

# 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](http://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 preceding 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**

Indicate your social insurance number ►

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Please print.

1	Sex	Family name	Given name	
	<input type="checkbox"/> F <input type="checkbox"/> M	Family name at birth (if different)	Given name at birth (if different)	
2	Date of birth	Place of birth		
	year    month    day	city	province	country
3	Mother's family name at birth		Mother's given name	
	Father's family name		Father's given name	
4	Language of correspondence <input type="checkbox"/> French <input type="checkbox"/> English			
5	Current address (number, street, apt.)			
	City	Province	Country	Postal code
	Telephone	area code	area code	extension
6	home			
	other			
7	If you live outside Canada, what was your last province of residence in Canada?			

- A.** 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.
- Certain situations could increase the amount of your pension:
- 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.
- B.** Did you receive family benefits paid in **your name** for a child born after 31 December 1958? If you did not, was it because your family income was too high? (Benefits are usually paid to the mother.)
- Yes. Complete the table below.
- No. Go to section 8 if you want payment of your pension to start before age 65; if not go to section 11.

**Information about children born after 31 December 1958**

<b>1st child</b> Family name at birth		Given name		Date of birth year    month    day	
Place of birth (province, country)		Date of adoption or date child became your dependent (if applicable)    year    month		Date of death (if child died before age 7) year    month	
Child born outside Canada	Date of arrival in Canada year    month	Province of residence at time of arrival in Canada			
<b>2nd child</b> Family name at birth		Given name		Date of birth year    month    day	
Place of birth (province, country)		Date of adoption or date child became your dependent (if applicable)    year    month		Date of death (if child died before age 7) year    month	
Child born outside Canada	Date of arrival in Canada year    month	Province of residence at time of arrival in 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 

year	month	day

.

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 

year	month	day

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### Work situation and date chosen for retirement

10 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.

I have stopped working and my last day of work was in 

year	month

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My last day of work will be in 

year	month

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I am still working, but as of 

year	month

 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 

year	month	day

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Employer's name \_\_\_\_\_ Code postal \_\_\_\_\_

Employer's address \_\_\_\_\_

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 

year	month

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**Go to section 12.**

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