The Canada Pension Plan provides you and your family with partial replacement of earnings in the case of retirement, disability or death.
If you have lived or are living outside Canada (/en/cpp/international/index.page), you may qualify for a pension from that country as well.

The CPP operates throughout Canada, except in Quebec, where the Québec Pension Plan (QPP) (http://www.rrq.gouv.qc.ca/en/accueil/Pages/accueil.aspx) provides similar benefits. The CPP and QPP work together to ensure that all contributors are protected, no matter where they live. Please visit the Régie des rentes du Québec (http://www.rrq.gouv.qc.ca/en/accueil/Pages/accueil.aspx) for information on pensions and benefits under the QPP if one of the following applies to you:

- you have only worked in Quebec;
- you worked in Quebec and at least one other province and currently reside in Quebec; or
- you worked in Quebec and at least one other province, you currently reside outside of Canada and your last province of residence in Canada was Quebec.

If you have contributed to both the CPP and QPP, you must apply for the QPP if you live in Quebec or for the CPP if you live elsewhere in Canada. Please note that you do not have to apply to both plans. Your benefit will be paid by the plan according to your place of residence. The benefit amount you will be paid will take into consideration all contributions made to both plans.

Almost all individuals who work in Canada contribute to the Canada Pension Plan (CPP) (/en/cpp/contributions.page). The CPP provides pensions and benefits when contributors retire, become disabled, or die.

  You can apply for and receive a full CPP retirement pension at age 65 or receive it as early as age 60 with a reduction, or as late as age 70 with an increase.

- **Post-retirement benefit (/en/cpp/post_retirement/index.page)**
  If you continue to work while receiving your CPP retirement pension, and are under age 70, you can continue to participate in the CPP. Your CPP contributions will go toward post-retirement benefits, which will increase your retirement income.

- **Disability benefits (/en/cpp/disability/index.page)**
  If you become severely disabled to the extent that you cannot work at any job on a regular basis, you and your children may receive a monthly benefit.

- **Survivor benefits (/en/cpp/survivor_pension.page)**
  When you die, CPP survivor benefits may be paid to your estate, surviving spouse or common-law partner and children.

- **Pension sharing (/en/cpp/sharing.page)**
  Married or common-law couples in an ongoing relationship may voluntarily share their CPP retirement pensions.
Credit splitting for divorced or separated couples (/en/cpp/credit_splitting.page)
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.

Death Benefit (http://www.servicecanada.gc.ca/eng/services/pensions/cpp/death-
benefit.shtml)
Provides a one-time payment to (or on behalf of) the estate of a deceased Canada
Pension Plan contributor.

Child Rearing Provision
(http://www.servicecanada.gc.ca/eng/services/pensions/cpp/child-rearing.shtml)
If you stopped working or received lower earnings to raise your children, you may be
able to use the "child-rearing provision" to increase your Canada Pension Plan (CPP)
benefits.

Guides and help

- The Canada Pension Plan and your retirement
  (http://www.servicecanada.gc.ca/eng/video/retirement.shtml)
- Canada Pension Plan retirement- What will you get?
  (http://www.servicecanada.gc.ca/eng/video/cpp-rpc.shtml)

Related services and info

- Apply for OAS pension (/en/cpp/oas/apply.page)
- Canada Retirement Income Calculator
  (http://www.servicecanada.gc.ca/eng/services/pensions/cric.shtml)
- My Service Canada Account (http://www.servicecanada.gc.ca/eng/online/mysca.shtml)
- Apply for Direct Deposit (http://www.servicecanada.gc.ca/eng/sc/direct-
deposit/index.shtml)
- Update your personal information
  (http://www.servicecanada.gc.ca/eng/services/pensions/vupi.shtml)
Government of Canada activities and initiatives

**Alberta Wildfires – Get the latest**


Learn what you can do to help those in need, and keep up-to-date about the Government of Canada's response to wildfires in Alberta.

**Public consultation on the draft 2016-19 Federal Sustainable Development Strategy**


The Government of Canada wants to hear about your vision for a sustainable Canada. The strategy presents ways government could address climate change, create clean jobs and protect nature, air and water, while enhancing Canadians' well-being. Comment until June 24, 2016.

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