

Application for a Retirement Pension

You can file an Application for a Retirement Pension via our My Account service at www.rrq.gouv.qc.ca/mondossier. It's quicker. Postal delays are eliminated and you will obtain immediate confirmation that we have received your application. You can also check the status of your application at any time.

We suggest that you file your application for a retirement pension with the Régie des rentes du Québec three months prior to the one in which you would like to begin receiving your pension. However, you cannot apply more than 12 months ahead of time.

A retirement pension

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

If you are under age 65

You must meet **one** of the following requirements:

- you must have stopped working;
- your annual employment earnings, including salary insurance, must be less than or equal to **12 775 \$** (reference amount for applications received in 2013);
- 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.

Please note that as of January 2014, you will be able to receive a retirement pension even if you continue to work, since the disability requirements to stop working will be abolished.

If you are disabled or stopped working because of your state of health, it may be advantageous for you to apply for a disability pension. If this situation applies to you, you should file an application without delay.

If you are age 65 or over

You could be entitled to a retirement pension even if you continue to work.

Pension amount

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 apply for your pension between the ages of 60 and 65, the amount of your pension will be less than if you had waited until you were 65 years of age.

If you are under age 65

The pension is **reduced** by 0,5% for each month preceeding your 65th birthday. This reduction applies for as long as your pension is paid.

However, for **persons born after 31 December 1953**, the actuarial adjustment factor will be determined based on the amount of the retirement pension. The following table shows the factors that will apply according to the year in which pension payment begins.

Starting date	Minimal actuarial adjustment	Maximum actuarial adjustment
2014	0,5% per month	0,53% per month
2015	0,5% per month	0,56% per month
2016 and later	0,5% per month	0,60% per month

Therefore, the actuarial adjustment factor will remain at 0,5% for a person who receives a very low pension. It will reach 0,6% for a person who receives a maximum pension.

If you are age 65 or over

The pension is **increased** by 0,7% for each month following your 65th birthday to a maximum of 42% at age 70. The increase applies for as long as the pension is paid.

Starting date

Note that the following rules apply to **applications received in 2013**. However, these rules will change as of 2014.

If you are under age 65

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 date on which you stopped working or the one following the beginning of decreased earnings in view of retirement. If you have not stopped working or if your employment earnings do not decrease before January 2014, your pension could become payable as of that date.

If you are age 65 or over

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

If you are over age 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 0,7% per month for the same period.

If you are over age 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.

Pension payment

Please note that a retirement pension is:

- paid at the **end of the month**, beginning in the one as of which you are entitled to the pension. For example, if you are entitled to a pension as of April, you will receive your first payment at the end of April;
- increased in January of each year according to the cost of living;
- taxable. You can request income tax deductions online or by telephone once your retirement pension application has been accepted.

Benefits from other organizations

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

If you receive or expect to receive benefits from other organizations, public or private, you should find out from them whether receiving a retirement pension under the Québec Pension Plan would cause such benefits to be reduced.

Please note that you cannot receive a retirement pension under the Québec Pension Plan if you are already receiving a retirement pension or disability benefits under the Canada Pension Plan. This restriction does not apply to the Old Age Security pension.

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 personal information collected on this form is needed to study your application. Failure to provide this information may result in a delay or a refusal to process your application. Only authorized employees have access to the information and it is only disclosed to other persons or agencies in cases provided for by law. It can also be used for research, assessment, analysis or survey purposes. The *Act respecting Access to documents held by public bodies and the Protection of personal information* allows you to consult your personal information and have it corrected.

Response time

In our Service Statement, we are committed to replying to an application for a retirement pension within a maximum of 40 days. However, in 3 out of 4 cases, applicants did not have to wait more than 17 days (results obtained between November 2011 and October 2012).

In addition, you can consult our My Account online service to follow up on your application at any time.

If necessary, the Régie may request proof of birth. It also reserves the right to verify all the information provided.

For more information



Online

MyAccount > RRQ

Access your file 24/7

www.rrq.gouv.qc.ca



By telephone

Québec region: 418 643-5185

Montréal region: 514 873-2433

Toll free: 1 800 463-5185



By TTY

Service for the hearing impaired

Toll free: 1 800 603-3540

Application for a Retirement Pension

You must provide your social insurance number where requested to avoid delays in processing your application.

Please print

Indicate your social insurance number

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1. Identification

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

2. Participation in other plans

Have you ever participated in the social security plan of another country? Yes No

If so, indicate in which country or countries: _____

3. Benefits from other agencies

Fill out this section if you are **under age 65**. Otherwise, [go to section 4](#).

3.1 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 the claim on: year month day

3.2 Are you **currently** receiving an indemnity from the Société de l'assurance automobile du Québec (SAAQ)?

No

Yes. Indicate the file number _____

I am waiting for a decision on an application for an indemnity. Date the accident occurred year month day

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4. Information about children

Certain situations could increase the amount of your retirement pension:

- if you received family benefits for a child (Québec child assistance, Québec family allowance or the Canada Child Tax Benefit);
- if you were entitled to family benefits, but did not receive any because your family income was too high.

4.1 **Did you have** children or become responsible for any who were born after 31 December 1958?

Yes No. [Go to section 5.](#)

4.2 Did you receive family benefits paid **in your name** for a child born after 31 December 1958 or, if you did not, was it because your family income was too high? (Benefits are usually paid to the mother.)

Yes. Complete the following. No. [Go to section 5.](#)

Information about children born after 31 December 1958

1st child					
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		
2nd child					
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		
3rd child					
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		
4th child					
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 4 children, please provide the additional information in section 7.					

4.3 Between the birth and the 7th birthday of each of these children, were there any periods during which family benefits were not paid **in your name**? Yes No

4.4 Between each child's birth or arrival in Canada and that child's 7th birthday, did each of these children **always live with you in Canada**? Yes No

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5. Work situation and pension starting date

5.1 Check the box that best corresponds to your work situation. **Check only one box and give the requested information, if any.**

If you have to provide the date of your last day of work, provide the date corresponding to the last day you worked, **whether it was in Québec, elsewhere in Canada or outside Canada.**

I have stopped working or I will stop working in the next 12 months.

I have stopped working. My last day of work was in _____.

I will stop working. My last day of work will be in _____.

I am still working.

I am **under age 65** and my employment earnings, including any salary insurance, will be **less than or equal to 12 775 \$¹**.

Date as of which my estimated employment earnings for the 12 months following this date will be less than or equal to that amount. _____

I am an **employee under age 65** 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.

Starting date of reduction in _____

Employer's name _____

Employer's address _____ Postal code _____

I am **65 or over** and my employment earnings, calculated on an annual basis and including any salary insurance, will be **less than or equal to 12 775 \$¹**.

Date since which my earnings have been less than or equal to that amount. _____

My employment earnings calculated on an annual basis are **more than 12 775 \$**.

I have never worked.

I have never made contributions to the Québec Pension Plan.

5.2 If you want payment of your pension to begin **on a different date** than the one suggested in the box below, please indicate when. _____

Important: The following criteria apply to **applications filed in 2013** and will change in 2014.

Pension starting date BEFORE age 65 (including the month in which you turn 65)

Your pension is payable in the latest of the following months:

- the month following your 60th birthday;
- the month following the date your application is received;
- the month following the date on which you stopped working or the one following the beginning of decreased earnings in view of retirement. In January 2014, if you are still working and have not reduced your work hours, your pension could be payable as of that month.

Pension starting date AFTER age 65

If you have not stopped working, your pension is payable in the latest of the following months:

- the month following your 65th birthday;
- the month following the date your application is received.

¹Note that the Régie considers that a person has stopped working if his or her earnings, calculated on an annual basis, are less than or equal to 12 775 \$ (reference amount for applications received in 2013).

Indicate your social insurance number

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6. Payment by direct deposit

We suggest that you sign up for direct deposit if you would like your pension payments to be deposited in a financial institution in Canada. It's safe and easy.

The account provided must be in your name or that of the beneficiary if you are applying on his or her behalf. **Enclose a blank cheque with VOID written across it.** Write your name and your social insurance number on the back of the cheque.

If you already receive a pension from the Régie by direct deposit, your benefits will be deposited in the same bank account. Do not fill out this section and [go to section 7](#).

Name of your financial institution	Branch number (transit)	Bank or caisse number	Account number (folio)
Address of your financial institution	<p style="text-align: center;">Au moment de _____</p> <p style="text-align: center;">* 8 9 0 * * 1 2 3 4 5 * 6 7 8 * * 9 0 1 * 2 3 4 * 5 6 7 *</p>		

7. Other information

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

Before signing, please ensure that you have completed each section and provided your social insurance number where requested in order to avoid delays in processing your application.

8. Declaration and signature

I declare that the information provided is true and complete.

Signature _____ Date

year	month	day

If the form is not signed by the person applying for the pension, please provide the following information.

In what capacity are you signing (guardian, mandatary, etc.)? _____

Sex	Family name	Given name	
<input type="checkbox"/> F	Address (number, street, apt.)		
<input type="checkbox"/> M			
City	Province	Country	Postal code
Telephone			
Home	Other	Extension	
If you are an individual, you must also provide the following information:			
Your social insurance number	Your date of birth	Your mother's family name at birth	
	year month day		

Please return the completed form to:
Régie des rentes du Québec, Case postale 5200, Québec (Québec) G1K 7S9