



HOUSE OF COMMONS  
CHAMBRE DES COMMUNES  
CANADA

# Alistair MacGregor

MEMBER OF PARLIAMENT - COWICHAN-MALAHAT-LANGFORD

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2016-09-21

The Honourable William Francis Morneau, MP  
Minister of Finance  
Department of Finance Canada  
90 Elgin Street  
Ottawa, Ontario  
K1A 0G5

The Honourable Jean-Yves Duclos, MP  
Minister of Families, Children and Social Development  
House of Commons  
Ottawa, Ontario  
K1A 0A6

Dear Ministers Morneau and Duclos,

**RE: Canada Pension Plan Disability after initiating early Canada Pension Plan**

I am writing on behalf of two constituents who have contacted my office and indeed the many more Canadians who took their Canada Pension Plan (CPP) retirement benefits early, became disabled, and then were unable to convert to Canada Pension Plan Disability (CPPD) benefits.

In my riding constituents are taking early CPP for a variety of reasons, from needing to supplement their income to using this money to invest for their future retirement. As you are aware, if a person becomes disabled after they have initiated CPP payments, they are unable to switch to CPPD. This has created a hardship, as Canadians between the ages of 60 and 65 do not have access to any other national benefits. In many cases, the disability leaves the person unable to continue to work and supplement their reduced CPP retirement benefits.

I would like to highlight figures from a specific example. I have a constituent who has contributed nearly to the maximum for his CPP. This put his monthly CPP income at age 60 at \$696. After careful consideration of his financial situation he felt it advisable to initiate his CPP and continue to work and contribute to his CPP plan. This same constituent, had he been disabled, would have been eligible for to receive \$1269 a month at age 60 under CPPD.

A monthly income of only \$696 per month at age 60 is not sustainable without supplementing it with earned income, something a disabled person cannot do. Those who have not successfully contributed the maximum to CPP over the span of their employment are in even worse financial shape, expected to live on amounts of only a few hundred dollars, and often subject to bills they can not afford to pay.

I am supportive of your efforts to enhance the Canada Pension Plan. I request that your government also give careful consideration to Canadians who become disabled after they have initiated their early CPP retirement benefits before age 65. The legislation needs to be reviewed and amended to fix this unfair loophole.

I appreciate your consideration of this issue and look forward to your reply.

Sincerely,

A handwritten signature in blue ink that reads "Alistair MacGregor". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

Alistair MacGregor, MP  
Cowichan-Malahat-Langford

AM/dmh ufcw232

cc constituents