

## Estimated Canada Pension Plan Benefits

The amounts in this section are **estimates** only. Contributions, pensionable earnings and benefit estimates may not reflect recent changes to the CPP, or take into account future earnings and contributions, and CPP provisions that could affect your benefits.

Your benefit amounts depend on how much and for how long you contribute to the Canada Pension Plan (CPP) and the Quebec Pension Plan (if you have contributed to both plans).

### Retirement pension

The estimates for your CPP retirement pension are calculated based on your pensionable earnings and contributions.

If you choose to start your CPP retirement pension:

- next month, you could receive.....	N/A	per month
- at 60, you could receive.....	N/A	per month
- at 65, you could receive.....	N/A	per month
- at 70, you could receive.....	N/A	per month

### Disability benefits

If you are under 65, have a severe and prolonged disability that prevents you from working (as defined by the CPP), and:

- you are not receiving a CPP retirement pension, you could receive a CPP disability pension of.....	N/A	per month
- you are receiving a CPP retirement pension, you could receive a CPP post-retirement disability benefit of .....	N/A	per month
- you have dependent children (as defined by the CPP), each child could receive a CPP child's benefit of .....	N/A	per month

### Death benefits

In the event of your death:

- your survivor age 65 or older could receive a CPP survivor pension of.....	\$ 166.04	per month
- your survivor under the age of 65 could receive a CPP survivor pension of...	\$ 301.12	per month
- each of your dependent children (as defined by the CPP), could receive a CPP child's benefit of .....	\$ 255.03	per month
- your estate could receive a one-time CPP death benefit payment of.....	\$ 1,660.44	

### Note

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.

See the next page for more information on the base and enhanced portions of CPP benefits.