



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.

Requesting 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 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 requesting the Child Rearing Provision 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 Benefit only because your family income was too high, you are considered to have been eligible for the Canada Child 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 Benefit in 1993.

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Canada Child Benefit (CCB)

The CCB is a monthly benefit administered by the Canada Revenue Agency. The amount of the CCB 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 CCB even if you did not receive it. For more information about the CCB, 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

Please send a certified photocopy instead of the original document

When you send us documents, we suggest you send **certified photocopies** rather than the original documents, if possible. This will ensure the original documents stay with you in case you need them for other purposes. If you must send your original documents, we suggest you send them by registered mail. We will return all the original documents to you.

Photocopy of an original document

We can only accept a photocopy of an original document if it is readable and if you have someone certify that it is a true copy of the original. If you bring your original documents to any Service Canada Centre, our staff will photocopy the documents and certify them for free. If you cannot visit a Service Canada Centre, you can ask a member of one of the following professions to certify your photocopy:

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

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 also must 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.

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Certified Copies of Original Documents (cont'd)

Note: If your photocopy is missing **any** of the above elements, it will not be accepted and you will have to submit a new, properly certified photocopy, which will result in delays in processing your application.

If an original document has information on both sides, both sides must be photocopied and certified.

You cannot certify photocopies of your own documents and you cannot ask a relative to do it for you.

Please write the Client Identification Number or Social Insurance Number on any document or photocopy 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 6 of this request form.

Please note if your spouse or common-law partner received Canada Child 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 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 online services, please visit our Internet site at: www.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: 613-957-1954 (we accept collect calls)

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

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.