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CANADA PENSION PLAN

PURPOSE

1. Government employees are covered by the Canada Pension Plan (CPP). It provides protection against loss of income due to retirement, death or disability.

APPLICATION


2. These guidelines and procedures apply to all employees except those employed in the Province of Quebec. In the Province of Quebec employees are covered by the Quebec Pension Plan (QPP).

DEFINITIONS

3. **CPP premium** is the money an employee must pay into CPP each month.

PROVISIONS

4. CPP provides for the following:
 - retirement pensions;
 - disability pensions;
 - benefits for dependent children of disabled persons;
 - lump sum death benefits;
 - pensions to surviving spouses; and
 - orphans' benefits.
5. A pension index ties the plan's benefits to the Consumer Price Index. Pensions are adjusted each January.
6. Employees pay CPP premiums if they do not work in the Province of Quebec and are older than 18. Employees more than 70 years old may not pay premiums.
7. The Government matches each employee's premiums.

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AUTHORITIES AND REFERENCES

8. The following booklets and pamphlets are available from the Canada Pension Plan:

- Death Benefit
- Disability Pensions and Benefits
- How to apply for Canada Pension Plan Benefits
- Retirement Pension
- Survivors' Benefits
- Your Canada Pension Plan
- Youths 18-25 Years of Age and the Canada Pension Plan.

CONTACTS

9. For further information or clarification, please contact:

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