

Application for Retirement Pension Sharing Between Spouses

Additional information

Eligibility requirements

To be eligible for pension sharing, both spouses must be at least 60 years of age and be receiving a retirement pension under the Québec Pension Plan. They are also eligible for pension sharing if one of the spouses is receiving a retirement pension under the Québec Pension Plan and the other is receiving a retirement pension under the Canada Pension Plan or did not contribute to either plan.

The requirements vary according to the spouses' situation:

Married spouses or spouses in a civil union

- one of the 2 spouses must file an application in writing;
- the spouses must not be legally separated.

Married spouses or spouses in a civil union who lived together before the marriage or civil union

- the spouses must file a joint application in writing;
- neither spouse can have been married or in a civil union during the period they lived together before their marriage or civil union.

De facto spouses

- the spouses must file a joint application in writing;
- neither spouse can have been married or in a civil union during the period they have been living together;
- at the time pension sharing begins, they must have been living together for at least 3 years or for at least 1 year if they had or adopted a child during their union.

Calculation of the pension amounts

To determine how the retirement pension will be shared between the spouses, the Régie takes into account:

- the amount of the retirement pension that each spouse is receiving before pension sharing (or that one spouse is receiving, if the other never made contributions);
- the period of their union.

The pension amount after pension sharing will not necessarily be equal to half of the sum of the retirement pensions.

When pension sharing begins

Pension sharing takes effect on the later of the following months:

- the month following the Régie's approval of the application;
- the month indicated on the application (the application cannot be filed more than 12 months in advance).

When pension sharing ends

Pension sharing ends when one of the following occurs:

- one of the spouses dies;
- the Régie is informed that the spouse who never contributed to the Québec Pension Plan or the Canada Pension Plan begins to contribute;
- the Régie receives a judgment of divorce, separation from bed and board, marriage annulment, dissolution or annulment of civil union or a notarized joint declaration of dissolution of civil union;
- the Régie receives an application to terminate pension sharing that is signed by both married spouses or both spouses in a civil union, or by one of the de facto spouses;
- the Régie is informed that the de facto spouses have been separated for more than 12 months;
- the Canada Pension Plan administration terminates sharing of the spouses' retirement pension.

Cancellation of pension sharing

If pension sharing has not yet begun, the spouses can apply in writing to have it cancelled. If pension sharing has already begun, the application for cancellation must be signed by both married spouses or spouses in a civil union or by one of the de facto spouses.

[See other side](#)

Public plans

The Old Age Security pension and the Canada Pension Plan provide a basic source of retirement income. To avoid any confusion, here is a brief definition of each of them:

Old Age Security pension: This benefit is paid to all Canadians who are age 65 or over and who have lived in Canada for the required number of years.

Canada Pension Plan: A retirement pension can be paid only to workers who have contributed to the Canada Pension Plan or the Québec Pension Plan. If you worked elsewhere in Canada, you may have contributed to the Canada Pension Plan. (If you worked in Québec, you probably contributed to the Québec Pension Plan.)

Application for direct deposit or for income tax deductions

Following pension sharing, if your spouse receives a pension and would like the pension to be paid by direct deposit or would like income tax deductions to be made, he or she can apply by Internet, on the Régie's site (www.rrq.gouv.qc.ca). It is also possible to apply by telephone.

Access to documents held by public bodies and the protection of personal information

The personal information collected on this form is needed to study your application. Failure to provide this information may result in a delay or a refusal to process your application. Only authorized employees have access to the information and it is only disclosed to other persons or agencies for verification in cases provided for by law. It can also be used for research, assessment, analysis or survey purposes. The *Act respecting Access to documents held by public bodies and the Protection of personal information* allows you to consult your personal information and have it corrected.

For more information



By Internet

www.rrq.gouv.qc.ca



By telephone

Québec region: 418 643-5185
Montréal region: 514 873-2433
Toll-free: 1 800 463-5185



By TTY

Service for the hearing impaired
Toll-free: 1 800 603-3540

Return the form to:

Régie des rentes du Québec
Case postale 5200
Québec (Québec) G1K 7S9

Application for Retirement Pension Sharing Between Spouses

Retirement pension sharing consists in dividing the retirement pension or pensions that de facto (common law) spouses, married spouses who are not legally separated or civil union spouses receive.

Please print

1. Identity information for the spouses

1.1 Applicant

Sex <input type="checkbox"/> F <input type="checkbox"/> M	Family name	Given name		
	Social insurance number	Date of birth year month day	Born in Québec? <input type="checkbox"/> Yes <input type="checkbox"/> No	Language of correspondence <input type="checkbox"/> French <input type="checkbox"/> English
Your mother's family name at birth			Your mother's given name at birth	
Your address (number, street, apartment)				
City	Province	Country		Postal code
Telephone	area code	area code	Extension	
Home		Other		
Have you made contributions on your employment earnings after 1965 to				
▪ the Québec Pension Plan?				<input type="checkbox"/> Yes <input type="checkbox"/> No
▪ the Canada Pension Plan?				<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you now receiving or have you applied for a retirement pension under the Canada Pension Plan?				<input type="checkbox"/> Yes <input type="checkbox"/> No

1.2 Applicant's spouse

Sex <input type="checkbox"/> F <input type="checkbox"/> M	Family name	Given name		
	Social insurance number	Date of birth year month day	Born in Québec? <input type="checkbox"/> Yes <input type="checkbox"/> No	Language of correspondence <input type="checkbox"/> French <input type="checkbox"/> English
Your mother's family name at birth			Your mother's given name at birth	
Your address (number, street, apartment)				
City	Province	Country		Postal code
Telephone	area code	area code	Extension	
Home		Other		
Have you made contributions on your employment earnings after 1965 to				
▪ the Québec Pension Plan?				<input type="checkbox"/> Yes <input type="checkbox"/> No
▪ the Canada Pension Plan?				<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you now receiving or have you applied for a retirement pension under the Canada Pension Plan?				<input type="checkbox"/> Yes <input type="checkbox"/> No

2. Information on your union

Provide the following information:

- If you are married or in a civil union, answer questions **b)**, **c)** and **d)**.
- If you are married or in a civil union and also want pension sharing to apply to the period you lived together before the marriage or civil union, answer questions **a)**, **b)**, **c)**, **d)** and **f)**.
- If you are de facto spouses, answer questions **a)**, **d)**, **e)** and **f)**.

- a)** Date on which you began living together.....

year	month	day
- b)** Date of your marriage or civil union

year	month	day
- c)** If applicable, date of the judgment of separation from bed and board

year	month	day

- d)** Were there any periods of temporary separation during the time of your union?

- No. Go to question **e)**.
- Yes. Give the starting and ending dates for each period of separation.

From	To
year month day	year month day

From	To
year month day	year month day

- e)** Did you have or adopt a child during your union?

- No. Go to question **f)**.
- Yes. Provide the following information for one of the children you had or adopted (provide information for one child only).

Family name	Given name	Date of birth	Date of adoption
		year month day	year month

- f)** Have either of you been married to or in a civil union with **another person**?

- No. Go to **section 3**.
- Yes. Provide the following information.

	Date of marriage or civil union	That person's date of death (if applicable)	Date of judgment of divorce or dissolution of civil union (if applicable)
Applicant (named in section 1.1)	year month day	year month day	year month day
Applicant's spouse (named in section 1.2)	year month day	year month day	year month day

3. Starting date

When would you like pension sharing to start?

- As soon as possible Later, on

year	month

4. Declaration and signatures

For married spouses or spouses in a civil union, the application for retirement pension sharing must be signed by **the spouse who files the application**. If the spouses also wish to share the pension amounts that they accumulated during the period of cohabitation before the marriage or civil union, the application must be signed by both spouses.

For de facto spouses, the application for retirement pension sharing must be signed by **both spouses**.

I declare that the information provided is complete and exact.

Signature of the applicant (named in **section 1.1**) _____ Date

year	month	day

Signature of the spouse (named in **section 1.2**) _____ Date

year	month	day