

2012

The Beneficiary's Bulletin

An annual message
to all Québec Pension Plan beneficiaries

Québec 

Pension indexing

Each year, pensions are indexed in accordance with the cost of living.

Therefore, on
31 January 2012,
they will increase by

2,8%

Payment dates

Whether your pension is paid by direct deposit or by cheque, the monthly payment dates are the same for both methods of payment.

The date on your cheque is the payment date. Do not cash the cheque before that date, as you may incur fees by doing so.

2012						2013	
31	January	31	May	28	September	31	January
29	February	29	June	31	October	28	February
30	March	31	July	30	November	28	March
30	April	31	August	28	December	30	April

Important!

Pensions already being paid will not be reduced due to the changes to the Québec Pension Plan. Those pensions will continue to be paid and indexed each year.

Retirement pension

Are you entitled to a retirement pension supplement?

If you are already receiving your retirement pension, you can work and continue to receive your pension. However, regardless of your age, you must contribute to the Québec Pension Plan if your annual income exceeds the basic exemption of 3500\$. In return, your pension will be increased for the rest of your life by 0,5% of the earnings on which you contributed for the previous year, even if you are already receiving the maximum pension.

Once we receive the pertinent information from Revenu Québec, the Régie will calculate your pension supplement and adjust the amount of your monthly pension. The amount is usually adjusted in the spring after your tax returns are filed. The payment is retroactive to 1 January. The pension supplement is indexed annually on the basis of the cost of living, as is the retirement pension to which it is added. If you work for several years, the amounts are cumulative.

Are you receiving all your benefits?

As of age 65, you could be entitled to a federal Old Age Security pension. The Old Age Security program includes other benefits for persons with low incomes: the Guaranteed Income Supplement, the Allowance and the Allowance for the Survivor. In order to receive an Old Age Security pension or one of the allowances, you must apply for one.

For more information, visit Service Canada's Web site at www.servicecanada.gc.ca or contact them toll-free at **1 800 277-9915**.

Surviving spouse's pension

A question of age

If you are **under age 45** and you receive a surviving spouse's pension, you must notify the Régie as soon as you no longer have any dependent children (children under 18 or disabled children). Your pension will generally be reduced as of the month following the one in which you no longer had a dependent child. Call us as soon as possible in order to avoid having to repay any overpayments to the Régie.

If you are **age 60 or over**, you can apply for a retirement pension under certain conditions. In that case, the two pensions are paid in a single monthly amount. However, the total amount paid is not necessarily the sum of the two pensions because there is a maximum amount set by law.

Disability pension

Do you have employment income?

If you are receiving a disability pension from the Régie and **you return to work**, even temporarily or on a part-time basis, you must **immediately inform the Régie**. We will then determine, on the basis of the criteria set out in the *Act respecting the Québec Pension Plan*, whether you are still entitled to receive your disability pension.

To avoid having to repay amounts to which you are not entitled, **contact us whenever your income is more than 1 000\$ a month**.

Important!

In 2012, the contribution rate for the Québec Pension Plan is 10,05%.

If you move...

Let us know right away!

If you receive your pension **by cheque**, let us know your new address as soon as possible to avoid a delay in receiving your payments.

Even if you receive your pension **by direct deposit**, be sure to let us know of any changes in your address, or you will not receive your annual income tax slips. And it could affect payment of your pension.

You can inform us of changes to your address by using the Service québécois de changement d'adresse:

- Online: www.adresse.info.gouv.qc.ca
- By telephone: **Services Québec** at **1 877 644-4545**.



Income tax deductions

On request, the Régie can make deductions at source for income tax purposes. These deductions, for which you determine the amount, will cover all or part of the income tax payable to Revenu Québec and the Canada Revenue Agency. You can apply online or by calling the Régie.

A tip!

To reduce your income tax, you can **share your retirement pension with your spouse** if you are both at least 60 years of age. Both of you need not have contributed to the Québec Pension Plan, but if you did, each of you must be receiving a retirement pension for it to be shared. You can obtain the Application for Retirement Pension Sharing Between Spouses form on the Régie's Web site or by calling the Régie. You can end pension sharing upon request.

To sign up for direct deposit...

or change your banking information

Use our online service or call us. In both cases, be sure to have a personal cheque at hand to provide all the necessary information.

If you change accounts, wait until a pension payment has been deposited in your new account before closing the old one.

Services Commissioner

If you are not satisfied...

The Services Commissioner handles complaints and comments with complete independence and confidentiality. The Services Commissioner can make recommendations to improve our programs and services. You can reach the Services Commissioner by telephone or online.

Our commitments

The Régie is committed to offering high-quality services that meet your expectations. To find out more about our commitments, consult the *Service Statement* on our Web site or call the Régie for a copy.

It's all online

You can consult your file online at any time via **My Account**.

You can also use our other online services:

- Apply for **Survivors' Benefits**;
- Request for **Income Tax Deductions**;
- Request for **Duplicate Income Tax Slips**.

Sign up for our


Liaison RRQ e-notification service... It's free!



How to reach us

 **Online**
MyAccount > RRQ
Access your file 24/7
www.rrq.gouv.qc.ca

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

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

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