

## Translation

I believe that the Canada Pension Plan must be the same for all Canadians.

Considering that I am a Canadian resident of Quebec, I believe I am entitled to the same benefits as other Canadians, because I have made the same contributions.

The Quebec pension plan is an agent of the Canada Pension Plan. This means that the Régie des rentes du Québec (QPP) administers the pension plan for Quebecers. According to the federal-provincial agreement, contributions and benefits **should** be comparable to those of the CPP. Contributions to the Quebec pension plan are identical to those of the CPP, but the benefits (except for retirement benefits) are substantially less in Quebec. Over the years, the QPP has made the following changes:

- under the pretext of being slightly more generous to surviving spouses, the QPP pays \$56 for each orphan while the CPP pays \$176. Imagine the difference in benefits for a surviving spouse with four dependent children!

Suggestion: the Quebec pension plan must be made to respect the federal-provincial agreement

- without good reason, when two parents have contributed solely to the Quebec pension plan, and following the death of one of the spouses the surviving spouse becomes disabled, the orphan is not entitled to the pension for a disabled person's child, and this is the case in Quebec only. Simply put, an orphan who is also the child of a disabled person receives a pension of \$56 in Quebec, while an orphan who is also the child of a disabled person receives two pensions (\$176 + \$176) outside of Quebec. For example, a surviving spouse who is disabled with four children will receive \$224 per month in Quebec and \$1,408 per month outside of Quebec.

Suggestion: the QPP must be made to respect the federal-provincial agreement

- without good reason, orphan benefits and pensions for disabled people's children in Quebec are payable only up to 18 years of age, while outside of Quebec they continue to be payable to 25 years of age, if the child is attending school. For example, in Quebec, an orphan who is the child of a disabled person and who continues to attend school will receive \$24,864 less.

Suggestion: the QPP must be made to respect the federal-provincial agreement