



Estimate Request for Canada Pension Plan Retirement Pension and Post-Retirement Benefit

You may also visit the Service Canada website at **servicecanada.gc.ca/calculator** to use the online retirement calculator to estimate your Canada Pension Plan retirement pension and post-retirement benefits.

This request form is to obtain an estimate of your Canada Pension Plan (CPP) retirement pension or of your Post-Retirement Benefit, or both. The following information is intended to help you complete sections 5 and 8.

Section 5

When you request an estimate of your Canada Pension Plan retirement pension, **we automatically calculate the amount you will receive at age 65** when you become entitled to your full pension. However, you can receive a reduced pension as early as age 60 or begin receiving an increased pension after age 65 up to age 70. You can choose any three retirement ages between 40 and 70 for which you would like estimates.

NOTE:

Your retirement pension is **reduced** by a set percentage for each month before age 65 that you choose to begin receiving it. **This reduction is permanent.** From 2012 to 2016, the amount of this reduction will gradually increase from 0.52% to 0.6% per month. This means that if you start receiving your retirement pension in 2016 at age 60, it will be 36% **less** than if you had taken it at 65. The reduction percentage in effect the year your retirement pension begins remains in effect for as long as you receive the benefit, and will not change.

Year	% of monthly reduction	Maximum reduction (%) (if pension is taken at age 60)
2012	0.52	31.2
2013	0.54	32.4
2014	0.56	33.6
2015	0.58	34.8
2016	0.60	36

We **increase** retirement pensions paid to people who begin receiving the pension when they are **over** age 65 by 0.70% for each month the person is **over** 65 years of age up to age 70. This means that if you start receiving your CPP retirement pension in 2013 at age 70, it will be 42% **more** than if you had taken it at 65.

CPP benefits are adjusted in January each year if there is an increase in the cost of living as measured by the Consumer Price Index. Your monthly payment will **not** decrease if the cost of living goes down.

Service Canada delivers Employment and Social Development Canada programs and services for the Government of Canada.

Section 8

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 you 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 each year that you make a valid contribution to the Canada Pension Plan while receiving your retirement pension, you become eligible for a new Post-Retirement Benefit the following January. Like the Canada Pension Plan retirement pension, the amount of each Post-Retirement Benefit will depend on your **level of earnings**, the amount of Canada Pension Plan **contributions** you made during the previous year, **and your age** as of the effective date of the Post-Retirement Benefit.

Each new Post-Retirement Benefit will be added to any previously earned Post-Retirement Benefits and to any other Canada Pension Plan benefits to which you are entitled.

Contributions to the Post-Retirement Benefit are mandatory for working CPP retirement pension recipients under age 65 and their employers. If you are self-employed, you will have to contribute both the employee and employer portions.

If you work in the same year that your retirement pension begins, we will determine which portion of that year's contributions will go toward the retirement pension and which portion, if any, will go toward the Post-Retirement Benefit.

If you are at least 65 years of age, you can choose not to contribute. At age 70, you will stop making CPP contributions. To find out more about how to stop contributing to the CPP, visit the Canada Revenue Agency Web site at www.cra.gc.ca/cpp or call 1-800-959-8281.



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Please refer to the Privacy
Notice Statement on the
reverse side of this page.

IMPORTANT: You can fill out the form on screen by typing the information in the fields, then print and sign the completed form, or print a blank form and use a **pen**. If you use a pen, please **print** as clearly as possible.

1A. Social Insurance Number		1B. Sex ☐ Male ☐ Female		1C. Date of birth (YYYY-MM-DD)	
2. ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Miss		Given name and initial		Family name	
3. Mailing address (No., Street, Apt., P.O. Box, R.R.)				City, town or village	
Province or territory		Country (If other than Canada)		Postal code	
Telephone number(s)	4A. Telephone		4B. Other telephone		

(Refer to **Section 5** of the information sheet to help you complete this section.)

5. I would like an estimate of my Canada Pension Plan (CPP) retirement pension.

Please specify any three retirement ages between 40 and 70 for which you would like estimates.

If I retire	at age (40 to 70)	in (year month),	what will my estimated retirement pension be	at age (60 to 70)?
Estimate 1				
Estimate 2				
Estimate 3				

6. Did you or your spouse or common-law partner receive or were either of you eligible to receive Family Allowances or the Child Tax Benefit for any children born after December 31, 1958?

You ☐ No ☐ Yes
Your spouse or common-law partner ☐ No ☐ Yes

If yes, enter the periods during which you or your spouse or common-law partner received the benefits. Also list the dates of birth of all children born after December 31, 1958.

	From YYYY-MM-DD	To YYYY-MM-DD	Child's date of birth YYYY-MM-DD
Child 1			
Child 2			

Note: Please use another sheet of paper if you have more than 2 children.

7. Have you at any time received a Canada Pension Plan disability benefit?

☐ No ☐ Yes	If yes, for what periods?	From YYYY-MM-DD	To YYYY-MM-DD

Service Canada delivers Employment and Social Development Canada programs and services for the Government of Canada.

(Refer to **Section 8** of the information sheet to help you complete this section.)

8. I would like an estimate of my Canada Pension Plan (CPP) Post-Retirement Benefit.

If I work or plan to return to work while receiving my CPP retirement pension.

When I am aged 60 to 65 years old.

(Contributions to the CPP Post-Retirement Benefit are mandatory for you and your employer if you are working while receiving your CPP retirement pension.)

What will my estimated Post-Retirement Benefit be based on my estimated annual earnings?	In year	Estimated annual earnings
Estimate 1		\$
Estimate 2		\$
Estimate 3		\$

When I am aged 65 to 70 years old.

(You and your employer continue to make CPP contributions unless you choose not to contribute. The choice to make contributions or not can only be made **once** per calendar year. At age 70, you will stop contributing.)

Note: Estimated earnings (For each estimate requested below, enter the amount of your estimated earnings based on one or any combination of these scenarios. Only one scenario can apply to each estimate.)

- Estimated annual earnings for the year where you work and **contribute all year, OR**
- Estimated earnings in that year **for the period up to** the month you plan to stop contributing, **OR**
- Estimated earnings in that year **for the period after** the month you plan to start contributing again.

What will my estimated Post-Retirement Benefit be based on my estimated earnings?	In year	Estimated earnings (see note above)	I plan to contribute all year	If you do not plan to contribute all year		
				Month I plan to stop contributing	or	Month I plan to start contributing again
Estimate 1		\$	☐ Yes ☐ No			
Estimate 2		\$	☐ Yes ☐ No			
Estimate 3		\$	☐ Yes ☐ No			

Privacy Notice Statement

The information you provide is collected under the authority of the *Canada Pension Plan* legislation and will be used to estimate the amount of your Canada Pension Plan (CPP) Retirement benefit and Post-Retirement Benefit. **This is not an application for a CPP benefit.** The Social Insurance Number (SIN) is collected under the authority of section 52 of the *Canada Pension Plan Regulations*, and in accordance with Treasury Board Secretariat Directive on the SIN as an authorized user of the SIN. The SIN will be used to ensure an individual's exact identification so that contributory earnings can be correctly posted allowing for benefits and entitlements to be accurately calculated.

Submitting this request for an estimate is voluntary. However, if you refuse to provide your personal information, the Department of Employment and Social Development Canada (ESDC) will be unable to provide you with an estimate of your CPP Retirement benefit.

The information you provide may be used and/or disclosed for policy analysis, research and/or evaluation purposes. In order to conduct these activities, various sources of information under the custody and control of ESDC may be linked. However, these additional uses and/or disclosures of your personal information will never result in an administrative decision being made about you (such as a decision on your entitlement to a benefit).

Your personal information is administered in accordance with the *Department of Employment and Social Development Act*, *Canada Pension Plan* and the *Privacy Act*. You have the right of access to, and to the protection of, your personal information. It will be kept in Personal Information Bank ESDC PPU 146. Instructions for obtaining this information are outlined in the government publication entitled *Info Source*, which is available at the following Web site address: **infosource.gc.ca**. *Info Source* may also be accessed online at any Service Canada Centre.

Signature

Date (YYYY-MM-DD)



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

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

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

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St. John's NL A1A 2Y5
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CANADA

ONTARIO

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

Service Canada
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CANADA

ONTARIO

For postal codes beginning with "K or P"

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