



COLLABORATIVE  
PRACTICE

Resolving Disputes Respectfully

## What happens to my Canada Pension Plan when I separate from my spouse?

While you are working, you will acquire CPP credits to you as an individual. Similarly, your working spouse will accumulate CPP credits. The number of credits you receive is based on your income level. These credits are considered to be assets when you and your spouse separate. Just like your vehicle or your house, these CPP credits may be split between you and your former spouse. You will be eligible for a credit split if:

- You are divorced (no time limit for applying)
- You are married, have lived together for at least 1 year, and have lived apart for at least 1 year (no time limit on applying unless your spouse dies)
- You were in a conjugal relationship for at least one year, and have been living apart for at least one year (you must apply within 4 years of separating)

You may want to consider applying for a credit split if one spouse stayed out of the workforce for a number of years during your relationship. The credits accumulated during your relationship will be distributed evenly between each spouse. The lower income earner will receive some of the higher income earner's credits, thereby

increasing the CPP cheque that the lower income earner would be entitled to receive.

You may deal with this issue within a separation agreement – you may agree that you want to split your credits, or you may agree that you want to waive this right.

To apply for this CPP credit split, you may obtain an application form from the CPP website at: [www.hrsdc.gc.ca](http://www.hrsdc.gc.ca).

Would you want to divide your CPP credits on separation / divorce? Share your stories with me – send me an email or follow me on Twitter at @stephaniecollab and send me a tweet. I want to hear from you! Find archives of my articles on [www.kindrachukdobson.com](http://www.kindrachukdobson.com).



STEPHANIE DOBSON  
Lawyer & Mediator

Kd

kindrachukdobson  
LAWYERS & MEDIATORS

2nd Floor, 5014-48 Street, Lloydminster

**(780) 875-6600**

email: [stephanie@kindrachukdobson.com](mailto:stephanie@kindrachukdobson.com)

[www.kindrachukdobson.com](http://www.kindrachukdobson.com)