



Information Sheet

How to Apply for Pension Sharing of Retirement Pension(s) Canada Pension Plan

Getting started

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

Please 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 in the section called "**How to contact us**". Please have your Social Insurance Number ready.

HOW TO CONTACT US

To learn more about Canada Pension Plan, Old Age Security Program and Service Canada online services, please visit our Internet site at:
www.servicecanada.gc.ca

OR

You can call:

In Canada or the United States,

1-800-277-9914 (for service in English)

1-800-277-9915 (for service in French)

1-800-255-4786 TTY

From all other countries : 613-957-1954
(we accept collect calls)

CHECK LIST

Information/Documents You Need to Provide

Marital Status	<p>If you are married</p> <ul style="list-style-type: none"> - You need to provide your Marriage Certificate. If this document cannot be provided, please contact us to obtain the form titled "Statutory Declaration of Legal Marriage".
	<p>If you are in a common-law union</p> <ul style="list-style-type: none"> - If you and your common-law partner live in a common-law relationship, or if you and your spouse lived in a common-law relationship prior to your marriage, please contact us to obtain the form titled "Statutory Declaration of Common-law Union".
Social Insurance Number	Indicate your Social Insurance Number on all documents before sending them to us (except originals).

If you have already provided these documents to the Canada Pension Plan or Old Age Security Program, you do not have to provide them again.

If you need to send us documents, try to send us certified photocopies instead of the original documents. This way there is no risk that your original documents will be lost in the mail. See the section titled "**Send certified photocopies instead of originals**" for more information.

This Information Sheet contains general information concerning the Pension Sharing of Canada Pension Plan Retirement pension(s). The information reflects the Canada Pension Plan legislation. If there are any differences between what is in the Information Sheet and the Canada Pension Plan (CPP) legislation, the legislation is always right.

What does Pension Sharing of Retirement pension(s) mean?

As spouses or common-law partners in a continuing marriage or common-law relationship, you and your spouse or common-law partner may apply to receive a share of the Canada Pension Plan retirement pension(s) you both earned during the years you were together.

When spouses or common-law partners share retirement pension(s) they receive a portion of each other's pension. Pension Sharing of retirement pension(s) does not increase or decrease the overall amount of benefits paid. If only one of you have valid contributions to the Canada Pension Plan or Quebec Pension Plan and are receiving a CPP retirement pension, that pension can be shared with the spouse or common-law partner who does not have valid contributions.

Each spouse or common-law partner pays income tax on the amount they each received. Sharing retirement pension(s) may result in tax savings.

Basic eligibility factors for Pension Sharing of your Canada Pension Plan Retirement pension(s)

To qualify for Pension Sharing of retirement pension(s), you must be living with your spouse or common-law partner and either you or your spouse or common-law partner must be receiving or have applied for a retirement pension.

Eligibility factors for Pension Sharing of one retirement pension

- one spouse or common-law partner must be receiving or have applied for a Canada Pension Plan retirement pension;
- the other spouse or common-law partner must not have contributed to the Canada Pension Plan or the Quebec Pension Plan; and
- must be at least 60 years of age.

Eligibility factors for Pension Sharing of two retirement pensions

- both spouses or common-law partners must be receiving or have applied for a Canada Pension Plan retirement pension.

Did you or your spouse or common-law partner contribute to the Régime de rentes du Québec (Quebec Pension Plan)?

If you or your spouse or common-law partner have contributed into the Quebec Pension Plan, you can still qualify for a Pension Sharing of retirement pension(s). However, some of the eligibility factors are different. If you or your spouse or common-law partner have contributed to the Quebec Pension Plan, please contact us to determine your eligibility for Pension Sharing of retirement pension(s).

Send certified photocopies instead of original documents

When you send us documents, we suggest you send **certified photocopies** rather than the original documents, if possible. This will ensure the original documents stay with you in case you need them for other purposes. If you must send your original documents, we suggest you send them by registered mail. We will return all the original documents to you.

Send certified photocopies instead of original documents (continued)

We can only accept a photocopy of an original document if it is readable and if you have someone certify that it is a true copy of the original. If you bring your original documents to any Service Canada Centre, our staff will photocopy the documents and certify them for free. If you cannot visit a Service Canada Centre, you can ask a member of one of the following professions to certify your photocopy:

- Accountant
- Chief of First Nations Band
- Commissioner for Oaths
- Employee of a Service Canada Centre acting in an official capacity
- Funeral Director
- Justice of the Peace
- Lawyer, Magistrate, Notary
- Manager of Financial Institution
- Medical and Health Practitioners: Chiropractor, Dentist, Doctor, Naturopathic Doctor, Nurse Practitioner, Ophthalmologist, Optometrist, Pharmacist, Psychologist, Registered Nurse
- Member of Parliament or their staff
- Member of Provincial Legislature or their staff
- Minister of Religion
- Municipal Clerk
- Official of a federal or provincial government department, or one of its agencies
- Official of an Embassy, Consulate or High Commission
- Official of a country with which Canada has a reciprocal Social Security Agreement
- Police Officer
- Professional Engineer
- Social Worker
- Teacher
- University Professor

People who certify photocopies must compare the original document to the photocopy, state their official position or title, sign and print their name, give their telephone number and indicate the date they certified the document. They also must 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.

Note: If your photocopy is missing **any** of the above elements, it will not be accepted and you will have to submit a new, properly certified photocopy, which will result in delays in processing your application.

If an original document has information on both sides, both sides must be photocopied and certified.

You cannot certify photocopies of your own documents and you cannot ask a relative to do it for you.

Please write the Client Identification Number or Social Insurance Number on any document or photocopy that you send us.

Filling out your application

The following information 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, please call us at the telephone numbers listed in the section called "**How to contact us**".

Section A: Information about you

Box 1A

Your Social Insurance Number

Enter your Social Insurance Number in this box.

We keep a record of the contributions you make to the Canada Pension Plan under your Social Insurance Number. To make sure that we use your record, you must indicate your Social Insurance Number in question 1A.

If you have more than one Social Insurance Number, please attach a note to your application, listing all your Social Insurance Numbers.

Box 1C

Your date of birth

You do not need to provide proof of birth with your application. However the Canada Pension Plan has the right to request proof of birth at any time, when deemed necessary.

Box 2A

Written communication

In this box, please tell us in which language you would like to get letters from us. Check only one box.

Box 2B

Verbal communication

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

You can choose a different language for written communication than the one you choose for 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 10

Voluntary income tax deduction

Your Canada Pension Plan Retirement pension is taxable. Fill out Box 10 if you would like to have us take off monthly voluntary income tax deductions from your Canada Pension Plan Retirement pension.

You should consider your personal tax situation before choosing an amount. If you decide to have us withhold voluntary income tax deductions, you may request an amount or percentage now, and have it changed at a later date.

This service is available to Canadian residents only.

Box 11

Payment Information

If your application is approved, your monthly payments will be deposited into your account at your financial institution. The account must be in your name. A joint account is also acceptable.

Direct deposit in Canada

In order to enroll for direct deposit banking you must provide the branch, financial institution and account numbers that appear at the bottom of a cheque. A sample of a void cheque is provided below identifying where the branch, financial institution and account numbers are located.

Name and Address of Account holder _____

Cheque Number: 000102

Date _____

Pay to the order of **“VOID”** \$ _____

_____ Dollars

Signature _____

485" "00646" 842 :0164"0234-5800

BRANCH NUMBER **INSTITUTION NUMBER** **ACCOUNT NUMBER**

Consenting to share your direct deposit information with the Canada Revenue Agency

Should you wish, you can share your direct deposit information with the Canada Revenue Agency (CRA). To share your direct deposit information with the CRA you must consent to ESDC sharing your direct deposit information and other personal information (Social Insurance Number, last name, date of birth) for the CRA to correctly identify you. The CRA will use your direct deposit information for any income tax refunds, working income tax benefit advance payments, Canada child benefit, universal child care benefit, and GST/HST credit payments you may receive.

If you choose to consent, select "I agree."

If you choose not to consent, select "I do not agree." You may still update your direct deposit information with the CRA by contacting the CRA directly.

For more details about the handling of your personal information by ESDC, please see ESDC's Privacy Notice Statement.

For more details about the handling of your personal information by the CRA, please see the CRA's Banking Information Privacy Notice.

Direct deposit outside Canada

For direct deposit outside Canada, please contact us at 1-800-277-9914 from the United States and at 613-957-1954 from all other countries (collect calls accepted Monday to Friday, 8:30 a.m. to 4:30 p.m. Eastern Time). The form and a list of countries where direct deposit service is available can be found at www.directdeposit.gc.ca.

Section B: Information about your spouse or common-law partner

Definition of spouse and common-law partner

Under the Canada Pension Plan:

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

Box 12A

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 Social Insurance Number.

We need your spouse's or common-law partner's Social Insurance Number in order for us to verify whether or not he/she contributed to the Canada Pension Plan.

Box 13A and 13B

Your spouse's or common-law partner's language preference

Please indicate in Box 13A and 13B, the official language (English or French) in which you believe your spouse or common-law partner would prefer that we communicate with him/her, in writing and verbally.

Section C: Information about your Legal Marriage or Common-law Union

Box 21

Your marital status

In this box, please indicate your marital status.

Box 22A

Date of legal marriage

In all cases, documentary evidence is required to confirm the date of legal marriage. When possible, a certified true copy of your original marriage certificate should be submitted. You can obtain a copy of your marriage certificate by contacting the provincial/territorial marriage registration office in the province or territory where your marriage took place. If you are unable to get this document, please contact us to obtain the form titled "**Statutory Declaration of Legal Marriage**". If you and your spouse lived in a common-law union prior to your marriage, you should contact us for a "**Statutory Declaration of Common-law Union**" and a list of additional documentation that must be submitted to confirm when your common-law union started and ended.

Box 23

Are you and your spouse or common-law partner still living together?

If you and your spouse or common-law partner no longer live together, you should contact us to determine if you are both still eligible for Pension Sharing of retirement pension(s). Different eligibility requirements apply in the case of separations and depend on the length of time you and your spouse or common-law partner have been separated and whether you are legally married or were living common-law.

When will the Pension Sharing of Canada Pension Plan retirement pension(s) start?

The Pension Sharing will normally start the month after your application is approved.

Incapacity

Protection is available for persons who did not apply for Canada Pension Plan benefits since they were unable to apply or to ask someone to apply on their behalf because of their medical condition. If you feel this applies to you, please 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 Canada Pension Plan Retirement pension.

The tax rate is 25% of your monthly CPP 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. The Canada Revenue Agency will determine if you are due for a refund of any Non-Resident Tax you may have paid.

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

This form can be obtained by writing to the:

International Tax Services Office
Canada Revenue Agency
2204 Walkley Road
Ottawa, Ontario
K1A 1A8
or by calling:

Outside North America:
613-940-8495 (English)
613-940-8496 (French)

Section D: Applicant's declaration

To complete the application, you have to sign and date it in this section. Your spouse's or common-law partner's signature is not mandatory. However, if we have both signatures we will be able to reach a decision sooner.

Note: If you make a false or misleading statement, you may be subject to an administrative monetary penalty and interest, if any, under the *Canada Pension Plan*, or may be charged with an offence. Any benefits you received or obtained to which there was no entitlement would have to be repaid.

Section E: Witness's declaration

If you signed your application with a mark, a witness also has to sign and date the application in that section and provide their name, address, relationship to you, and telephone number in case we need to contact that person.

Other information you should read before mailing your application

Before you mail your application

Before you send this application form to us, please make sure that you have:

- **completed, signed and dated** your application; **and**
- enclosed certified photocopies or any original documents we need.

Please refer to the "**Check List**" at the beginning of this information sheet for the documents we need.

When we receive your application

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

If you have not heard from us by the time you expect your first payment, please contact us at the telephone numbers listed in the section called "**How to contact us**" at the beginning of this information sheet.

What you must do after your Pension Sharing of retirement pension(s) 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. This way, we will be able 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 overpayments.**

If you change financial institutions or account numbers

If your payment is directly deposited, please 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 Service 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

Credit Splitting of Canada Pension Plan credits

If you have been separated or divorced since January 1, 1987, your Canada Pension Plan credits as well as those of your spouse, former spouse or former common-law partner could be added together under the "Division of Unadjusted Pensionable Earnings" 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 unadjusted pensionable earnings" 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 "Credit Splitting" or if you wish to request that this provision be applied, please contact us.

Old Age Security pension

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

Other pensions / benefits

Other benefits payable under the Canada Pension Plan include the Disability pension, Death benefit, Survivor's pension 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 ESDC PPU 146. 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 *Canada Pension Plan* 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 Service Canada 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 Service Canada offices.