



- Important -

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Information Sheet **How to Apply for the Canada Pension Plan Retirement Pension**

This information sheet, which helps you complete the application form, is part of a kit which includes:

- an **application form** you can use to apply for the Canada Pension Plan Retirement pension;
- a **Canada Pension Plan Child Rearing Dropout Provision** form.

Getting started

Please read this information sheet before you complete your application. The explanations match the box numbers on the application form.

Use a **pen** to complete your application and be sure to **print** as clearly as possible.

Fill out as much of the application form as you can. If you need help, have a list of your questions ready and call us at the telephone numbers we have listed on this page. Our lines are busiest at the beginning and end of each month, so if your business can wait, it's best to call at other times. Please have your Social Insurance Number ready.

You can also **make an appointment** with one of our agents. To do so, call us at the telephone numbers listed on this page.

When can I send in my application?

You can send in your application as early as 12 months before the month in which you want your pension to begin.

HOW TO CONTACT US	
<p>In Canada or the United States, call: 1 800 277-9914 (for service in English) 1 800 277-9915 (for service in French) 1 800 255-4786 TTY/Teletypewriter Users Only</p>	
<p>For general information on Income Security Programs, visit our Internet site at: http://www.hrdc-drhc.gc.ca/isp (English) http://www.hrdc-drhc.gc.ca/psr (French)</p>	

DOCUMENT CHECK LIST	
Documents You Need to Provide	
Your Birth or Baptismal certificate	✓
Indicate your Social Insurance Number on all documents before sending them to us (except originals)	✓

See the section titled "**Send certified photocopies instead of original documents**".

This Information Sheet contains general information concerning the Canada Pension Plan Retirement pension. If there are any differences between what is in the Information Sheet and the Canada Pension Plan legislation, the legislation takes precedence.

To qualify for the monthly Canada Pension Plan (CPP) Retirement pension you must:

- be 65 years of age or older;
or
- be between 60 and 65 years of age and have stopped working or have earnings from work below the monthly maximum CPP retirement pension. For more details, see the section further on in this Information Sheet titled "**When can I receive my CPP retirement pension?**".

You must also:

- have made at least one valid contribution to the Canada Pension Plan;
- submit the necessary documents; **and**
- apply in writing.

Quebec Pension Plan

A person may contribute to both the Canada Pension Plan and Quebec Pension Plan. The contributions made under both plans are combined when a benefit is calculated. You should apply to the Quebec Pension Plan at the address below if:

- you have contributed only to the Quebec Pension Plan; **or**
- you have contributed to both plans and reside in the province of Quebec; **or**
- you are living outside of Canada and your last province of residence was Quebec.

La Régie des rentes du Québec
P.O. Box 5200
Quebec, Quebec
G1K 7S9

Send certified photocopies instead of original documents

With your application, you usually have to send us certain documents, such as a birth certificate. To prevent loss or damage, send us certified photocopies instead of the original documents. If you do send your original documents, it's best to send them by registered mail. We will return all the original documents you send us.

Keep in mind, however, that **we can only accept a photocopy if it is readable and if you have someone certify it as a true copy of the original**. You can bring your original documents into any Human Resources Development Canada (HRDC) office and our staff will photocopy the documents and certify them for free. To do so, **make an appointment** by calling the telephone numbers on page 1.

Send certified photocopies instead of original documents (continued)

If you cannot come to a HRDC office, you can ask one of the following people, who may provide this service:

- an Accountant
- a Chiropractor
- a Dentist
- a Doctor
- an Employee of a Federal or Provincial Department or one of its agencies
- a Funeral Director
- a Justice of the Peace
- a Lawyer
- a Magistrate
- a Manager of a Financial Institution
- a Member of a Provincial Legislature (or their staff)
- a Member of Parliament (or their staff)
- a Minister of Religion
- a Municipal Clerk
- a Notary
- an Official of a country with which Canada has a reciprocal Social Security Agreement
- an Official of an Embassy, Consulate or High Commission
- a Pharmacist
- a Police Officer
- a Postmaster
- a Professional Engineer
- a Social Worker
- a Teacher

People who certify photocopies have to compare the original document to the photocopy and do the following:

- ◆ state their official position or title;
- ◆ sign and print their name;
- ◆ provide their phone number; **and**
- ◆ include the date they certified the document.

They also have to 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".

You cannot certify photocopies of your own documents, and you cannot ask a relative to do it. **Please write your Social Insurance Number on all documents that you send us (except originals).**

Filling out your application

The following explains how to complete the application form. Where needed, explanations have been provided. These explanations match the box numbers on the application form.

If you have any questions, call us at the telephone numbers listed in the section called "**How to contact us**" on page 1.

Box 1A Your Social Insurance Number

Enter your Social Insurance Number in this box.

Your pension is based on how much, and for how long, you contributed to the Canada Pension Plan. Your earnings and contributions to the plan are kept in a "Record of Earnings" file under your Social Insurance Number. To make sure that we use your record of earnings, you must indicate your Social Insurance Number in question 1A.

If you have more than one Social Insurance Number, be sure to attach a note to your application listing all numbers assigned to you.

Box 1C Your date of birth

Enter your date of birth in this box.

If you have never applied for or received benefits under the *Canada Pension Plan* or *Old Age Security Act*, send us the original or a **certified copy of your birth or baptismal certificate** with the application form. For details on how to have copies certified, see the section in this information sheet called "**Send certified photocopies instead of original documents**".

For people born in Canada, acceptable birth certificates are ones issued by a Provincial birth, marriage or death registration office. If you do not have your birth certificate and you were born in Canada, you can get your birth certificate by contacting the birth, marriage or death registration office in the province or territory where you were born. You can usually find the telephone number in the provincial or territorial government listings of the telephone book (normally listed as a Provincial Vital Statistics office).

Box 1C Your date of birth (continued)

If you cannot get your birth or baptismal certificate, call us. One of our agents will let you know what other kind of documents you can use to confirm your date of birth.

Box 3A Written communication

Tell us in which language you would like to get letters from us. Check only one box.

Box 3B Verbal communication

Please check the language — English or French— you would like to use when you talk to us.

Note, you can choose a different language for written and verbal communication. For example, you can ask to receive your letters in English, and you can ask to use French when talking to one of our agents.

Box 8 Direct Deposit

The federal government now uses Direct Deposit as its usual way to make payments to people. The money goes right into your account at your financial institution. Although you can still get your payment by cheque, Direct Deposit has several advantages:

- your payment will always be on time, and you can start using the money and earning interest right away;
- there is less risk that your payment will be lost, stolen or damaged;
- if you are sick, on vacation or travelling, you will still get your payment automatically; **and**
- Direct Deposit saves money for Canadian taxpayers, since the federal government has to print and mail fewer cheques.

We can deposit your payment into your account at any bank, *caisse populaire*, credit union, trust company or other financial institution in Canada or the United States. If, for some reason, we can't deposit your payment into your account, we will automatically send you a cheque.

Box 8
Direct Deposit (continued)

How do you sign up for Direct Deposit?

DIRECT DEPOSIT IN CANADA

To sign up for Direct Deposit in **Canada**, you can either:

- attach a personalized cheque from your chequing account to the application form-- make sure to write the word **"VOID"** across the front of the cheque (see the example below) and write your Social Insurance Number on the back; **or**
- complete Box 8 on the application.

EXAMPLE OF A VOIDED CHEQUE

The diagram shows a cheque from John Smithers at 221 Arbour Street, Toronto, Ontario M1M 1Z7. The cheque number and date fields are crossed out with a diagonal line. The amount field is crossed out with a diagonal line and the word "VOID" is written across it. The signature field is also crossed out with a diagonal line. At the bottom, the MICR line is shown as "485" "00646" 842 :0164"0234-5800. Brackets below the MICR line identify the segments: "485" is the BRANCH NUMBER, "00646" is the FINANCIAL INSTITUTION NUMBER, and "842 :0164"0234-5800" is the ACCOUNT NUMBER.

If you answered **yes** in question 8 and **ARE NOT PROVIDING** a voided cheque, you **MUST** indicate your branch number, your financial institution number and your account number in the blocks at the bottom of question 8. Please see the example above.

DIRECT DEPOSIT IN THE UNITED STATES

If you would like your pension deposited into a financial institution in the **United States**, please attach a note to your application saying so. We will then send you the appropriate form to fill out.

Box 9
Voluntary federal income tax deduction

Your Canada Pension Plan (CPP) Retirement pension is taxable. Fill out Box 9 if you would like to have us take off monthly federal income tax deductions from your CPP Retirement pension.

This service is available to Canadian residents only.

Box 9
Voluntary federal income tax deduction (continued)

You should consider your personal tax situation before choosing an amount. If you decide to have monthly federal income tax deductions, you may request an amount now, and have it changed at a later date. If you require advice about the amount of tax deduction, please contact the Canada Customs and Revenue Agency (CCRA). Note, we are not able to deduct provincial income tax from your retirement pension.

Box 11
Have you ever lived or worked in another country?

If you answer **yes** in Box 11, you should provide the names of the countries, your insurance numbers, the dates you lived and worked there and whether a benefit has been requested.

Canada has international social security agreements with many countries. If you have lived or worked in a country other than Canada, one of these agreements may apply to you.

The information you provide may also help you qualify for a pension from another country.

Box 13
Child Rearing Dropout Provision

This provision may help you increase the monthly amount of your pension. If you received Family Allowances (FA) or were eligible to receive the Child Tax Benefit on behalf of any children born after December 31, 1958, this provision may apply to you. In this case, complete the form titled **"Canada Pension Plan Child Rearing Dropout Provision"** and return it with your application.

If you were a spouse as defined under the Canada Pension Plan prior to the repeal of the Family Allowances Program in 1993 and your spouse received the Family Allowances but you remained at home and were the primary caregiver for these children, your spouse can waive his/her rights to this provision in your favor. If your spouse wishes to waive his/her rights, complete the form titled **"Canada Pension Plan Child Rearing Dropout Provision"** and return it with your application.

Box 14

Your spouse's or common-law partner's name and Social Insurance Number

In this box, please enter your spouse's or common-law partner's full name and Social Insurance Number, if it is available.

Definition of "spouse" and "common-law partner"

- a **spouse** is a person of the opposite sex to whom you are legally married;
- a **common-law partner** is a person of the opposite sex or same sex who has been living with you in a conjugal relationship for at least one year.

When can I receive my Retirement pension?

A retirement pension is available before and after age 65. If you decide to receive the retirement pension before age 65, your monthly pension will be reduced by 0.5% for each month you are under 65 years of age. **Note, there is no retirement pension payable before age 60.**

If you decide to receive the retirement pension after age 65, your monthly pension will be increased by 0.5% for each month you delay applying, up until you reach 70 years of age.

Box 15

Complete this box if you want your pension to begin at 65 years of age or older

In this box enter the date you would like your retirement pension to begin.

If you are or will be age 65 when your pension begins, it is not necessary for you to stop or reduce working to receive a retirement pension. Your pension will begin the **latest** of:

- the month after your 65th birthday;
- the month you specify in Box 15;
- the 11th month before the month you applied.

You will not be paid for any period before the month you specify.

Box 16A and 16B

Complete these two questions if you want your pension to begin *between* the ages of 60 and 65

Box 16A

In this box enter the date you would like your retirement pension to begin.

Retirement pensions starting before age 65 begin the **latest** of:

- the month after your 60th birthday;
- the month after you applied for a retirement pension;
- the second month you stopped work or had earnings from work below the monthly maximum CPP retirement pension;
- the month you specify in Box 16A.

Box 16B

You must show us that you have or will have stopped working **or** have earnings below a certain level before the pension starts. That is, you must either:

- i) stop working entirely by the end of the month before your retirement pension will begin and for the month in which it does begin;

example: If you were applying for your pension to begin in the month of March, this means that you must stop working by the end of February and for the entire month of March.

OR

- ii) have earnings from employment/self-employment less than the monthly maximum CPP retirement pension in the month before your retirement pension will begin and for the month it does begin;

example: If you were applying for your pension to begin in March, your earnings from employment/self-employment must be below the monthly maximum CPP retirement pension for both February and March.

The monthly maximum CPP retirement pension, payable at age 65, **changes every year** and is determined through Regulation. For the year 2002, this means that your employment/self-employment income cannot be more than \$788.75 per month for each of the two months in question.

Box 16A and 16B (continued)

Your circumstances may change after you submit this application. If you do not stop work or no longer have earnings below the monthly maximum as you stated on your application, you must let Income Security Programs know immediately.

Once the month of eligibility has passed, you can return to work and earn as much as you want. This will not affect your CPP retirement pension. However, you cannot contribute to the CPP on any future earnings once you are getting CPP benefits.

Box 17 Have you stopped working because of a disability?

You may be entitled to receive a CPP disability benefit if you have stopped working because of a disability and are under age 65. Your disabling condition can be physical or mental. The Canada Pension Plan legislation says that your disability must be "**severe and prolonged**".

"**Severe**" means your condition prevents you from working regularly at any job, and "**prolonged**" means your condition is long term or may result in your death.

If you feel this applies to you, call us at the telephone numbers listed on page 1 of this document to request an application for a CPP disability benefit.

Applicant's declaration

To complete the application, you have to sign and date it, in this section.

Information about the witness or person authorized to act on behalf of the applicant

IMPORTANT

Did the applicant sign with a mark (e.g. X)?

If yes, a person (friend, member of the family, etc.) must witness the applicant's mark and complete this section.

Was the form completed and signed by someone else, instead of the applicant?

If yes, that person must complete this section and give proof that they are authorized to act on behalf of the applicant. Call us at 1 800 277-9914 to find out what documents are required.

It is an offence under the Canada Pension Plan legislation to make a false or misleading statement when completing your application to obtain benefits. You can be charged with an offence under the Canada Pension Plan legislation and/or the Criminal Code of Canada. Any benefits received to which you are not entitled must be repaid.

Other information you should read before mailing your application

Before you mail your application

Please make sure that you have:

- **completed, signed and dated** your application and the **Canada Pension Plan Child Rearing Dropout Provision form** (if it applies to you);
- indicated your social insurance number in the space provided on each page of your application; **and**
- *enclosed certified photocopies or any original documents we need.*

Read the "**Document Check List**" on page 1 for the documents we need.

When we receive your application

Once we receive your application and supporting documents, we will contact you if we need more information. We will send you a letter when we have completed our review to let you know if you qualify.

If you have not heard from us by the time you expect your first payment, call us at the telephone numbers listed on page 1.

Incapacity

Protection is available for people who did not apply for CPP benefits because they were unable to apply or to ask someone to apply on their behalf due to their medical condition. If this applies to you, contact us to obtain a "**Declaration of Incapacity**" form.

Non-Resident Tax

If you are a non-resident of Canada for income tax purposes, we may deduct a Non-Resident Tax from your monthly CPP Retirement pension. The tax rate is 25% of your monthly CPP Retirement pension (unless the country you live in has a tax treaty with Canada that reduces the rate or exempts you from paying the tax).

Sometimes you can benefit from paying tax at the same rate as residents of Canada by filing a yearly Canadian income tax return.

You can also request a reduction in the amount of tax we withhold from your CPP Retirement pension by completing yearly, the form "**Application by a Non-Resident of Canada for a Reduction in the Amount of Non-Resident Tax Required to be Withheld**" (Form NR5).

You can get this form by writing to the:

International Tax Services Office
Canada Customs and Revenue Agency
2204 Walkley Road
Ottawa, Ontario
K1A 1A8
Canada

or by calling:

Outside North America (613) 952-3741 (English)
(613) 954-1368 (French)

What you must do after your pension starts

If you move

You **must** tell us if you move, even if your pension is being sent to another address or is being deposited directly into your financial institution account. We need the new address to send you important information and the tax slips you need for income tax purposes. Also, if you move outside of Canada or from one country to another, your tax status may change. **If you do not inform us of an address change and you should have paid a higher tax rate, you will have to repay any amount paid in excess.**

If you change financial institutions or account numbers

If your payment is directly deposited, let us know if you change financial institutions or account numbers. Do not close your old account until you are sure that your pension is being deposited into your new account.

If the Canada Pension Plan recipient dies

The estate representative must inform Human Resources Development Canada as soon as possible of the death of the recipient. Your estate can receive benefits for the month of your death. If we do not get the information quickly enough, any benefits paid after the month of death will have to be paid back.

Other pensions / benefits

Assignment of Retirement pension

Assignment of Canada Pension Plan retirement pension(s) or "pension sharing", is for spouses or common-law partners living together who are receiving their retirement pension(s).

With assignment, each spouse or common-law partner can receive a portion of the other's pension. It does not increase or decrease the total benefits paid. If only one of the spouses or common-law partners has been a CPP contributor, that person's pension can also be shared. Each spouse or common-law partner pays income tax on the shared amount they received.

Canada Pension Plan Credit Splitting

The Canada Pension Plan (CPP) contains a provision allowing the CPP credits that you and/or your spouse, former spouse or former common-law partner accumulated **during the time you lived together** to be divided equally. The division can only take place after a divorce, legal annulment, separation from a legal marriage or common-law union. This provision is called the "**Division of Unadjusted Pensionable Earnings**".

If you have been separated or divorced since January 1, 1987, your pensionable earnings under the Canada Pension Plan as well as those of your spouse or former spouse or former common-law partner could be added together under the "division of pension credits" provision. These credits could then be divided equally for the period you lived together (including periods of former common-law unions of one year or more).

If your marriage ended in divorce or was annulled between January 1, 1978 and December 31, 1986, you may still be entitled to a "division of pension credits" if both you and your former spouse agree in writing.

For former common-law partners of the same sex, the division of pension credits will only be applied if the partners separated on or after July 31, 2000.

This provision may help you qualify for a pension or increase the pension amount payable. If you need more information on "division of pension credits" or if you wish to request that this provision be applied, please call us at the telephone numbers listed on page 1.

Old Age Security pension

You may be eligible to receive an Old Age Security pension when you reach age 65. Human Resources Development Canada will send you an application 12 months before your 65th birthday. If you do not receive an application, you should contact us.

Other available pensions / benefits

Other benefits payable under the Canada Pension Plan include a Disability benefit, Death benefit, Survivor's benefit and Child(ren)'s benefit(s).

Protection of personal information

The information requested is required under the *Canada Pension Plan (CPP)*. We may not be able to give you a benefit if you do not give us all the information we need. We will keep this information in the Personal Information Bank HRDC PPU 146 (Retirement, Disability, Survivors and Death benefits). Your personal information is governed by the *Privacy Act* and we may disclose it where we are authorized to do so under the *CPP*.

Under the *CPP* and the *Privacy Act* you have the right to look at the personal information about you in your file. You can ask to see your file by contacting a HRDC office. To find out how to get your personal information through the Access to Information Coordinator's office, see the "*Info Source*", a directory that lists all the information banks and the information they contain. Copies of the Info Source are available in all HRDC offices, Canadian embassies, high commissions and consulates.



Application for Canada Pension Plan Retirement Pension

It is very important that you:

- send in this form with supporting documents
(see the information sheet for the documents we need); and
- use a **pen** and **print** as clearly as possible.

1A. Social Insurance Number ____ _	1B. Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	1C. Date of Birth Year Month Day	1D. Country of Birth (If born in Canada, indicate province or territory)
2. Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Common-law <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced			FOR OFFICE USE ONLY PROV. CODE _____ AP
Your Language of choice	3A. Written Communications (Check one) <input type="checkbox"/> English <input type="checkbox"/> French	3B. Verbal Communications (Check one) <input type="checkbox"/> English <input type="checkbox"/> French	AGE ESTABLISHED _____ AP
4A. <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms.	Usual First Name and Initial	Last Name	SURNAME - VALIDATOR _____ AR
4B. Name at birth, if different from 4A. (e.g. maiden name, legal name change)	First Name and Initial	Last Name	NAME CHANGE VERIFIED _____
4C. Name on Social Insurance Card, if different from 4A.	First Name and Initial	Last Name	_____
5. Mailing Address (No., Street, Apt., P.O. Box, R.R.)	City	TYPE NM ADR FOREIGN CODE LANG.	_____ FA
Province or Territory (if Canada)	Country	Postal Code	CONS. CODE NO. LNS A. L.
Home Address, if different from mailing address (No., Street, Apt., P.O. Box, R.R.)	City	TYPE NM ADR FOREIGN CODE LANG.	_____ GA
Province or Territory (if Canada)	Country	Postal Code	CONS. CODE NO. LNS A. L.
Telephone Numbers(s)	7A. Area code and telephone number at home (____) ____-____	7B. Area code and telephone number at work (if applicable) (____) ____-____	
8. Direct Deposit You can only use this block for Direct Deposit to a financial institution located in Canada. For Direct Deposit to a financial institution located in the United States, please see the enclosed information sheet. If we approve your application, would you like your benefit payment deposited directly into your account at your financial institution located in Canada? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, attach a personalized cheque from your chequing account with the word "VOID" written across it. Write your Social Insurance Number on the back of your personalized cheque. We will use the information on the cheque to set up your Direct Deposit. If you cannot attach a personalized cheque, complete the blocks below. (See the completed sample in the information sheet to guide you.)			
Branch Number	Institution Number	Account Number	
Name(s) of account holder(s)	Area code and telephone number of financial institution		
<input type="text"/> <input type="text"/>	<input type="text"/> (____) ____-____		

Social Insurance Number

9. Voluntary Income Tax Deduction **This service is available if you live in Canada.**
 Your Canada Pension Plan benefit is taxable income. If we approve your application, would you like us to deduct **federal income tax** from your monthly payment? (See the information sheet for more information.)

Federal Income Tax

No Yes ▶ **If yes, indicate the dollar amount you want us to deduct each month.** \$ _____ .00

10. If your address is outside Canada, name the last province or territory where you lived in Canada. ▶

11. Have you ever lived or worked in another country? No Yes ▶ **If yes, give the names of the countries, your insurance numbers, the dates you lived and worked there and whether a benefit has been requested.** (If you need more space, use the space provided on page 4 of this form.)

Country	Insurance number	I lived there				I worked there				Has a benefit been requested?	
		From		To		From		To		Yes	No
		Year	Month	Year	Month	Year	Month	Year	Month		
										<input type="checkbox"/>	<input type="checkbox"/>
										<input type="checkbox"/>	<input type="checkbox"/>
										<input type="checkbox"/>	<input type="checkbox"/>
										<input type="checkbox"/>	<input type="checkbox"/>
										<input type="checkbox"/>	<input type="checkbox"/>

12A. Are you receiving or have you ever applied for a benefit under the:

Canada Pension Plan? No Yes **If yes, indicate the type of benefit(s)** ▶ Retirement pension Disability benefits Survivor benefits

Quebec Pension Plan? No Yes **If yes, indicate the type of benefit(s)** ▶ Retirement pension Disability pension Surviving Spouse's benefits

Old Age Security Program? No Yes **If yes, indicate the type of benefit(s)** ▶ Old Age Security pension Guaranteed Income Supplement Allowance/ Allowance for the Survivor

12B. If you answered yes to 12A, provide the Social Insurance Number or account number under which you applied. ▶

13. Were you or your spouse eligible to receive Family Allowances or, were you or your spouse or common-law partner eligible to receive 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, you may receive a higher benefit amount. Please complete the form titled "Canada Pension Plan Child Rearing Dropout Provision", if appropriate, and return it with this application.

14. If you have a spouse or common-law partner, please provide the following information. (See the information sheet for the definition of spouse and common-law partner.)

First Name and Initial Last Name Social Insurance Number, if available

IF YOU WANT YOUR PENSION TO BEGIN AT 65 YEARS OF AGE OR OLDER, PLEASE COMPLETE QUESTION 15

15. Please state your choice:

I want my retirement pension to begin the earliest month I am eligible (which is normally the month following your 65th birthday) **OR** ▶ Year Month



Canada Pension Plan Child Rearing Dropout Provision

Please read the following information before completing this form.

CANADA PENSION PLAN CONTRIBUTOR

A Canada Pension Plan contributor is a person who participated in the Plan through compulsory contributions based on earnings from employment or self-employment. Usually, a person can participate in the Plan from age 18 to 70. The period during which a person can participate in the Plan is the contributory period. A person's Canada Pension Plan benefits are calculated based on his/her contributory period and contributions to the Plan.

For the purpose of completing this form, the contributor is the person who has applied for a disability benefit or a retirement pension. In the case of a death benefit or survivor's pension, the contributor is the deceased person.

CHILD REARING DROPOUT PROVISION

If you left or reduced your involvement in the paid workforce to care for your child(ren), this provision may help you qualify for benefits or increase the monthly amount of your benefit. The purpose of the Child Rearing Dropout Provision is to ensure that you will not be penalized for periods when you made low or zero earnings and contributions to the Canada Pension Plan. The provision allows for those periods to be excluded from the contributory period when your benefits are calculated.

The periods excluded are those after January 1, 1966 during which the Canada Pension Plan contributor cared for child(ren) under the age of seven **and**:

- was a Family Allowances (FA) recipient or the spouse or common-law partner of a Family Allowances recipient who remained at home and was the primary caregiver of a child. In the later case, the Family Allowances' recipient must waive his/her rights to the provision in favour of the contributor by completing Section D;
- or**
- was eligible for the Child Tax Benefit, or would have been eligible had he/she applied for the benefit **and** no other person was determined to be eligible to the Child Tax Benefit for the same child(ren) and period.

NOTE: The primary caregiver is the person who was most responsible for the day to day needs of the child(ren). This would include such things as the preparation of meals, taking the child(ren) to appointments, ensuring the child(ren) gets to school, day to day discipline and supervision, etc.

If you received Family Allowances' or were eligible to receive the Child Tax Benefit on behalf of any child(ren) born after December 31, 1958, complete this form.

If you were a spouse under the Canada Pension Plan prior to the repeal of the FA program in 1993 and your spouse received the Family Allowance, but you were the person who stayed at home and were the primary caregiver for these children, your spouse can waive his/her rights to this provision in your favour. If your spouse wishes to waive his/her rights, please complete this form and return it.

Please note that the provision cannot apply to both you and your spouse for the same periods and children. Also, the right to waive the Child Rearing Dropout Provision in favour of a spouse ceased in January 1993 with the introduction of the Child Tax Benefit Program. Consequently, periods when a person was eligible for the Child Tax Benefit cannot be waived in favour of his/her spouse.

ELIGIBLE INDIVIDUAL FOR THE CHILD TAX BENEFIT

An eligible individual for the Child Tax Benefit is a person who was determined to be eligible for the benefit even if, in fact, no benefit was paid due to high income.

To be eligible for the Child Tax Benefit, a person must be the primary caregiver of a child under the age of seven. Also, he/she must be living with the child and be a resident of Canada for income tax purposes. Usually, the mother of a child is the eligible individual.

If your eligibility to the Child Tax Benefit has never been determined, complete this form and send it in. Income Security Programs will contact you to determine your eligibility for the Child Tax Benefit, for the purpose of the Child Rearing Dropout Provision.

FOR MORE INFORMATION

If you have any questions about the Child Rearing Dropout Provision ► or need help to complete this form, please call us.

In Canada or the United States, call:

1 800 277-9914 (for service in English)

1 800 277-9915 (for service in French)

1 800 255-4786 TTY/Teletypewriter Users Only



Canada Pension Plan Child Rearing Dropout Provision

It is very important that you:

- use a pen and print as clearly as possible.

SECTION A - INFORMATION ABOUT THE CONTRIBUTOR

(The contributor is the person who has applied for a disability or a retirement pension. In the case of a death benefit or survivor's pension, the contributor is the deceased person.)

1. <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. Usual First Name and Initial		Last Name	
<input type="checkbox"/> Miss <input type="checkbox"/> Ms			
2A. Social Insurance Number	2B. Sex <input type="checkbox"/> Male <input type="checkbox"/> Female		
3. Have you ever received Family Allowances? <input type="checkbox"/> Yes <input type="checkbox"/> No ▶ If yes, go to number 5A.			
4A. Are you the spouse of a person who received Family Allowances? <input type="checkbox"/> Yes ▶ If yes, go to number 4B. <input type="checkbox"/> No ▶ If no, go to number 5A.	4B. Between January 1, 1966 and December 31, 1992, were you the primary caregiver for children who were under the age of 7? <input type="checkbox"/> Yes ▶ If yes, Section D must be signed by the person who received Family Allowances in order to waive any rights to the Child Rearing Dropout Provision in your favour. <input type="checkbox"/> No		
5A. Have you ever been eligible for the Child Tax Benefit? <input type="checkbox"/> Yes ▶ If yes, go to Section B. <input type="checkbox"/> No ▶ If no, go to number 5B.	5B. Have you ever applied for the Child Tax Benefit? <input type="checkbox"/> Yes <input type="checkbox"/> No ▶ If no, please provide the reason:		

SECTION B - INFORMATION ABOUT THE CHILD(REN)

On the next page, list all children born after December 31, 1958 for whom you or your spouse or common-law partner received Family Allowances, or for whom you were eligible or could have been eligible for the Child Tax Benefit.

Evidence of birth for your child(ren) **must be provided** with the form such as:

- birth or baptismal certificate; or
- Citizenship and Immigration Canada "Record of Landing" and passport.

A photocopy of a document will be accepted only if it is certified as a true copy of the original. All Human Resources Development Canada offices will photocopy the documents and certify them free of charge. If you send original documents we will return them to you. The following persons may also certify a photocopy(ies):

an Accountant, Chiropractor, Commissioner of Oaths, Dentist, Doctor, Employee of a Federal or Provincial Department or one of its agencies, Funeral Director, Justice of the Peace, Lawyer, Magistrate, Manager of Financial Institutions, Member of a Provincial Legislature (or their staff), Member of Parliament (or their staff), Minister of Religion, Municipal Clerk, Notary, Official of a country with which Canada has a reciprocal Social Security Agreement, Official of an Embassy, Consulate or High Commission, Pharmacist, Police Officer, Postmaster, Professional Engineer, Social Worker and Teacher. People who certify photocopies have to compare the original document to the photocopy and provide the following information:

- state their official position or title, sign and print their name, provide their telephone number and include the date they certified the document(s).

They also have to 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.

You cannot certify photocopies of your own documents, and you cannot ask a relative to do it for you. **Please write your Social Insurance Number on all documents that you send us (except originals).**

Social Insurance Number

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**SECTION B - INFORMATION ABOUT THE CHILD(REN)
(continued)**

6. Child's Usual First Name and Initial Last Name _____ Place of Birth (Province or Territory) Country other than Canada	Date of Birth Year Month Day	FOR OFFICE USE ONLY
_____ Place of Birth (Province or Territory) Country other than Canada	Date of entry into Canada (if born outside of Canada) Year Month Day	Last province of residence of the child while in receipt of Family Allowances
7. Child's Usual First Name and Initial Last Name _____ Place of Birth (Province or Territory) Country other than Canada	Date of Birth Year Month Day	FOR OFFICE USE ONLY
_____ Place of Birth (Province or Territory) Country other than Canada	Date of entry into Canada (if born outside of Canada) Year Month Day	Last province of residence of the child while in receipt of Family Allowances
8. Child's Usual First Name and Initial Last Name _____ Place of Birth (Province or Territory) Country other than Canada	Date of Birth Year Month Day	FOR OFFICE USE ONLY
_____ Place of Birth (Province or Territory) Country other than Canada	Date of entry into Canada (if born outside of Canada) Year Month Day	Last province of residence of the child while in receipt of Family Allowances
9. Child's Usual First Name and Initial Last Name _____ Place of Birth (Province or Territory) Country other than Canada	Date of Birth Year Month Day	FOR OFFICE USE ONLY
_____ Place of Birth (Province or Territory) Country other than Canada	Date of entry into Canada (if born outside of Canada) Year Month Day	Last province of residence of the child while in receipt of Family Allowances
10. Child's Usual First Name and Initial Last Name _____ Place of Birth (Province or Territory) Country other than Canada	Date of Birth Year Month Day	FOR OFFICE USE ONLY
_____ Place of Birth (Province or Territory) Country other than Canada	Date of entry into Canada (if born outside of Canada) Year Month Day	Last province of residence of the child while in receipt of Family Allowances

If you need to record more than five children, please list additional children on a separate sheet, answer sub-questions in relation to each child, sign the sheet, indicate your Social Insurance Number (as stated in number 2), and attach the sheet to this form.

<p>11. Were there any periods of time between the birth and the 7th birthday of any of the children listed above during which you or your spouse or common-law partner did not receive Family Allowances, or during which you were not eligible for the Child Tax Benefit?</p> <p> <input type="checkbox"/> No <input type="checkbox"/> Yes ► If yes, please provide the dates and the reason: </p>
<p>12. If you are the spouse or common-law partner of a person who received Family Allowances, were there any periods of time between the birth and the 7th birthday of any of the children listed above during which you did not remain at home and were not the primary caregiver for these children?</p> <p> <input type="checkbox"/> No <input type="checkbox"/> Yes ► If yes, please provide the dates and the reason: </p>

Social Insurance Number

SECTION C - INFORMATION ABOUT THE APPLICANT
(To be completed by the person who completes the form.)

13. Are you the contributor named in number 1?
 Yes ▶ If yes, go to Section E.
 No

14. Are you the spouse or common-law partner of the contributor named in number 1?
 Yes No ▶ If no, please specify:

15. Mr. Mrs. Child's Usual First Name and Initial Last Name
 Miss Ms. ▶

16. Mailing Address (No., Street, Apt., P.O. Box, R.R.) City

Province or Territory Country other than Canada Postal Code

17. Home Address, if different from mailing address (No., Street, Apt., P.O. Box, R.R.) City

Province or Territory Country other than Canada Postal Code

Telephone Number(s)	18A. Area code and telephone number at home () -	18B. Area code and telephone number at work (if applicable) () -
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SECTION D - WAIVER OF RIGHTS TO THE CHILD REARING DROPOUT PROVISION

To be completed **only by the person who received Family Allowances** payments under the *Family Allowances Act* and wishes to waive all rights to the Child Rearing Dropout Provision in favour of the spouse or common-law partner who remained at home and was the primary caregiver for the child(ren).

I declare that, for the child(ren) indicated in Section B, I have not and will not make any claims for the CHILD REARING DROPOUT PROVISION for the period(s) accredited to my spouse or common-law partner.

SIGNATURE	Year	Month	Day	Area code and telephone number
X				() -

SECTION E - DECLARATION OF THE APPLICANT

I declare that, to the best of my knowledge, the information on this form is true and complete. I realize that my personal information is governed by the Privacy Act and it can be disclosed where authorized under the Canada Pension Plan.

SIGNATURE	Year	Month	Day	Area code and telephone number
X				() -



Human Resources Development Canada Offices

Your form(s) should be mailed to the nearest Human Resources Development Canada (HRDC) office. These offices are shown below. If you need any help while you are completing your form(s) and you are in **Canada or the United States**, you can phone our toll-free number **1 800 277-9914**. For people with speech or hearing impairments using a teletypewriter device (TTD/TTY), call **1 800 255-4786**. Our lines are busiest at the beginning and end of each month, so if your business can wait, it's best to call at other times. Please have your social insurance number ready. **Note:** If you are applying from outside of Canada, mail your form(s) to the office in the province where you last resided.

NEWFOUNDLAND

P.O. Box 9430
St. John's, Newfoundland
A1A 2Y5

PRINCE EDWARD ISLAND

P.O. Box 20105
Sherwood Postal Outlet
Sherwood, Prince Edward Island
C1A 9E3

NOVA SCOTIA

P.O. Box 1687
Postal Station "M"
Halifax, Nova Scotia
B3J 3J4

NEW BRUNSWICK

P.O. Box 250
Fredericton, New Brunswick
E3B 4Z6

QUEBEC

330 Gare-du-Palais Street
P.O. Box 1816
Quebec, Quebec
G1K 7L5

ONTARIO (Scarborough)

P.O. Box 5100
Postal Station "D"
Scarborough, Ontario
M1R 5C8

ONTARIO (Timmins)

70 Cedar Street South
P.O. Bag 2013
Timmins, Ontario
P4N 8C8

ONTARIO (Chatham)

65 William Street South
P.O. Box 2020
Chatham, Ontario
N7M 6B2

MANITOBA AND SASKATCHEWAN

P.O. Box 818
Station Main
Winnipeg, Manitoba
R3C 2N4

ALBERTA / NORTHWEST TERRITORIES AND NUNAVUT

P.O. Box 2710
Main Station
Edmonton, Alberta
T5J 4C2

BRITISH COLUMBIA AND YUKON

P.O. Box 1177
Victoria, British Columbia
V8W 2V2