advice from the nearest CPP office. The staff will be pleased to help you.

Are you approaching age 65?
If you have made your choice and want your CPP retirement pension to commence as early as possible, you should apply two or three months before your 65th birthday.
NOTE: There is no provision for retroactive payment of retirement pensions between the ages of 65 and 69. So if you're in that age group or approaching it, get advice as soon as possible.

Do you now receive a CPP retirement pension?
As of January 1st, 1975, your pension will no longer be affected by any money you earn thereafter.

In order for survivors to qualify, the contributor must have died in January 1968 or later and must have contributed for the minimum contributory period, which is three years for deaths occurring before January 1, 1975.

Benefits for Children of Disabled Contributors
A monthly benefit payable to unmarried dependent children under 18 and to unmarried dependent children between 18 and 25 attending school or university on a full-time basis, where the contributor concerned is in receipt of a CPP Disability Pension.

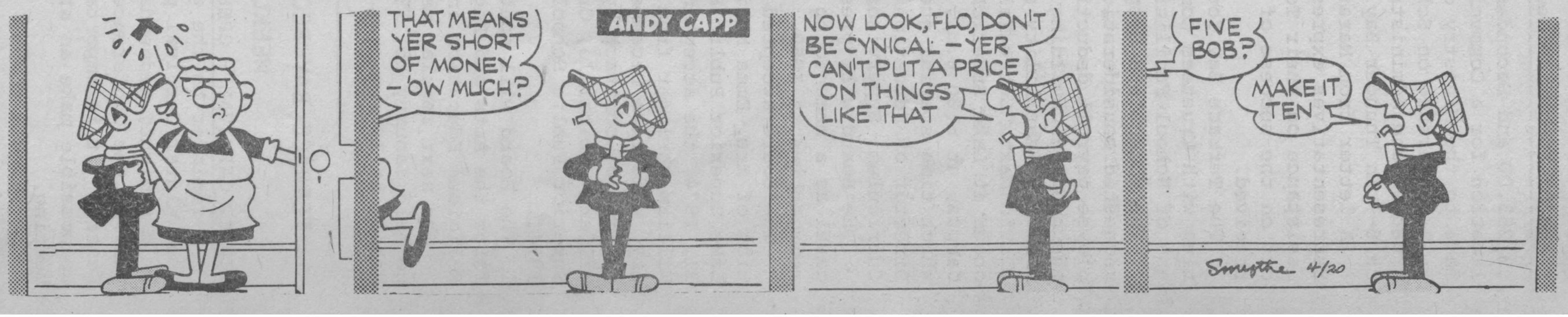
NOTE: In all cases, it is necessary to make application for benefits. If such applications are approved, payments can only be made currently—that is, from January 1, 1975. No payment can be made for any period prior to that date.

Other Changes:
The earnings ceiling—that is, the maximum amount on which contributions can be paid and on which benefits can be calculated—is being raised to $7400 in 1975 and to $8300 in 1976. The initial amount of earnings, on which you are not required to contribute, will be $700 in 1975.

MAXIMUM MONTHLY CPP BENEFITS
Effective January 1975

Retirement Pension	$122.50
Disability Pension	$139.35
Surviving Spouse's Pension—under 65	$88.31
over 65	$81.67
Orphan's Benefit	$37.27
Disabled Contributor's Child's Benefit	$37.27
Death Benefit (Lump Sum)	$740.00

Health and Welfare Canada **Santé et Bien-être social Canada**
Marc Lalonde, Minister

For assistance contact:
Your nearest Canada Pension Plan office

Your Canada Pension Plan ...keeping up with changing times