision for the period(s) accredited to my current/former spouse or common-law partner. Once I give up my rights to the Child Rearing Provision, the action cannot be reversed.

Name	Social Insurance Number	Telephone number during the day
Signature		Date (YYYY-MM-DD)

 Please read this section **only** if you were the primary caregiver, but were not eligible to receive Canada Child Benefits (available after 1993).

If your current/former spouse or common-law partner received Canada Child Benefits but you were actually the primary caregiver of the child, you may be eligible for the Child Rearing Provision. To be considered, you will need to provide a letter from the Canada Revenue Agency (CRA) indicating you would have been eligible for the Canada Child Benefits had you applied when you were the primary caregiver. If this situation applies, we will contact you.

**Section C – Your Canada Pension Plan retirement pension****When is the best time to start receiving your CPP retirement pension?**

It is your choice! The longer you wait, the more money you will get each month. You can start any time after you turn 60. There is no financial advantage to waiting past the age of 70.

The best age for you to start your pension depends on your own situation. Your health, finances, and retirement plans all play a part. **It is your decision.**

The CPP retirement pension is meant to cover part of your retirement income needs, along with the Old Age Security pension and your personal savings.

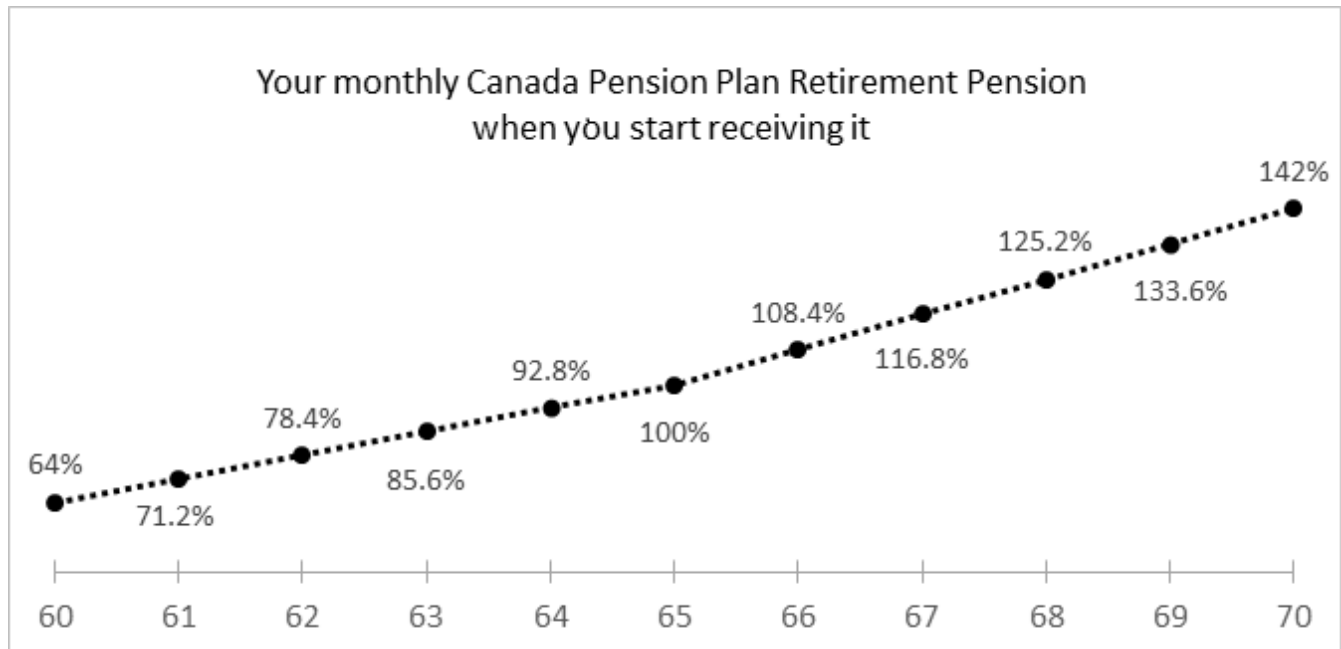
**How much could you receive?**

The amount you could get depends on:

- How long you paid into the CPP;
- How much you paid into the plan;
- The age you choose to start your CPP retirement pension.

This chart shows your monthly pension as a percentage. You can see that the amount will be smaller if you start receiving it before age 65. It shows that the longer you wait, the more the pension will be. The amount at age 70 is the most you can get.

- If your pension starts before age 65, it will be reduced by 0.6% for each month (or 7.2% per year) before your 65th birthday. The maximum reduction is 36% if you start your pension at age 60. This reduction is permanent.
- If your pension starts after age 65, it will increase by 0.7% for each month (or 8.4% per year) after your 65th birthday. The maximum increase is 42% if you start your pension at age 70. The increase is permanent, and there are no more increases after age 70.



**Note:** The rates in the chart above are reflective of the age plus one month, but you can choose your retirement pension to start in any month. However, the earliest your pension can start is the month after your 60th birthday.

**Retroactive payments:** If you are applying after your 65th birthday, you can choose to receive retroactive pension payments, but they cannot begin earlier than the month after your 65th birthday. In general, we can make retroactive payments of CPP benefits for up to 12 months (11 months plus the month you apply).

**?** We encourage you to visit the **Canadian Retirement Income Calculator (CRIC)** as part of your retirement planning. This tool will allow you to estimate your retirement pension at different ages and see how it can fit into your retirement income. To get a personalized estimate of your retirement income from a range of sources including CPP, visit [www.canada.ca/retirement-income-calculator](http://www.canada.ca/retirement-income-calculator).

### When Do You Want Your Pension to Start?

**Select one only**

☐ As soon as I qualify (you may qualify as early as the month after your 60th birthday), or

☐ As of (indicate a date)

\_\_\_\_\_  
YYYY-MM

### Section D – Federal Voluntary Income Tax Deduction

Your Canada Pension Plan retirement pension is **taxable** income. Fill out the section below if you would like to have us take off monthly voluntary income tax deductions from your Canada Pension Plan retirement pension. You should consider your personal tax situation before choosing an amount. If you decide to have us withhold voluntary income tax deductions, you may request an amount or percentage now, and have it changed at a later date. This service is available to Canadian residents only.

If we approve your application, would you like us to deduct federal income tax from your monthly payment?

☐ Yes ☐ No

**If yes,** indicate a dollar amount or a percentage you want us to deduct each month.

Federal  
Income Tax

\$

**OR**

Federal  
Income Tax

%



## Section E – Declaration and signature

### Privacy Notice Statement

Read the following information before you sign your application:

The personal information you provide is collected under the authority of the *Canada Pension Plan* (CPP) and will be used to determine your benefit eligibility and entitlement. The Social Insurance Number (SIN) is collected under the authority of section 52 of the *CPP Regulations*, and in accordance with the Treasury Board Secretariat Directive on the SIN which lists the CPP as an authorized user of the SIN. The SIN will be used as a file identifier and to ensure an individual's exact identification so that contributory earnings can be correctly applied to your record to allow for benefits and entitlements to be accurately calculated.

Submitting this application is voluntary. However, if you refuse to provide your personal information, the Department of Employment and Social Development Canada (ESDC) will be unable to process your application. The personal information you provide may be shared within ESDC, with any federal institution, provincial authority or public body created under provincial law with which the Minister of ESDC may have entered into an agreement and/or with non- governmental third parties for the purpose of administering the CPP, other acts of Parliament and federal or provincial law. As well, the personal information you provide may be used and/or disclosed for policy analysis, statistical, research, and/or evaluation purposes. However, these additional uses and/or disclosures of personal information will never result in an administrative decision being made. The personal information may also be shared with the government of other countries in accordance with agreements for the reciprocal administration or operation of the foreign pension program and of the *CPP and Old Age Security Act*.

Your personal information is administered in accordance with the CPP, the *Privacy Act*, the *Department of Employment and Social Development Act*, and other applicable laws. You have the right to the protection of, access to, and correction of your personal information, which is described in Personal Information Bank-Canada Pension Plan Program-ESDC PPU 146. You can ask to see your file by contacting a Service Canada office. Instructions for requesting personal information are provided in the government publication entitled *Information about programs and information holdings*, which is available at the following web site address: [www.canada.ca/infosource-ESDC](http://www.canada.ca/infosource-ESDC). *Information about programs and information holdings* may also be accessed online at any Service Canada Centre.

You have the right to file a complaint with the Privacy Commissioner of Canada regarding the institution's handling of your personal information at: [www.priv.gc.ca/en/report-a-concern/file-a-formal-privacy-complaint](http://www.priv.gc.ca/en/report-a-concern/file-a-formal-privacy-complaint) or by calling 1-800-282-1376.

### Signature of applicant

I hereby apply for the CPP Retirement pension under the *Canada Pension Plan* and declare that I have read and understood the Privacy Notice Statement above and to the best of my knowledge and belief, all of the information herein is true and complete.

**I agree to notify Service Canada of any changes that may affect my eligibility for benefits.**

**Note:** If you make a false or misleading statement, you may be subject to an administrative monetary penalty and interest, if any, under the *Canada Pension Plan*, or may be charged with an offence. Any benefits you received or obtained to which there was no entitlement would have to be repaid.

<b>Signature of applicant</b>	<b>Date (YYYY-MM-DD)</b>
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**To be completed by a witness if the applicant signs with a mark (e.g. X).**

I have read the contents of this application to the applicant, who appeared to fully understand them and who made their mark in my presence.

First name of witness (print)	Middle name	Last name(s)	Telephone number
Address (no, street, apt., RR), City/Town, Province/Territory, Country (if not Canada), Postal code			
<b>Signature of witness</b>			<b>Date (YYYY-MM-DD)</b>

## Authorized representative

An **authorized representative** can act on your behalf. This person will have all of the rights and responsibilities that you would have as an applicant/beneficiary, such as signing the application and keeping Service Canada informed of any changes to your account. These could include changes to your telephone number, your medical condition(s) or a return to work.

An **authorized representative** could be any of the following:

- guardian
- curator
- committee
- executor
- lawyer
- trustee
- Power of Attorney (for CPP purposes, only POA for property is accepted)
- any other legal representative of that person

The **authorized representative** must be appointed under a law of Canada, a province or territory, or by the Minister, to manage your affairs. Legal documents must be submitted to support an **authorized representative** and could include:

- mandate
- trusteeship
- Power of Attorney documents (for CPP purposes, only POA for property is accepted)
- letterhead from a lawyer clearly stating they represent you
- an official CPP/Old Age Security program form. Contact us for more information.

An **authorized representative** cannot receive the paid benefits on your behalf unless it has been proven that you are not capable of managing your affairs.

## Annex A - Child rearing provision guide

For the Canada Pension Plan (CPP), the primary caregiver is the person most responsible for the daily needs of the child(ren) until the age of 7. Some things a primary caregiver does are: watch over the child(ren), prepare meals, go to school meetings and events, or take the child(ren) to medical appointments.

### Family Allowance (FA) - available before 1993

The FA program (once known as the **baby bonus**) sent monthly payments to parents or guardians of dependent children under the age of 18. For most families, payments were issued to the mother. The Canada Child Benefit replaced the FA program in 1993.

### Canada Child Benefit (CCB) - available since 1993. Previously known as Child Tax Benefit and Canada Child Tax Benefit

The CCB is a monthly benefit administered by the Canada Revenue Agency. The amount of the CCB is based on your net family income level, the number of children you have, and the ages of your children. In most families, payments are/were issued to the mother. You might have been considered eligible to the CCB even if you did not receive it. If you were the primary caregiver of one or more children and did not receive the CCB only because your family income was too high, you are considered to have been eligible for the CCB.

Were you the primary caregiver?	Did you receive the Family Allowance (before 1993)?	Did you receive or were you eligible for the Canada Child Benefit (since 1993)?	What do I complete in question B4?
Yes	Yes	Yes	<ul style="list-style-type: none"> <li>- Answer questions A), B), C), D) and E).</li> <li>- Skip the waiver of rights F).</li> </ul>
Yes	Yes	No	<ul style="list-style-type: none"> <li>- Answer questions A), B), C), D) and E).</li> <li>- Skip the waiver of rights F).</li> </ul>
Yes	No	Yes	<ul style="list-style-type: none"> <li>- Answer questions A), B), C), D) and E).</li> <li>- Skip the waiver of rights F).</li> </ul>
Yes	No, my current/former spouse or common-law partner did	No	<ul style="list-style-type: none"> <li>- Answer questions A), B), C), D) and E).</li> <li>- Request that your current/former spouse or common-law partner complete the waiver of rights F).</li> </ul>
Yes	No	No, my current/former spouse or common-law partner received the payments	<ul style="list-style-type: none"> <li>- Answer questions A), B), C), D) and E).</li> <li>- Skip the waiver of rights F).</li> <li>- Provide a letter from the Canada Revenue Agency (CRA) indicating you would have been eligible for the CCB had you applied when you were the primary caregiver. If this situation applies, we will contact you.</li> </ul>
Yes	No, my current/former spouse or common-law partner did	No, my current/former spouse or common-law partner received the payments	<ul style="list-style-type: none"> <li>- Answer questions A), B), C), D) and E).</li> <li>- Request that your current/former spouse or common-law partner complete the waiver of rights F).</li> <li>- Provide a letter from the Canada Revenue Agency (CRA) indicating you would have been eligible for the CCB had you applied when you were the primary caregiver. If this situation applies, we will contact you.</li> </ul>
No	No, my current/former spouse or common-law partner did	No, my current/former spouse or common-law partner received the payments	<ul style="list-style-type: none"> <li>- If you have children, your current/former spouse or common-law partner should complete the request for Child Rearing Provision.</li> </ul>

## Annex B - Certified photocopies of original documents

**Please send certified true photocopies rather than original documents** whenever submitting documents to Service Canada. If you must send your original documents, we suggest you send them by registered mail. We will return the original documents to you.

We can only accept a photocopy of an original document if it is readable and if you have someone certify that it is a true copy of the original.

### How to get a certified true photocopy of an original document

Documents can be certified by Service Canada staff free of charge at any Service Canada Centre. If you cannot visit a Service Canada Centre, you can ask a member of one of the following professions to certify your photocopy:

- |   |  |
|---|--|
| - accountant  | - member of a provincial legislature or their staff                                  |
| - chief of First Nations band   | - minister of religion   |
| - commissioner for oaths  | - municipal clerk  |
| - employee of a Service Canada Centre acting in an official capacity  | - official of a federal or provincial government department, or one of its agencies  |
| - funeral director  | - official of an embassy, consulate or high commission                               |
| - justice of the peace  | - official of a country with which Canada has a reciprocal social security agreement |
| - lawyer, magistrate, notary  | - police officer   |
| - manager of a financial institution  | - professional engineer  |
| - medical and health practitioner: chiropractor, dentist, doctor, naturopathic doctor, nurse practitioner, ophthalmologist, optometrist, pharmacist, psychologist, registered nurse | - social worker  |
| - member of parliament or their staff   | - teacher  |
|   | - university professor   |

**Note:** You cannot certify photocopies of your own documents and you cannot ask a relative to do it for you.

The person certifying the document(s) must:

- compare the original document to the photocopy;
- state their official position or title and sign and print their name;
- provide their telephone number;
- write the date they certified the document; and
- write the following statement on the photocopy: **This photocopy is a true copy of the original document which has not been altered in any way.**

**Note:** If your photocopy is missing any of the above elements, it will not be accepted and you will have to submit a new, properly certified photocopy. This could result in delays in processing your application.

If the document has information on more than one page, photocopy all pages. The person you ask to certify your photocopies can either certify each page, or only the first page as long as they indicate and attest to the total number of pages in the document, including any pages that are blank.

Please write your Social Insurance Number on any document or photocopy that you send to Service Canada.

## Before you send your application - checklist

- ☐ Have you written your Social Insurance Number in the box at the top of each page and at the top of each sheet you have added?
- ☐ Have you provided your date of birth on page 1?
- ☐ Have you read and signed the Declaration and signature on page 7?

To mail your form to the Service Canada office nearest you, please find a list of addresses for Service Canada Offices on the next page. You can also drop off the completed form at a Service Canada Centre near you.

## Once we receive your application

We will review your application and any supporting documents received and contact you if further information is required. Upon completion of our final review, we will send you a letter notifying if you are eligible for benefits.



You must keep in mind that the date Service Canada receives your application is important as it could affect when your benefit starts.

If you apply online, you will receive a notice of decision in the mail between 7 to 14 days later. If you apply by mail or if you bring your application to a Service Canada centre, you will receive a notice of decision in the mail within 120 days.

## Other Useful Information

### Post-retirement benefit

You may be eligible for a Post-Retirement Benefit if you are 60 to 70 years of age and you are working or return to work in Canada (outside Quebec) while receiving a retirement pension from the Canada Pension Plan or Quebec Pension Plan. The Post-Retirement Benefit will allow us to increase your retirement income even if you are already receiving the maximum Canada Pension Plan pension amount. It is a secure monthly benefit that will rise with increases in the cost of living and be payable for the rest of your life. You do not need to apply for the Post-Retirement Benefit. If you are eligible, it will be paid to you automatically. For more information, visit [www.canada.ca/cpp-post-retirement](http://www.canada.ca/cpp-post-retirement).

### Canada Pension Plan Disability benefits

You may be eligible to receive CPP disability benefits if you are under the age of 65, you have earned a specific minimum amount and contributed to the CPP while working for a minimum number of years, and you are deemed disabled, as defined by the *Canada Pension Plan legislation*. If this applies to you, please contact us as soon as possible for more information or visit [www.canada.ca/disability](http://www.canada.ca/disability). If you meet the above criteria and are granted disability benefits, any retirement pension payments you have already received will be deducted from your disability benefits.

### Old Age Security pension

The Old Age Security (OAS) pension is a monthly payment you can get if you are 65 or older and meet the legal status and residence requirements. Service Canada may be able to enroll you automatically for this benefit. For more information, visit [www.canada.ca/oas](http://www.canada.ca/oas).



Service  
Canada

# Service Canada Offices

## Canada Pension Plan

### Mail your forms to:

The nearest Service Canada office listed below.

From outside of Canada: The Service Canada office in the **province where you last resided**.

### Need help completing the forms?

Canada or the United States: **1-800-277-9914**

All other countries: **613-957-1954** (we accept collect calls)

TTY: **1-800-255-4786**

**Important:** Please have your social insurance number ready when you call.

### NEWFOUNDLAND AND LABRADOR

Service Canada  
PO Box 9430 Station A  
St. John's NL A1A 2Y5  
CANADA

### PRINCE EDWARD ISLAND

Service Canada  
PO Box 8000 Station Central  
Charlottetown PE C1A 8K1  
CANADA

### NOVA SCOTIA

Service Canada  
PO Box 1687 Station Central  
Halifax NS B3J 3J4  
CANADA

### NEW BRUNSWICK AND QUEBEC

Service Canada  
PO Box 250  
Fredericton NB E3B 4Z6  
CANADA

### ONTARIO

**For postal codes beginning with "L, M or N"**

Service Canada  
PO Box 5100 Station D  
Scarborough ON M1R 5C8  
CANADA

### ONTARIO

**For postal codes beginning with "K or P"**

Service Canada  
PO Box 2013 Station Main  
Timmins ON P4N 8C8  
CANADA

### MANITOBA AND SASKATCHEWAN

Service Canada  
PO Box 818 Station Main  
Winnipeg MB R3C 2N4  
CANADA

### ALBERTA / NORTHWEST TERRITORIES AND NUNAVUT

Service Canada  
PO Box 818 Station Main  
Winnipeg MB R3C 2N4  
CANADA

### BRITISH COLUMBIA AND YUKON

Service Canada  
PO Box 1177 Station CSC  
Victoria BC V8W 2V2  
CANADA

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