Application for a Retirement Pension

Form published in 2006

IMPORTANT - PLEASE READ CAREFULLY

To be eligible for a retirement pension, you must have contributed to the Québec Pension Plan for at least one year and be at least 60 years of age.

- If you are under age 65, you must meet one of the following requirements:
 - you must have stopped working;
 - your annual employment income (including salary insurance) must be less than or equal to **10 525 \$** (reference amount for applications received in 2006);
 - you must be an employee and have reduced your employment earnings by at least 20% per pay period following an agreement with your employer to reduce your work hours for the purpose of retirement.

If you stopped working because of your state of health, it may be advantageous for you to apply for a disability pension. Your disability pension application must be filed no later than 18 months after the date on which you receive your first retirement pension payment. However, you must prove that your disability began no later than 6 months after your first retirement pension payment.

If you are under age 65, you cannot receive a retirement pension if you are receiving an unreduced income replacement indemnity from the Commission de la santé et de la sécurité du travail (CSST). Furthermore, you cannot receive a retirement pension if you are receiving an indemnity from the Société de l'assurance automobile du Québec (SAAQ) and the Régie deems you to be entitled to a disability pension for the same reason.

• If you are age 65 or over, you can draw your retirement pension even if you continue to work.

General information

If you like, you can apply for your pension through the Régie's Web site using **NetRégie**, our on-line service.

We suggest that you apply for your retirement pension 3 months before you wish to start receiving it. Do not apply more than 12 months ahead of time. The first payment is made at the end of the month as of which you are entitled to a pension. For example, if you are entitled to a pension as of April, you will receive your first payment at the end of April.

If you receive or expect to receive benefits from other sources, public or private, you should find out from them whether or not receiving a retirement pension under the Québec Pension Plan would cause such benefits to be reduced.

Response time

The Régie is committed to giving you a reply within 60 days, as indicated in the *Service Statement* with respect to retirement pension applications. However, the usual response time for this type of pension is 30 days.

For more information

By telephone: Québec region: 418 643-5185 Montréal region: 514 873-2433 Toll-free: 1 800 463-5185 Service for the hearing impaired: 1 800 603-3540 By Internet: www.rrq.gouv.qc.ca

See other side



Pension amount and starting date

The amount of your retirement pension depends on the employment earnings on which you made contributions to the Québec Pension Plan and the number of years during which you contributed. It also depends on your age at the time you begin receiving the pension. If you start receiving your pension between ages 60 and 65, it will be less than if you wait until age 65 to begin receiving the pension.

- If you are under age 65: the pension is reduced by 1/2% for each month preceeding your 65th birthday. This reduction applies for as long as your pension is paid. Payment begins in the latest of the following months:
 - the month following your 60th birthday,
 - the month following the one in which we received your application,
 - the month following the one in which you stopped working,
 - if your salary was reduced for the purposes of retirement, the month following the reduction.
- If you are over 65: the pension amount is increased by 1/2% for each month between age 65 and the age at which you start receiving the pension, up to a maximum increase of 30%. This increase applies for as long as the pension is paid.

If you are between 65 and 70 and have not stopped working: your pension will begin in the month following the one in which we receive your application.

If you are over 65 and have stopped working: your pension could be paid retroactively from the month following the one in which you stopped working. A retroactive pension can cover up to a maximum of 60 months but cannot start before your 65th birthday. However, you cannot receive a retroactive pension payment and the increase of 1/2% per month for the same period.

If you are over 70 and are still working: your pension could be paid retroactively from the month following your 70th birthday. A retroactive pension can cover up to a maximum of 60 months.

It is generally not to a person's advantage to delay payment of a retirement pension.

IMPORTANT :

- The Régie has the right to require proof of birth at any time.
- The retirement pension is taxable. It is increased each year in January, based on the increase in the cost of living.

Work outside Canada

If you participated in a social security plan in another country, you could be entitled to a pension from that country. Receiving a pension from another country does not reduce the retirement pension paid under the Québec Pension Plan.

ACCESS TO DOCUMENTS HELD BY PUBLIC BODIES AND THE PROTECTION OF PERSONAL INFORMATION

The information requested on this form is needed in order for the Régie to study your application. The information will be held by the Régie in accordance with the *Act respecting Access to documents held by public bodies and the Protection of personal information*, and cannot be provided to other persons or agencies or verified with them except in those cases provided for by law. It could also be used for research, assessments, enquiries or surveys.

Please return the completed form to:

Régie des rentes du Québec Case postale 5200 Québec (Québec) G1K 7S9

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Régie des rentes Application for a Retirement Pension - Form published in january 2006 Québec Image: Comparison of the second secon

	Plead	ase print.											
	Sex					Given name							
•													
		F Family name at birth (if different)				Given name at birth (if different)							
		M	Family name at birth (il different)				Given name at bir	ui (ii uiiere	;iii)				
2	Dat	e of birth	month day	Place of bi	rth								
					city		province			country			
3	Mot	other's family name at birth					Mother's given name						
	Fatl	her's family name				Father's given name							
4	Lan	nguage of	corresponden	ice F	rench	English	nalish						
5		<u> </u>	ess (number, stre										
	001	i one addi		ooi, api.)									
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_	hon					other			exte	ension			
6	lf yo	ou live out	side Canada, v	what was y	our last pr	ovince of residence	e in Canada?						
7				(i o d		1050 111				<i>(</i>)			
1	Α.	Do you have children born after 31 December 1958 or did you become responsible for children born after that date?											
		 Yes. Answer part B of this section. No. Go to section 8 if you want payment of your pension to start before age 65; if not go to section 11. 											
				-			-	9 05, ii not g					
						It of your pension:			de Obild Terri	f:t) •			
		 if you received family benefits for a child (Québec family allowance, Québec child assistance or the Canada Child Tax benefit); if you did not receive such benefits because your family income was too high. 											
		 If you did not receive such benefits because your family income was too high. Did you receive family benefits paid in your name for a child born after 31 December 1958? If you did not, was it bec 						+ hoosuss					
	D.	vour famil	v income was	too high?	u III your 'Renefits are	e usually paid to the m	other)	IDel 1900	r ii you ulu	not, was i	i because		
			Complete the			, addaily paid to the m							
						nt of your pensior	to start before age	e 65; if not o	no to sectio	on 11.			
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		Information about children born after 31 December 1958											
	[1st child	Family name at	birth		Given name			Date of birth				
									year month day				
	ł	you			Date of adoption	or date child became	Date of dea	f death (if child died before age 7)					
					your dependent	•			year month				
						(if applicable)							
		Child born	Date of arrival		-	nce of residence at	time of arrival in Cana	ada					
		outside Canada	∣ y∈	ear moi	ונה								
	ľ	2nd child	Family name at	t birth		Given name			Date of bir	th			
									year	month	day		
		Place of birth (province, country)			Date of adoption or date child became Date of death (if child died before age 7)								
					(if applicable)	your dependent year month year month (if applicable)							
							time of arrival in Cana	ada			<u> </u>		
		outside year month											
		Canada											
		If there are more than 2 children, continue in section 16 and check here.											
		C. Between the birth and the 7th birthday of each of these children, were there any periods during which the family benefits											
	were not paid in your name?												

Yes No

	IMPORTANT - INSTRUCTIONS If you would like payment of your pension to start before age 65 or in the month of your 65th birthday, complete sections 8, 9 and 10, then continue in section 12.
•	If not, go directly to section 11.
	Benefits from other agencies
8	Are you currently receiving an income replacement indemnity from the Commission de la santé et de la sécurité du travail (CSST) because of a work-related accident or occupational disease?
	No
	Yes
	I am waiting for a reply to a claim I filed on
9	Are you currently receiving an indemnity from the Société de l'assurance automobile du Québec (SAAQ)?
	No
	Yes. File number
	I am waiting for a decision on an application for an indemnity that I filed on
	Work situation and date chosen for retirement
0	A. Check the box that best corresponds to your work situation. Check only one box and give the requested information, if any.
	Note: If you have to indicate the last day you went to work, that date must be the one on which you stopped working, regardless of whether it was in Québec, elsewhere in Canada or outside Canada.
	year month
	I have stopped working and my last day of work was in
	My last day of work will be in year month
	I am still working, but as of my estimated employment earnings for the next 12 months, including any salary insurance, will be less than or equal to 10 525 \$ (reference amount for applications received in 2006).
	I am still working, I am an employee and my employment earnings have been reduced or will be reduced by at least 20% per pay period following an agreement with my employer to reduce my work hours for the purpose of retirement.
	Date reduction began/will begin
	Employer's name
	Code postal
	I have never worked.
	The Régie des rentes du Québec has the right to verify the information provided.
	B. Payment of your pension will begin in the latest of the following months:
	- the month following your 60th birthday,
	- the month following the date on which we receive your application,
	- the month following the one in which you stop work or in which your salary is reduced for the purposes of retirement.
	If you want payment of your pension to begin later , please indicate when. In
	Go to section 12.

Indicate your social insurance number

11	IMPORTANT - Complete this section	only if you want payment of your pension to be	gin after age 65.					
	If you have not stopped working, your pension will be paid as of the later of the following months:							
	 the month following your 65th birthday, the month following the one in which the Régie received your application. 							
	Note that the Régie considers that you have stopped working if your earnings, calculated on an annual basis, are less than or equal to 10 525 \$ (reference amount for applications received in 2006).							
	A. Check the box that best corresponds to your work situation. Check one box only and give the requested information, if any.							
	Note: If you have to indicate the last day you went to work, that date must be the one on which you stopped working, regardless of whether it was in Québec, elsewhere in Canada or outside Canada.							
	I have stopped working and my last day of work was in							
	I am still working and my employment earnings, calculated on an annual basis, are less than or equal to 10 525 \$ in 2006.							
	I am still working and my employment earni	ngs, calculated on an annual basis, are more tha r	n 10 525 \$ in 2006.					
	I have never worked.							
	B. Payment of your pension will begin as soon as possible or in the month you indicate here.							
	Participation in other plans							
12	Are you receiving a pension under the Canada Pension Plan (not including the Old Age Security pension)?							
10		urance number						
13	Have you ever participated in the social security plan of another country?							
	No Yes, in the following country or countries							
	Social security number in those countries:							
	Pension payment by direct deposit							
14	Do you wish to receive your pension by direct deposit at the financial institution of your choice?							
	Yes. Complete this section. No. Go to section 15.							
	Name of your financial institution	Address						
	Your account or folio number	Please enclose an unsigned, blank cheque, write "VOID" across your cheque and write your name and social insurance number on the back. If you do not have a cheque, your financial institution can provide you with equivalent proof.						
	Declaration and signature							
15	I declare that all the information given on this applied	cation is true.						
	Signature Date Date							
	If this application is not signed by the person applying for the pension, please indicate in what capacity you have signed and provide the information requested below.							
	Capacity							
	Sex Family name	Given name Soci	ial insurance number					
	F							
	M Address		Code postal					
	Telephone area code	area code						
	home , , , , , , ,	other , , , , , , ,	extension					
			3//					

Other information

16 Section 7 B (cont.)

Information about children born after 31 December 1958									
3rd child Fa	amily name at birth	Given n	Given name			Date of birth			
						year	month	day	
								. .	
Place of birt	th (province, country)	Date of	Date of adoption or date child became Date of de				ath (if child died before age 7)		
		your de	your dependent year month year					month	
		(if applica	ble)						
Child born Date of arrival in Canada Provin			nce of residence at time of arrival in Canada						
outside	year month								
Canada									
4rd child Fa	amily name at birth	Given n	Given name				Date of bi	rth	
							year	month	day
Place of birt	th (province, country)	Date of	Date of adoption or date child became Date of death (if child died before age 7)					7)	
		your dependent year month					year	month	
		1 11	(if applicable)						
	Date of arrival in Canada	Province of res	idence at	time of arrival	in Cana	ada			
outside year month									
Canada									
5th child Fa	amily name at birth	Given n	Given name			Date of bi			
							year	month	day
						1			
Place of bir	th (province, country)	Date of	Date of adoption or date child became Date of death (if child died before age 7)						
			your dependent year month year month						
			(if applicable)						
	Date of arrival in Canada	Province of res	idence at	time of arrival	in Cana	ada			
outside	year month								
Canada									

Go back to section 7 C.

Use this space if needed. Be sure to indicate the section number before each answer.

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