

# Child-Rearing Provision

## Payment dates and amounts for OAS and CPP

- Last: September 26<sup>th</sup>, 2014
- Next: October 29<sup>th</sup>, 2014
- [All Dates and Amounts](#)

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- [Apply for OAS pension](#)
- [Canada Retirement Income Calculator](#)
- [My Service Canada Account](#)
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If you stopped working or received lower earnings to raise your children, you may be able to use the "child-rearing provision" to increase your Canada Pension Plan (CPP) benefits.

Caring for young children can mean leaving the work force or working fewer hours. If your earnings stopped or were lower because you were the primary caregiver raising your children under the age of seven, you can request the child-rearing provision. If you are deemed eligible, the child-rearing period will be excluded from the [contributory period](#) when calculating your CPP benefit amount, ensuring that you get the highest possible payment.

## Note: Primary caregiver

For the CPP, the primary caregiver is the person who was most responsible for the day-to-day needs of the children for the specified periods.

## Am I eligible?

The child-rearing provision may apply to you if:

- you have children born after December 31, 1958;
- your earnings were lower because you either stopped working, worked fewer hours or took a lesser paying job to be the primary caregiver of a dependent child under the age of seven;

## Information Sheet for the Child Rearing Provision Canada Pension Plan

### How will this provision help me?

The Child Rearing Provision may help you qualify for or receive a higher Canada Pension Plan benefit amount. The amount of benefits paid under the Canada Pension Plan is based on how long and how much you contributed to the Plan while you were working, and in some cases, your age when your benefit begins. Periods of time when you had no or low earnings normally result in a lower benefit amount. If you were not working or had low earnings while caring for a child under the age of seven, the Child Rearing Provision can be used to exclude these periods of time from the calculation of your benefit. This may help you qualify for benefits or increase the benefit amount you can receive.

### Applying for the Child Rearing Provision

If you have applied for or are receiving a retirement pension or disability benefit from the Canada Pension Plan, and were at one point in time the primary caregiver\* for a child under the age of seven, you should complete the Child Rearing Provision form and send it to us as soon as possible. In the case of a Canada Pension Plan death or survivor benefit, if the deceased person was the primary caregiver of a child while the child was under age seven, the estate or the surviving spouse or common-law partner should complete the form on behalf of the deceased.

### Qualifying for the Child Rearing Provision

To qualify for the Child Rearing Provision:

- you must have either not worked or had low earnings while being the **primary caregiver\*** of a child under the age of seven who was born after December 31, 1958;
- you or your spouse/common-law partner must have received Family Allowance payments or been eligible\*\* for the Canada Child Tax Benefit (even if you did not receive the benefit);
- you must provide proof of birth for each child listed, *if a Social Insurance Number is not provided*. If a child was born outside of Canada, proof of the child's entry into Canada must be provided as well;
- this form must be completed and signed.

If you are applying on behalf of a person who is deceased, the requirements listed above must have been met by the person who is deceased.

\* The primary caregiver is the person who spent the most time caring for the daily needs of the child such as supervision, preparation of meals, school attendance, doctor appointments, etc.

\*\* If you were the primary caregiver of a child and did not receive the Canada Child Tax Benefit only because your family income was too high, you are considered to have been eligible for the Canada Child Tax Benefit.

**NOTE:** If you make a false or misleading statement, you may be subject to an administrative monetary penalty and interest, if any, under the *Canada Pension Plan*, or may be charged with an offence. Any benefits you received or obtained to which there was no entitlement would have to be repaid.

### Family Allowance

The Family Allowance program (commonly referred to as the "baby bonus") paid a monthly cheque to parents or guardians of dependent children under the age of 18. In most families, payments were issued to the mother. The Family Allowance program was replaced by the Canada Child Tax Benefit in 1993.

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# Information Sheet for the Child Rearing Provision Canada Pension Plan

## Canada Child Tax Benefit (CCTB)

The CCTB is a monthly benefit administered by the Canada Revenue Agency. The amount of the CCTB is based on your net family income level, the number of children you have and the ages of your children. You might have been considered eligible to the CCTB even if you did not receive it. For more information about the CCTB, please contact the Canada Revenue Agency.

## Documents required

### Proof of birth

A birth certificate, or a certified copy of the birth document must be provided for each child listed if a Social Insurance Number is not provided. No birth evidence is required if the Social Insurance Number is provided for the child listed on the Child Rearing Provision Form.

### Proof of date of entry into Canada

If a child was born outside Canada, an immigration document (for example the IMM 1000 or a passport), or a certified copy of that document must also be provided to prove the child's date of entry into Canada.

### Certified copies of original documents

It is better to send certified photocopies of documents rather than the originals. If you choose to send original documents, send them by registered mail. We will return the original documents to you.

We can only accept a photocopy of an original document if it is readable and if it is a certified copy of the original. Our staff at any Service Canada Centre will photocopy your documents and certify them free of charge. If you cannot visit a Service Canada Centre, you can ask one of the following people to certify your photocopy:

- Accountant
- Chief of First Nations Band
- Employee of a Service Canada Centre acting in an official capacity
- Funeral Director
- Justice of the Peace
- Lawyer
- Magistrate
- Manager of Financial Institution
- Medical and Health Practitioners: Chiropractor, Dentist, Doctor, Nurse Practitioner, Ophthalmologist, Optometrist, Pharmacist, Psychologist and 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 must compare the original document to the photocopy, state their official position or title, sign and print their name, give their telephone number and indicate the date they certified the document. They must also 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.**

## Information Sheet for the Child Rearing Provision Canada Pension Plan

### Certified copies of original documents (cont'd)

If a document has information on both sides, both sides must be copied and certified. 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 or the deceased's (if applying on behalf of a person who is deceased) on all photocopies that you send us.

### Waiver of rights to the Child Rearing Provision

If you remained at home to care for a child under age 7 but your spouse received Family Allowances, your spouse can waive their rights in your favour. This means your spouse foregoes their rights to the Child Rearing Provision as it cannot be used for both you and your spouse for the same time periods and children. To waive their rights, your spouse has to complete and sign Section 5 of this application.

Please note if your spouse or common-law partner received Canada Child Tax Benefits but you were actually the primary caregiver of the child, you may be eligible for the Child Rearing Provision. To be considered, you will need to provide a letter from the Canada Revenue Agency indicating that you would have been eligible for the Canada Child Tax Benefit while you were the primary caregiver for the child. If this situation applies, please contact the Canada Revenue Agency for more information about obtaining this letter.

### 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 ESDC PPU 140, 146, 175. 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 *CPP* 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 Centre. 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 Centres.

### For more information

To learn more about Canada Pension Plan, Old Age Security Program and Service Canada on-line services, please visit our Internet site at: [servicecanada.gc.ca](http://servicecanada.gc.ca)

### In Canada and the United States, call

English: 1-800-277-9914

French: 1-800-277-9915

TTY: 1-800-255-4786

**From all other countries:** 613-990-2244 (we accept collect calls)

*(Please have your Social Insurance Number ready when you call.)*

*Note: This document contains general information concerning the Child Rearing Provision and reflects the CPP legislation. If there are any differences between what is in this document and the CPP, the CPP legislation takes precedence.*

## Child Rearing Provision Canada Pension Plan

If you are applying for the Child Rearing Provision on your behalf, please provide your Social Insurance Number and name in number 1 and 2 below. If you are applying on behalf of a person who is deceased, please provide the Social Insurance Number and name of the deceased in number 1 and 2 below.

<b>1. Social Insurance Number</b>  	<b>2. First name, initial and last name</b>  <input type="radio"/> Mr. <input type="radio"/> Mrs. <input type="radio"/> Ms. <input type="radio"/> Miss _____																																				
<b>3. Information about the children</b> List all children born after December 31, 1958.																																					
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%; text-align: center;">Child's Full Name</th> <th style="width: 15%; text-align: center;">Child's SIN</th> <th style="width: 20%; text-align: center;">Child's Date of Birth</th> <th style="width: 35%; text-align: center;">If the child was born outside Canada, tell us the date the child entered Canada</th> </tr> <tr> <td></td> <td></td> <th style="text-align: center;">Year/Month/Day</th> <th style="text-align: center;">Year/Month/Day</th> </tr> </thead> <tbody> <tr> <td>a) _____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>b) _____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>c) _____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>d) _____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> </tbody> </table> <p>Should you need to list more children, use a separate sheet, answer the questions for each additional child, sign the sheet, indicate your (or the deceased's) Social Insurance Number and attach the sheet to this form.</p> <p>Were you the primary caregiver for these children from birth until age 7?      <input type="radio"/> Yes   <input type="radio"/> No</p> <p>If <b>no</b>, please list any periods of time where you were not the primary caregiver and provide a reason:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">FROM: _____</td> <td style="width: 25%;">TO: _____</td> <td style="width: 25%;">FROM: _____</td> <td style="width: 25%;">TO: _____</td> </tr> <tr> <td style="text-align: center;">Year   Month</td> <td style="text-align: center;">Year   Month</td> <td style="text-align: center;">Year   Month</td> <td style="text-align: center;">Year   Month</td> </tr> <tr> <td>Reason: _____</td> <td></td> <td>Reason: _____</td> <td></td> </tr> </table> <p>Did you or your spouse or common-law partner receive Family Allowances or Canada Child Tax Benefits for these children?      <input type="radio"/> Yes   <input type="radio"/> No</p> <p>If <b>yes</b>, please indicate who received the benefits:      <input type="radio"/> You   <input type="radio"/> Your spouse or common-law partner</p>		Child's Full Name	Child's SIN	Child's Date of Birth	If the child was born outside Canada, tell us the date the child entered Canada			Year/Month/Day	Year/Month/Day	a) _____	_____	_____	_____	b) _____	_____	_____	_____	c) _____	_____	_____	_____	d) _____	_____	_____	_____	FROM: _____	TO: _____	FROM: _____	TO: _____	Year   Month	Year   Month	Year   Month	Year   Month	Reason: _____		Reason: _____	
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# Child Rearing Provision Canada Pension Plan

Social Insurance Number

### 3. Information about the children (con't)

List any periods of time while the children were under the age of seven and when you **did not** receive Family Allowances or Canada Child Tax Benefits and provide a reason. Do not list periods of time when you were eligible for the Canada Child Tax Benefit, but did not receive it because your family income was too high.

FROM: \_\_\_\_\_ TO: \_\_\_\_\_ FROM: \_\_\_\_\_ TO: \_\_\_\_\_  
Year Month Year Month Year Month Year Month

Reason: \_\_\_\_\_ Reason: \_\_\_\_\_

**Note: If you did not provide a Social Insurance Number for each child, or if any of the children were born abroad, please refer to the Information sheet under section "Documents required".**

### 4. Signature

I declare that, to the best of my knowledge, the information on this form is true and complete. I realize that my personal information, or the personal information of the deceased, is governed by the *Privacy Act* and it can be disclosed where authorized under the *Canada Pension Plan*.

**NOTE:** If you make a false or misleading statement, you may be subject to an administrative monetary penalty and interest, if any, under the *Canada Pension Plan*, or may be charged with an offence. Any benefits you received or obtained to which there was no entitlement would have to be repaid.

X \_\_\_\_\_ Date : \_\_\_\_\_  
Signature Year Month Day Telephone number

If you are completing this form on behalf of someone who is deceased, please provide the following.

Your Name \_\_\_\_\_ Telephone number \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### 5. Waiver of rights to the Child Rearing Provision

To be completed only by the person who received Family Allowances payments under the *Family Allowances Act* and wishes to waive all rights to the Child Rearing Provision in favour of the spouse who remained at home and was the primary caregiver for the child(ren).

I declare that, for the child(ren) indicated in Section 3, I have not and will not make any claims for the Child Rearing Provision for the period(s) accredited to my spouse.

Name \_\_\_\_\_

Social Insurance Number \_\_\_\_\_

SIGNATURE \_\_\_\_\_ Date \_\_\_\_\_ Telephone number during the day \_\_\_\_\_

X \_\_\_\_\_  
Year Month Day



Service  
Canada

## Service Canada Offices Canada Pension Plan

### Mail your forms to:

The nearest Service Canada office listed below.

From outside of Canada: The Service Canada office in the **province where you last resided**.

### Need help completing the forms?

Canada or the United States: **1-800-277-9914**

All other countries: **613-990-2244** (we accept collect calls)

TTY: **1-800-255-4786**

**Important:** Please have your social insurance number ready when you call.

### NEWFOUNDLAND AND LABRADOR

Service Canada  
PO Box 9430 Station A  
St. John's NL A1A 2Y5  
CANADA

### PRINCE EDWARD ISLAND

Service Canada  
PO Box 8000 Station Central  
Charlottetown PE C1A 8K1  
CANADA

### NOVA SCOTIA

Service Canada  
PO Box 1687 Station Central  
Halifax NS B3J 3J4  
CANADA

### NEW BRUNSWICK AND QUEBEC

Service Canada  
PO Box 250 Station A  
Fredericton NB E3B 4Z6  
CANADA

### ONTARIO

**For postal codes beginning with "L, M or N"**

Service Canada  
PO Box 5100 Station D  
Scarborough ON M1R 5C8  
CANADA

### ONTARIO

**For postal codes beginning with "K or P"**

Service Canada  
PO Box 2013 Station Main  
Timmins ON P4N 8C8  
CANADA

### MANITOBA AND SASKATCHEWAN

Service Canada  
PO Box 818 Station Main  
Winnipeg MB R3C 2N4  
CANADA

### ALBERTA / NORTHWEST TERRITORIES AND NUNAVUT

Service Canada  
PO Box 2710 Station Main  
Edmonton AB T5J 2G4  
CANADA

### BRITISH COLUMBIA AND YUKON

Service Canada  
PO Box 1177 Station CSC  
Victoria BC V8W 2V2  
CANADA

Disponible en français

- you or your spouse or common-law partner received Family Allowance payments or were eligible for the Canada Child Tax Benefit (even if you did not receive the benefit).

Either spouse or common-law partner can request the child-rearing provision, but it cannot be used by both parents for the same period of child-rearing.

## **Why should I request the child-rearing provision?**

You should request the child-rearing provision because it may increase the amount of your Canada Pension Plan (CPP) benefit.

The child-rearing provision could also help you meet the eligibility requirements for a CPP Disability Benefit, should you need it. In the event of your death, it could help you meet the contributory requirements to provide benefits to your estate and survivors.

## **How and when should I request the child-rearing provision?**

You should request the child-rearing provision when you apply for any Canada Pension Plan (CPP) benefit.

- The application form for the CPP retirement pension (ISP1000) includes a section on child-rearing (section 11A).
- For all other CPP benefits, you will need to complete the child-rearing provision form (ISP1640) separately.

If you are already receiving a CPP benefit, you can still request this provision. Complete the child-rearing provision form (ISP1640) and mail it to Service Canada as indicated on the form.

## **What documents do I need to provide?**

You must provide one of the following for each child:

- the child's name, date of birth, and Social Insurance Number
- the child's birth certificate (the original or a certified true copy)

You may also be required to provide proof of the date of entry into Canada for children born outside Canada.

## **Example**

Julie was employed until her daughter Elizabeth, was born in 1983. Julie stayed at home with Elizabeth until she started school in 1989.



When Julie applies for her retirement pension in 2016 at age 65 and requests the child-rearing provision, the CPP will exclude the period from the month following Elizabeth's birth in 1983 to 1990 in its calculation of Julie's pension benefit amount.

Julie will receive a CPP Retirement Pension of \$735 per month. Without the benefit of the child-rearing provision, her pension would have been \$650 per month.