

1. As a very minimum, Government Policy should be to raise the combined OAS + GIS + CPP up to the poverty line within the first two years of that Mandate. The reality is that many seniors get no or very little CPP as their working lives started far before CPP was introduced – so their combined OAS and CPP fall far below the poverty line;

2. There is a major and discriminatory provision of how the "CPP Survivor's Pension" is administered. If one spouse is already getting the \$1,134.17 per month as their individual CPP payment - and their spouse dies - then the surviving retiree gets \$0.00 per month as a "CPP Survivor's Pension" because the Plan does not allow any Combined CPP payment to exceed the \$1,134.17 per month (unless a disability is involved). (<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-benefit/amount.html>). The provision within the CPP needs to be reworded so that a retiree - upon the death of a spouse - is allowed the full amount of a "Survivor's Pension" (without reference to the amount that the retiree may be already getting as their personal benefit from the plan).

3. Life expectancy is much longer now that when pensions were first considered. So as to ensure public pension viability in the long term, the age at which can qualify for a pension should be raised from 65 to 70;

4. RIF requirements should not mandate that funds have to start to be taken out until age 85 as life expectancy is much longer, and it is about at that age when personal retirement savings are needing a top up from the RIF;

5. Worker pensions for private companies should travel "with the person" when they move from job to job - not stay with the company. Companies should be encouraged to provide a "contribution" to individual pensions, but should never be allowed to hold pension funds;

6. For current workers, all company pension plans should be designated as top of the "Secured" payees when a company fails.;

I consent to having my feedback made public: Yes;

--- Attachments (n005) ---

SeniorsMinisterUpdateOAS.pdf; SeniorsMinisterUpdateCPP.pdf