

HOUSE OF COMMONS  
CHAMBRE DES COMMUNES  
CANADA

# Alistair MacGregor

MEMBER OF PARLIAMENT - COWICHAN-MALAHAT-LANGFORD

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2016-10-14

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 Minister Morneau and Minister Duclos,

**RE: Canada Pension Plan maximum 11 months retroactive**


I am writing on behalf of constituents in my riding as well as Canadians across our nation. As you may be aware, the *Canada Pension Plan Act*, section 67(b) states that a person applying for Canada Pension Plan (CPP) qualifies for only 11 months of retroactive payments. With specific reference to this section, I want to bring your attention to the case of one of my constituents, who has continued to work part time as a university professor until the age of 77. I applaud her dedication to educating our population, but she has been caught in a most unfair situation because of this law. Believing she would receive a lump sum payment of over \$100,000, she chose to delay receiving her CPP while relying on her small income from part time teaching and other sources.

Canadians and employers on their behalf contribute to this fund, and it essentially represents deferred wages that were deducted directly from paycheques for a future long-term retirement benefit. Canadians who have worked hard all of their lives fully deserve to receive these CPP retirement benefits, and they should not be penalized by a law that limits them to an 11 month retroactive period. This is an infringement that unfairly comes between Canadians and their retirement investment.

In addition, with increased longevity and the high cost of living, many Canadians now have to commit themselves to working longer, which will see further instances of the application of the unfair and restrictive retroactive period.

I appreciate the government's willingness to expand and enhance the CPP, and it is my hope that you will also take this opportunity to fix the unfair 11 month retroactive clause as well. I thank you for your attention to this matter and look forward to your reply.

Sincerely,

A handwritten signature in cursive script that reads "Alistair MacGregor".

Alistair MacGregor, MP  
Cowichan-Malahat-Langford

AM/dmh ufcw232

cc: Constituents