

THE CANADA PENSION PLAN

How do I apply for it?

In order to start receiving the CPP pension, you must make an application on a specified form. Although it is not a requirement, the government suggests you apply for your CPP pension six months before you want your pension to begin. Payment of the benefit must be approved by the government.

Application kits are available from the Human Resources and Social Development Canada (HRSDC) web site at (<http://www.hrsdc.gc.ca>), or you can call 1-800-277-9914 (English) or 1-800-277-9915 (French) to have a kit mailed to you. There is also a Web-based application available. You can find it by googling "Canada Pension Plan Retirement Application."

You can also do this online using the "My Service Canada Account." This is available from the Service Canada web site (<http://www.servicecanada.gc.ca>). It provides a one-stop service through a single access point.

My Service Canada Account brings together CPP, Old Age Security (OAS) and Employment Insurance (EI) online services into a single portal. You can

- Apply for the CPP Retirement pension
- View your CPP Statement of Contributions online
- View tax information slips for CPP, OAS and EI
- Apply for a personal access code for CPP and OAS
- Access EI services
- Manage Records of Employment
- Change your personal information (update your mailing address, telephone number, direct deposit information, etc.)

My Service Canada Account also includes links to other online services that are outside the portal, such as the online CPP Retirement Application and the Canadian Retirement Income Calculator.