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# PENSION VALUATORS OF CANADA

*Valuing Pensions Is Our Only Business*

*Providing the Best Service Is Our Primary Concern*

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**Attention: Family Law Lawyers**

**Bulletin No. 131**

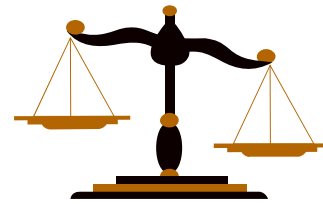
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## C.P.P. PENSION AND MARRIAGE BREAKDOWN

The CPP recognizes that in a marriage or common-law relationship, both spouses share in building C.P.P. pension credits. When a relationship ends, the C.P.P. pension credits can be split at source. CPP rules on spousal agreements changed on June 4, 1986. An agreement not to split these credits, signed after June 4, 1986 is not valid in Ontario.

To split the credits C.P.P. must be provided with certain information and in some cases an application must be filed.



Splitting the pension credits will normally affect the CPP pension (on retirement, disability, or death) of both parties.

Since timing is important in some cases, it is imperative that the proper steps be taken in a timely manner.

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For more information and a copy of "Credit Splitting under the Canada Pension Plan Upon Divorce or Separation" please call Pension Valuers of Canada at **1-800-891-9122** or fax us at 1-705-749-6762.

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