

# Canada's Public Pensions



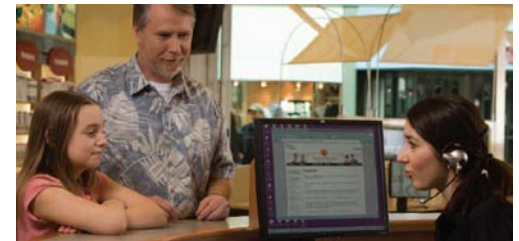
Through the Service Canada network, Canadians can access our services when they want, where they want, and how they want.

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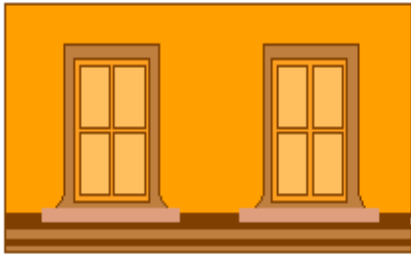
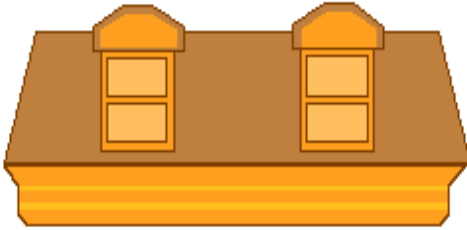
**Call:** 1 800 277 9914 – Pensions

1 800 O-Canada

**Visit:** a Service Canada office



# Canada's Retirement Income System



Private Savings  
Employer Pensions



Canada Pension Plan  
Quebec Pension Plan

Old Age Security



# International Social Security Agreements

Antigua and Barbuda	Iceland	Poland
Australia	India	Portugal
Austria	Ireland	Republic of Macedonia
Barbados	Israel*	Romania
Belgium	Italy	Saint Kitts and Nevis
Chile	Jamaica	Saint Lucia
China*	Japan	Saint Vincent and the Grenadines
Croatia	Jersey and Guernsey	Serbia
Cyprus	Korea	Slovak Republic
Czech Republic	Latvia	Slovenia
Denmark	Lithuania	Spain
Dominica	Luxembourg	Sweden
Estonia	Malta	Switzerland
Finland	Mexico	Trinidad and Tobago
France	Morocco	Turkey
Germany	Netherlands	United Kingdom*
Greece	New Zealand	United States
Grenada	Norway	Uruguay
Hungary	Philippines	



# Old Age Security

- Basic Old Age Pension
- Guaranteed Income Supplement
- Allowances
  - Survivor



# Old Age Security

- automatic enrollment
- deferral
- repayment of benefits



# Canada Pension Plan

- Retirement Pension
  - Post Retirement Benefit
- Disability Benefit
  - Disabled Contributor's Child's Benefit
- Death Benefit
- Survivor's Benefit
  - Orphan's Benefit



## **Age 65 = “Basic”**

- Paid the month after 65th birthday

## **Age 60-65 = “Flexible”**

- Reduced by a set percentage

## **Age 65-70 = “Flexible”**

- increased by a set percentage
- no financial benefit in delaying receiving your pension after the age of 70





# Your Canada Pension Plan Statement of Contributions

Keep for your records  
 Social Insurance Number  
 Date of Birth  
 Date of Statement

■■■■■■■■■■ BAR CODE ■■■■■■■■■■  
 JOHN PUBLIC  
 1234 MAIN STREET  
 ST JOHN'S NF A1A 1A1

The amount of your benefits depends on how much and for how long you have contributed to the Canada and Quebec Pension Plans. To receive these benefits, you must apply.

Year	Your contributions (\$)	<sup>1</sup> Your pensionable earnings (\$)	Year	Your contributions (\$)	<sup>1</sup> Your pensionable earnings (\$)

\* - MAXIMUM  
 \*\* - SELF-EMPLOYED

<sup>1</sup> You only pay contributions on earnings between the minimum of \$3,500 and the maximum of \$37,400 for 1999 which are called "pensionable earnings".

Based on your average earnings since age 18, if your earnings continue at this level until age 65, you could receive a **retirement pension** of ..... per month \$

If you become disabled as defined by CPP, you could receive a **disability benefit** of ..... per month \$

A survivor age 45 to 65 could receive a **survivor benefit** of ..... per month \$

ISPB-301-06-00E

- 1 800-277-9914
- available on-line

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Tax information

## My Service Canada Account

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My Service Canada Account (MSCA) provides convenient and secure access to view and update your Employment Insurance (EI), Canada Pension Plan (CPP), and Old Age Security (OAS) information online.

**Don't have an account?**