

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.

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

If you continue working, receive your CPP retirement pension and are 65 years old or older you can choose whether or not 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, go to Canada.ca and search for “CPP post retirement.”

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) by going to Canada.ca and search for “MSCA.”

If you do not already have a MSCA account, you will need to request a personal access code online. It could take up to 10 business days to receive it by mail. Go to Canada.ca and search for “request a personal access code.”

Option 2

Complete, sign and mail the **Application for Canada Pension Plan Retirement (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 application form.

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 form, **Canada Pension Plan Credit Split (upon separation or divorce) (ISP1901)**, to Service Canada.

The **Canadian Retirement Income Calculator** and the **CPP Statement of Contributions** in My Service Canada Account 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 (ISP1003)** to Service Canada.

To find the Canadian Retirement Income Calculator, go to Canada.ca and search for “CRIC.”

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. 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

Click Canada.ca/ CPP

Call 1-800-277-9914 (please have your 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 O-Canada (1-800-622-6232), teletypewriter (TTY), 1-800-926-9105.

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