



- Important -

Retain this Information Sheet for your records

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.

You can also **make an appointment** with one of our service delivery agents. To do so, call us at the telephone numbers we have listed in the section called "**How to contact us**".

HOW TO CONTACT US
For general information on our Programs, you can visit our Internet site at: servicecanada.gc.ca OR You can call: In Canada or the United States, call: 1 800 277-9914 (for service in English) 1 800 277-9915 (for service in French) 1 800 255-4786 TTY/Teletypewriter Users Only

CHECK LIST	
Information/Documents You Need to Provide	
Marital Status	<p>If you are married</p> <p>◆ 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>
	<p>If you are in a common-law union</p> <p>◆ 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".</p>
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 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 the spouses or common-law partners is receiving a retirement pension, that spouse's or common-law partner's pension can be shared between both spouses or common-law partners. 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

With your application, you usually have to send us certain documents. If you have to send us documents, try to send us certified photocopies instead of the original documents. If you do decide to send your original documents, you may want to send them by registered mail. We will return all the original documents you send us.

Keep in mind, however, that **we can only accept a photocopy if it is readable and if you have someone certify it as a true copy of the original.** If you can bring your original documents into any Service Canada Centre(s), our staff will photocopy the documents and certify them for free.

Send certified photocopies instead of original documents (continued)

If you cannot visit a Service Canada Centre(s), you can ask one of the following people to certify your photocopy:

- Accountant
- Chief of First Nations Band
- Employee of Service Canada acting in an official capacity
- Funeral Director
- Justice of the Peace
- Lawyer
- Magistrate
- Manager of Financial Institution
- Medical and Health Practitioners: Chiropractor, Dentist, Doctor, Pharmacist, Psychologist, Nurse Practitioner, Registered Nurse
- Member of Parliament or their staff
- Member of Provincial Legislature or their staff
- Minister of Religion
- Municipal Clerk
- Notary
- Official of a federal government department 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
- Postmaster
- Professional Engineer
- Social Worker
- Teacher

People who certify photocopies have to compare the original document to the photocopy and provide the following information:

- state their official position or title;
- sign and print their name;
- provide their phone number; and
- include the date they certified the document(s).

They also have to 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.

You cannot certify photocopies of your own documents, and you cannot ask a relative to do it for you. **Please write your Social Insurance Number on all documents that you send us (except originals).**

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 now, and have it changed at a later date.

This service is available to Canadian residents only.

Box 11 Direct Deposit

You can sign up for Direct Deposit by using Box 11.

The federal government now uses Direct Deposit as its standard way to make payments to people. The money goes right into your account at your financial institution.

Although you can still get your payment by cheque, Direct Deposit offers several advantages:

- your payment will always be on time, and you can start using the money and earning interest right away;
- there is less risk that your payment will be lost, stolen or damaged;
- if you are sick, on vacation or travelling, you will still get your payment automatically; **and**
- Direct Deposit saves money for Canadian taxpayers, since the federal government has to print and mail fewer cheques.

We can deposit your payment into whichever account you like at any bank, caisse populaire, credit union, trust company or other financial institution in Canada or the United States. If, for some reason, we can't deposit your payment into your account, we will automatically send you a cheque.

How do you sign up for Direct Deposit?

To sign up for Direct Deposit in Canada, you can either:

- attach a cheque from your chequing account to this application form -- make sure to write the word "**VOID**" across the front of the cheque (see the example on the next page) and write your Social Insurance Number on the back; **or**
- complete Box 11 on the application.

If you would like your pension deposited into a financial institution in the United States, please attach a note to your application saying so. We will then send you a form to fill out.

EXAMPLE OF A VOIDED CHEQUE

John Smithers 221 Arbour Street Toronto, Ontario M1M 1Z7	Cheque Number: 000102	
Pay to the order of _____	Date _____	
"VOID"		
_____ dollar	Signature _____	
"485" "00646"842	842 :0164"0234-5800:	
↑	↑	↑
BRANCH NUMBER	INSTITUTION NUMBER	ACCOUNT NUMBER

If you answered yes in question 11 and **ARE NOT PROVIDING** a voided cheque, you **MUST** indicate your branch number, your institution number and your account number in the blocks at the bottom of question 11. Please refer to the example above. It identifies the information that we need.

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.

<h3>Section C : Information about your Legal Marriage or Common-law Union</h3>

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).

Non-Resident Tax (continued)

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) 952-3741 (English)
(613) 954-1368 (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.

Section E: Witness's declaration

If you had someone else fill out the form for you, that person also has to sign and date it, and include their name, address, relationship to you, and telephone number in case we need to contact that person.

It is an offence under the Canada Pension Plan legislation to make a false or misleading statement when completing your application to obtain benefits. You can be charged with an offence under the Canada Pension Plan legislation and/or the Criminal Code of Canada. Any benefits received or obtained to which you are not entitled must be repaid.

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 assigned 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 HRDC 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.



Application for Pension Sharing of Retirement Pension(s) Canada Pension Plan

It is very important that you:

- send in this form with supporting documents (see the information sheet for the documents we need); **and**
- use a **pen** and **print** as clearly as possible.

FOR OFFICE USE ONLY
Age established

SECTION A - INFORMATION ABOUT YOU

1A. Social Insurance Number	1B. Sex Male Female	1C. Date of Birth Year Month Day	1D. Country of Birth (If born in Canada, indicate province or territory)
Your Language Preference	2A. Written Communications (Check one) English French	2B. Verbal Communications (Check one) English French	
3A. Mr. Mrs. Ms Miss	Usual First Name and Initial		Last Name
3B. Name at birth, if different from 3A. (e.g. maiden name, legal name change, etc.)	First Name and Initial	Last Name	
3C. Name on social insurance card, if different from 3A.	First Name and Initial	Last Name	
4. Mailing Address (No., Street, Apt., P.O. Box, R.R.)			City
Province or Territory		Country other than Canada	Postal Code
Telephone Number(s)	5A. Area code and telephone number at home	5B. Area code and telephone number at work (if applicable)	
6. If your address is outside of Canada, indicate your last province or territory of where you lived in Canada. ▶			
7. Home Address, if different from mailing address (No., Street, Apt., R.R.)			City
Province or Territory		Country other than Canada	Postal Code
8A. Are you receiving or have you ever applied for a benefit under the	Canada Pension Plan? Yes No	Regime de rentes du Québec? (Quebec Pension Plan?) Yes No	
8B. If you answered yes to any of the above, provide the Social Insurance Number or account number under which you applied. ▶			
9. Have you contributed to the Quebec Pension Plan or have you worked in Quebec since 1966?		Yes	No
10. Voluntary Income Tax Deduction This service is available if you live in Canada. Your Canada Pension Plan benefit is taxable income. If we approve your application, would you like us to deduct federal income tax from your monthly payment? (See the information sheet for more information)			
No Yes ▶		If yes , indicate the dollar amount you want us to deduct each month. \$	
		Federal Income Tax	

Social Insurance Number

11. Direct Deposit You can only use Direct Deposit for a financial institution located in Canada. For Direct Deposit to a financial institution located in the United States, please see the enclosed information sheet.

If we approve your application, would you like your benefit payment deposited directly into your account at your financial institution located in Canada?

No Yes

If **yes**, you can attach a sample cheque from your chequing account with the word "**VOID**" written across it. Write your Social Insurance Number on the back of the cheque. We will use the information on the cheque to set up your Direct Deposit. If you cannot attach a sample cheque, complete the blocks below. See the completed sample in the information sheet to guide you.

Branch Number Institution Number Account Number

Name(s) of account holder(s)

Area code and telephone number of financial institution ▶

FOR OFFICE USE ONLY

Age established

SECTION B - INFORMATION ABOUT YOUR SPOUSE OR COMMON-LAW PARTNER

(See the information sheet for definition of spouse and common-law partner)

12A. Social Insurance Number	12B. Sex Male Female	12C. Date of Birth Year Month Day	12D. Country of Birth (If born in Canada, indicate province or territory)
Language Preference	13A. Written Communications (Check one) English French	13B. Verbal Communications (Check one) English French	
14A. Mr. Mrs. Ms Miss	Usual First Name and Initial		Last Name
14B. Name at birth, if different from 14A. (e.g. maiden name, legal name change, etc.)	First Name and Initial		Last Name
14C. Name on social insurance card, if different from 14A.	First Name and Initial		Last Name
15. Mailing Address (No., Street, Apt., P.O. Box, R.R.)			City
Province or Territory		Country other than Canada	Postal Code
Telephone Number(s)	16A. Area code and telephone number at home	16B. Area code and telephone number at work (if applicable)	
17. If your spouse's or common-law partner's address is outside of Canada, indicate the last province or territory where he/she lived in Canada. ▶			
18. Home Address, if different from mailing address (No., Street, Apt., R.R.)			City
Province or Territory		Country other than Canada	Postal Code
19A. Is your spouse or common-law partner receiving or has he/she applied for a benefit under the:		Canada Pension Plan? Yes No	Régime de rentes du Québec? (Quebec Pension Plan?) Yes No
19B. If yes to any of the above, provide the Social Insurance Number or account number under which your spouse or common-law partner applied. ▶			
20. Has your spouse or common-law partner contributed to the Quebec Pension Plan or has he/she worked in Quebec since 1966?			Yes No

SECTION C - INFORMATION ABOUT YOUR LEGAL MARRIAGE OR COMMON-LAW UNION
 (See the information sheet for documents that must be provided with this application)

Social Insurance Number			
21. What is your current marital status? Married OR Common-law ▶ Please obtain and complete the form titled "Statutory Declaration of Common-law Union" and return it with this application.			
22A. If "married", what is your date of marriage? (Please enclose a certified copy of your marriage certificate) Year Month Day		22B. On what date did you and your spouse or common-law partner start living together (if different from number 22A)? Year Month Day	
23. Are you and your spouse or common-law partner still living together? Yes No ▶ If no , see the information sheet for eligibility requirements.			
24A. Were there any periods when you and your spouse or common-law partner did not live together? No Yes ▶ If yes, indicate the period(s) below and complete numbers 24B and 24C. If more space is required, use the space provided on page 4 of this application Year Month Day Year Month Day From To			
24B. Reason for separation		FOR OFFICE USE ONLY	
Voluntary separation Involuntary separation (e.g. Due to employment, illness, etc.)		M. / C.L.U. EST. ST.	EN
24C. If "voluntary separation", please specify the reason for your separation(s) (e.g. Legal separation).		C.C	C.E
		SIG.	

IT IS AN OFFENCE TO MAKE A FALSE OR MISLEADING STATEMENT ON THIS APPLICATION

SECTION D - APPLICANT'S DECLARATION

I hereby apply for pension sharing of retirement pension(s) under the provisions of the Canada Pension Plan. I declare that, to the best of my knowledge, the information on this application is true and complete. I realize that my personal information is governed by the Privacy Act and it can be disclosed where authorized under the Canada Pension Plan. I undertake to notify Service Canada of any changes in circumstances that may affect my eligibility for this assignment of retirement pension.

APPLICANT'S SIGNATURE	I concur with this application for pension sharing. (The 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.)	SPOUSE'S OR COMMON-LAW PARTNER'S SIGNATURE
X _____		▶ X _____
APPLICATION DATE Year Month Day		

NOTE: We can only accept a signature with a mark (e.g. X) if a responsible person witnesses it. That person must also complete the declaration below.

SECTION E - WITNESS'S DECLARATION

If someone other than the applicant completed this form, that person must complete this Section.
If the applicant signs with a mark, a witness (friend, member of the family, etc.) must complete this Section.
 I have read the contents of this application to the applicant, who appeared to fully understand and who made his or her mark in my presence.

Name	Relationship to applicant	Telephone number
_____	_____	_____
Address	Signature	Date Year Month Day
_____	_____	_____

FOR OFFICE USE ONLY

Application taken by: (Please print name and phone number)		() -
Application approved pursuant to the Canada Pension Plan.	Date	
Effective Date _____ (Month) _____ (Year)	Authorized Signature	

Use this space, if needed, to provide us with more information. Please indicate the question number concerned for each answer given. If you need more space, use a separate sheet of paper, write your social insurance number and attach it to this application.

Social Insurance Number

Large empty rectangular area for providing additional information or answers.



Service Canada Offices

Your form(s) should be mailed to the nearest Service Canada office. These offices are shown below. If you need any help while you are completing your form(s) and you are in **Canada or the United States**, you can phone our toll-free number **1 800 277-9914**. For people with speech or hearing impairments using a teletypewriter device TTY, call **1 800 255-4786**. Please have your social insurance number ready. **Note:** If you are applying from outside of Canada, mail your form(s) to the office in the province where you last resided.

NEWFOUNDLAND AND LABRADOR

Service Canada
P.O. Box 9430
St. John's NL A1A 2Y5

ONTARIO (Timmins)

Service Canada
P.O. Bag 2013
Timmins ON P4N 8C8

PRINCE EDWARD ISLAND

Service Canada
P.O. Box 20105
Sherwood Postal Outlet
Sherwood PE C1A 9E3

ONTARIO (Chatham)

Service Canada
P.O. Box 2020
Chatham ON N7M 6B2

NOVA SCOTIA

Service Canada
P.O. Box 1687
Postal Station "M"
Halifax NS B3J 3J4

MANITOBA AND SASKATCHEWAN

Service Canada
P.O. Box 818
Station Main
Winnipeg MB R3C 2N4

NEW BRUNSWICK

Service Canada
P.O. Box 250
Fredericton NB E3B 4Z6

ALBERTA / NORTHWEST TERRITORIES AND NUNAVUT

Service Canada
P.O. Box 2710
Main Station
Edmonton AB T5J 4C2

QUEBEC

Service Canada
P.O. Box 1816
Quebec QC G1K 7L5

BRITISH COLUMBIA AND YUKON

Service Canada
P.O. Box 1177
Victoria BC V8W 2V2

ONTARIO (Scarborough)

Service Canada
P.O. Box 5100
Postal Station "D"
Scarborough ON M1R 5C8

Ce formulaire est disponible en français - ISP-3501F