



## MEMO

TO: All Staff  
FROM: Payroll  
RE: Changes to the Canada Pension Plan

## CHANGES TO THE CANADA PENSION PLAN

Changes are being introduced to the Canada Pension Plan (CPP) starting January 1, 2012.

These changes will have the noted affect on the following age groups:

**1. Individuals aged 60 to 65 who are currently receiving a CPP retirement pension**

*CPP deductions will recommence in January 2012.*

Current legislation requires that CPP deductions be stopped before an individual is eligible to receive CPP payments. Under new legislation, individuals aged 60 to 65 who are currently receiving a CPP retirement pension will have CPP contributions deducted beginning the first pay period in 2012 (January 15 pay date). CPP deductions will occur concurrently to CPP payments.

**2. Individuals aged 60 to 65 who are currently *not* receiving a CPP retirement pension**

Deductions will continue. The option to apply for CPP pension benefits through Service Canada will still exist; however, CPP deductions will no longer cease when CPP payments begin.

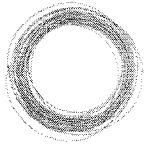
**3. Individuals aged 65 to 70 who are currently receiving a CPP retirement pension**

*CPP deductions will recommence in January 2012 unless you file an election to stop paying CPP contributions.*  
To make an election you must:

- i. complete form CPT30, *Election to Stop Contributing to the Canada Pension Plan or Revocation of a Prior Election*. See the *More Information* section below for a link to form CPT30.
- ii. submit a copy of form CPT30 to Payroll.
- iii. submit the original form to the Canada Revenue Agency (CRA).
- iv. ensure you keep a copy of the form for your records.

**Note:** If you are employed by more than Emily Carr, or if you change employment, you will need to provide a copy of the *submitted* form CPT30 to the alternate employer(s) before they are required to cease CPP deductions.

If an election is made, deductions will stop beginning the first pay period of the month following the date form CPT30 is submitted to Payroll. For example, to avoid CPP deductions in January 2012 you must submit form CPT30 to Payroll by the final work day in December 2011.



Once an election is made, CPP deductions will stop forever unless a new form CPT30 is completed to revoke a previous election. The required steps are the same as to make an election (see above). **Note:** form CPT30 can only be used once per calendar year (i.e. an election made in 2012 cannot be revoked until 2013).

**4. Individuals aged 65 to 70 who are currently *not* receiving a CPP retirement pension**

Deductions will continue. The option to apply for CPP pension benefits through Service Canada will still exist. CPP payments can be received concurrently to deductions taken, or there is the option to stop CPP deductions by completing form CPT30.

See the body of item 3 for directions on making an election to stop paying CPP contributions.

**5. Individuals aged 70 or over**

There will be no change to current legislation. CPP deductions will cease automatically upon reaching 70 years of age.

**Questions regarding these changes can be directed towards the Payroll department.**

Permanent employees: contact Mei Foo at 604-629-4505, email [mfoo@ecuad.ca](mailto:mfoo@ecuad.ca)

Temporary and Hourly employees: contact Cecilia Au-Yeung at 604-844-3830, email [ceciliaay@ecuad.ca](mailto:ceciliaay@ecuad.ca)

**MORE INFORMATION**

Form CPT30 can be downloaded at:

<http://www.cra-arc.gc.ca/E/pbg/tf/cpt30/cpt30-11e.pdf>

Details on the changes can be viewed at:

<http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/clcltng/cpp-rpc/cppchng-wh-eng.html>

Information on how to apply for a CPP retirement pension and on how continued CPP contributions will affect you can be viewed at:

<http://www.servicecanada.gc.ca/eng/sc/cpp/retirement/canadapension.shtml>