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Canada Pension Plan Disability Benefits



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Basics

The CPP disability benefit aims to replace a portion of employment earnings for CPP contributors who have become unable to work at any job on a regular basis because of a disability. Children of disability benefit recipients also receive benefits.

Benefit Payments (2013)

Benefit	Monthly Amount	Annual Amount
Maximum	\$1,212.90	\$14,554.80
Average (January 2013)	\$856.67	\$10,280.04
Children's Benefit	\$228.66	\$2,743.92

Eligibility

1. You stopped working as a result of a severe and prolonged disability; as defined by the CPP legislation, and decided upon by CPP Medical Adjudicators.
2. Must be under age 65.
3. You must have paid into the CPP for at least four of the last six years, or three of the last six years if you have contributed to the CPP for at least 25 years.

**It is important to note that eligibility for the CPP disability benefit requires one to be unable to perform any job, whereas disability insurance eligibility only requires they be unable to perform one's current job.*

Application

Application can be done online, or through an Application Kit mailed from Service Canada. A series of forms must be submitted in this application, including a medical report from your doctor.

Sources

Service Canada (Online). <http://www.servicecanada.gc.ca/eng/isp/cpp/cpptoc.shtml>

*All conditions, benefit levels, and other figures apply to 2012 CPP regulations.

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Presented By:

Brian Steele CA, CPA, CFA

Jeannine Campbell | Laura Prust, CPCA | Kelly Townsend | Matthew Bell, CFA

Suite 1001 – 20 Erb Street West | Waterloo, Ontario | N2L 1T2

Phone: 519-883-6040 | Fax: 519-883-6079

www.steelewealthmanagement.com

www.raymondjames.ca

Email: steelewealthmanagement@raymondjames.ca

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