Q1 - answer key: **pre-60**

Before retiring

* Since you plan on retiring before age 60, decide when to apply for public pensions

Applying

* Apply for CPP retirement pension (if eligible)
* Apply for Old Age Security (if applicable)

Receiving benefits

Q1 - answer key: **between-60-and-65**

Before retiring

* Since you plan on retiring between ages 60 and 65, decide when to apply for public pensions

Applying

* Apply for CPP retirement pension (if eligible)
* Apply for Old Age Security (if applicable)

Receiving benefits

Q1 - answer key: **at-65**

Before retiring

* Since you plan on retiring at age 65, decide when to apply for public pensions

Applying

* Apply for CPP retirement pension (if eligible)
* Apply for Old Age Security (if applicable)

Receiving benefits

Q1 - answer key: **between-65-and-70**

Before retiring

* Since you plan on retiring between age 65 and 70, decide when to apply for public pensions

Applying

* Apply for CPP retirement pension (if eligible)
* Apply for Old Age Security (if applicable)

Receiving benefits

Q1 - answer key: **after-70**

Before retiring

* Since you plan on retiring after age 70, decide when to apply for public pensions

Applying

* Apply for CPP retirement pension (if eligible)
* Apply for Old Age Security (if applicable)

Receiving benefits

Q1 - answer key: **unsure-retirement-age**

Before retiring

* Decide when to apply for public pensions

Applying

* Apply for CPP retirement pension (if eligible)
* Apply for Old Age Security (if applicable)

Receiving benefits

Q1 - answer key: **retirement-age-skip**

Before retiring

* Decide when to apply for public pensions

Applying

Receiving benefits

Q2 - answer key: **single**

Before retiring

Applying

Receiving benefits

Q2 - answer key: **married-or-cl**

Before retiring

Applying

* Consider applying for pension splitting with your spouse/partner

Receiving benefits

* Consider pension sharing

Q2 - answer key: **divorced-or-separated**

Before retiring

* Since you're divorced or separated, find out if you are eligible for credit-splitting

Applying

* Apply for credit-split provision, if desired

Receiving benefits

Q2 - answer key: **widowed**

Before retiring

* Plan for changes in your survivor's benefits or Allowance for the Survivor at age 65

Applying

Receiving benefits

Q2 - answer key: **marital-status-skip**

Before retiring

* Consider how your marital status and children might affect your public pensions

Applying

Receiving benefits

Q2 - answer key: **no-kids**

Before retiring

Applying

Receiving benefits

Q2 - answer key: **yes-kids**

Before retiring

* Determine if you are eligible for a higher CPP retirement pension because you raised a child

Applying

* Gather materials to apply for child-rearing provision (if eligible)
* Apply for child-rearing provision (if eligible)

Receiving benefits

Q2 - answer key: **kids-skip**

Before retiring

* Consider how your marital status and children might affect your public pensions

Applying

Receiving benefits

Q3 - answer key: **very-unprepared**

Before retiring

* Since you are feeling very unprepared about your finances, create a budget for day-to-day expenses
* Speak with a financial advisor
* Make a savings plan

Applying

Receiving benefits

* Track your budget as you retire

Q3 - answer key: **unprepared**

Before retiring

* Since you are feeling unprepared about your finances, create a budget for day-to-day expenses
* Speak with a financial advisor
* Make a savings plan

Applying

Receiving benefits

* Track your budget as you retire

Q3 - answer key: **unsure-preparedness**

Before retiring

* Since you are feeling unsure about your finances, create a budget for day-to-day expenses
* Speak with a financial advisor
* Make a savings plan

Applying

Receiving benefits

* Track your budget as you retire

Q3 - answer key: **prepared**

Before retiring

Applying

Receiving benefits

Q3 - answer key: **very-prepared**

Before retiring

Applying

Receiving benefits

Q3 - answer key: **preparedness-skip**

Before retiring

Applying

Receiving benefits

Q4 - answer key: **canada-ft**

Before retiring

Applying

* Since you plan on living in Canada more than 6 months a year, decide if you would like to withhold tax on your pension(s)

Receiving benefits

* Let us know if you move away from Canada

Q4 - answer key: **canada-pt-60-or-more**

Before retiring

* Since you are planning on living outside Canada part time, plan for the costs of living or travelling outside of Canada when you retire

Applying

* Since you plan on living in Canada more than 6 months a year, decide if you would like to withhold tax on your pension(s)

Receiving benefits

* Let us know if you move away from Canada

Q4 - answer key: **canada-pt-less-than-60**

Before retiring

* Since you plan to live outside of Canada for more than 6 months a year, consider impacts of where you live on your public pensions and benefits
* Since you are planning on living in Canada part time, plan for the costs of living or travelling outside of Canada when you retire

Applying

Receiving benefits

* Let us know if you move back to Canada

Q4 - answer key: **outside-canada**

Before retiring

* Since you plan to live outside of Canada for more than 6 months a year, consider impacts of where you live on your public pensions and benefits
* Since you are planning on living outside Canada, plan for the costs of living outside of Canada when you retire

Applying

Receiving benefits

* Let us know if you move back to Canada

Q4 - answer key: **unsure-retirement-living**

Before retiring

* Since you're unsure if you'll stay in Canada in retirement, consider impacts of where you live on your public pensions and benefits
* Consider the costs of living or travelling outside of Canada when you retire

Applying

Receiving benefits

Q4 - answer key: **retirement-living-skip**

Before retiring

* Consider impacts of where you live on your public pensions and benefits
* Consider the costs of living or travelling outside of Canada when you retire

Applying

Receiving benefits

Q5 - answer key: **no-income**

Before retiring

Applying

Receiving benefits

Q5 - answer key: **yes-income**

Before retiring

* Consider impact of your work income as you collect your public pensions

Applying

* Find out how much you will be taxed on your other income

Receiving benefits

Q5 - answer key: **unsure-income**

Before retiring

* Consider impact of your income on your public pensions

Applying

* Consider how much you may be taxed if you're earning other income

Receiving benefits

Q5 - answer key: **income-skip**

Before retiring

* Consider impact of your income on your public pensions

Applying

Receiving benefits

Q6 - answer key: **status-citizen**

Before retiring

Applying

Receiving benefits

Q6 - answer key: **status-first-nation**

Before retiring

* As a member of a First Nation, Métis, or Inuit, you may not have contributed to CPP. Check if you contributed to CPP
* Check out other programs and benefits that you may be eligible for

Applying

Receiving benefits

Q6 - answer key: **status-sponsored**

Before retiring

* Since you are still sponsored, find out if you are eligible for the Guaranteed Income Supplement

Applying

Receiving benefits

Q6 - answer key: **status-other**

Before retiring

Applying

Receiving benefits

Q6 - answer key: **status-skip**

Before retiring

* Determine if you are eligible for public pensions and benefits

Applying

Receiving benefits

Q7 - answer key: **in-canada-40-plus**

Before retiring

* Since you have lived in Canada for 40 years or more, find out whether you need to apply for your OAS pension

Applying

Receiving benefits

Q7 - answer key: **in-canada-10-to-39**

Before retiring

* Determine if your time in other countries counts towards your public pension eligibility
* Keep track of where you have lived
* Determine if you can receive benefits from another country

Applying

Receiving benefits

Q7 - answer key: **in-canada-less-than-10**

Before retiring

* Since you have been in Canada for less than 10 years, find out if and when you might become eligible for OAS
* Determine if your time in other countries counts towards your public pension eligibility
* Keep track of where you have lived

Applying

Receiving benefits

Q7 - answer key: **unsure-in-canada**

Before retiring

* Keep track of where you have lived

Applying

Receiving benefits

Q7 - answer key: **in-canada-skip**

Before retiring

* Keep track of where you have lived

Applying

Receiving benefits

Q8 - answer key: **cppd-no**

Before retiring

Applying

Receiving benefits

Q8 - answer key: **cppd-yes**

Before retiring

* Review what to expect at 65 when your CPP disability benefit will switch to a retirement pension
* Review your monthly budget to ensure your future income is sufficient for your needs
* Explore additional disability programs and benefits available to you in your province of residence

Applying

Receiving benefits

Q8 - answer key: **cppd-skip**

Before retiring

Applying

Receiving benefits

All - answer key: **all**

Before retiring

* Make or update your will and/or estate plan
* Plan for a possible loss of independence
* Determine what income or savings you will use in retirement
* Review your Canada Pension Plan (CPP) Contributions
* Consider impacts of your health on when to take your public pensions
* Review your benefits that might change at age 65
* Plan for costs of living where you will retire
* Plan for bigger expenses
* Explore programs and benefits from your provincial or territorial government

Applying

* Gather information needed to apply for OAS/GIS
* File your taxes to ensure you can be considered for the GIS benefit
* Make sure your mailing address is up to date
* Wait for your CPP retirement pension notice of decision if you applied
* Wait for your OAS pension notice of decision
* Decide how much to take from your private pension(s) or other savings each month
* Apply for provincial benefits
* Find your community in retirement
* Sign up for seniors' programming in your community
* Find ways to stay active in retirement
* Keep your mind active in retirement
* Get support to cope with life changes

Receiving benefits

* Consider the tax credits you may be eligible for
* Review and update your insurance coverage
* Understand and protect yourself against financial fraud and abuse
* Review your budget based on your retirement income
* Update your address and contact information if you move
* Make sure to file your taxes each year