NO NEED to Worry ..

Your CPP Stays With You, Always!

CPP payments are not cut off when a recipient moves outside Canada. This program is contributory, meaning it is based on years of working and contributing to the plan. As long as contributions were made during working years, payments continue regardless of where the recipient lives.

Residency is not a condition for receiving CPP payments after you move away from Canadian soil.

GIS stops when you leave Canada

The Guaranteed Income Supplement is a needs-based benefit tied to Canadian residency.

Once a recipient leaves Canada for more than six months, GIS payments are suspended. This rule applies even if the absence is temporary. Payments can be reinstated upon returning to Canada and meeting residency requirements again, but you must contact Service Canada to restart the flow of your monthly supplement funds.

Tax obligations do not disappear

Canadians receiving CPP while living abroad are still subject to Canadian non-resident tax on those payments.

The standard withholding tax rate is 25%, though tax treaties between Canada and other countries can reduce this amount. Recipients should check if their country of residence has a tax treaty with Canada.

Proper tax planning before leaving is strongly advised to manage your obligations.

OAS has its own residency conditions

Old Age Security requires living in Canada for twenty years after age 18 to receive payments abroad indefinitely. Beyond this residency rule, high-income retirees face a recovery tax if their world income exceeds set limits. For 2026, this claw back begins if your total annual net income reaches $95,323. You must report all global earnings to ensure your benefits are calculated correctly each year.

Note: it's always best to check out each country, in which you plan to retire, regarding international taxes policies.

(sourced from Government of Canada website)