



Estimated Monthly CPP (Canada Pension Plan) Benefits

Date of Birth:

You are eligible for Canada Pension Plan (CPP (Canada Pension Plan)) benefits because you have contributed to the CPP (Canada Pension Plan) (and the Quebec Pension Plan, if applicable). Your benefit amounts depend on how much and for how long you contribute to these plans. To start receiving a CPP (Canada Pension Plan) benefit, you must apply.

The amounts in this section are **estimates** only. Benefit estimates may not reflect recent changes to the CPP (Canada Pension Plan), or take into account future earnings, contributions, and CPP (Canada Pension Plan) provisions that could affect your benefits. The actual amount of your benefit can only be calculated when we process your application.

Estimated Monthly CPP (Canada Pension Plan) Benefits as of 31 Dec 2019.

Retirement pension

The estimates for your CPP (Canada Pension Plan) retirement pension are calculated based on your pensionable earnings and contributions to the CPP (Canada Pension Plan).

If you choose to start your CPP (Canada Pension Plan) retirement pension:

- **next month**, you could receive **\$450.05** per month
- **at 65**, you could receive **\$488.12** per month
- **at 70**, you could receive **\$693.13** per month

Apply

Disability benefits

Our records show you currently receive CPP (Canada Pension Plan) disability benefits.

The month after you turn 65, your disability benefit will automatically be converted to a retirement benefit. You cannot receive two full benefits.

Death benefits

In the event of your death:

- your survivor age 65 or older could receive a CPP (Canada Pension Plan) survivor pension of **\$292.87** per month
- your survivor under the age of 65 could receive a survivor pension of **\$380.39** per month
- each of your dependent children (as defined by the CPP (Canada Pension Plan)), could receive a CPP (Canada Pension Plan) child's benefit of . . .
- your estate could receive a **one-time** CPP (Canada Pension Plan) death benefit payment of: **\$2,500.00**

Notes:

- Your age when you start receiving your retirement pension is considered. For more information see deciding when to start your CPP (Canada Pension Plan) retirement pension.
- If you already receive a CPP retirement or disability pension and you apply for the survivor's pension (or vice versa), the two benefits will be combined into a single monthly payment (combined benefit). You cannot receive two full benefits.
 - The base portion of a combined benefit cannot be higher than the maximum base portion of the CPP retirement or disability pension, depending on which you receive. The enhanced portion of your combined benefit has no maximum.