



# **Making an Impact**

## **Handout 2**

### **Format of a Memo**

**NAME OF COMPANY**

**MEMORANDUM**

**TO:**

**FROM:**

**DATE:**

**SUBJECT:**

CONTENT:

.....  
.....

# Memo

**To:** All Employees  
**From:** Payroll Department  
**CC:** HR Department  
**Date:** November 29, 2011  
**Re:** Upcoming Changes to the Canada Pension Plan

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Changes are being introduced to the Canada Pension Plan (CPP) starting January 1, 2012.

**These changes will affect you if you are:**

**Aged 60 to 65 and currently receive a CPP/QPP retirement pension**  
**Aged 65 to 70 and currently receive a CPP/QPP retirement pension**

These changes will **not** affect you if you are currently 70 years of age or older. CPP contributions were stopped on the final pay date in the month of your 70<sup>th</sup> birthday and will **not** restart in 2012.

**Note:** These changes only apply to CPP contributions.

## **OVERVIEW OF CHANGES**

The upcoming changes and action required from you, the employee, are detailed below.

**Employees aged 60 to 65 who currently receive a CPP/QPP retirement pension**

As per the legislation, CPP contributions were stopped on the last pay of the month before you began receiving a CPP/QPP retirement pension.

Effective your first pay in 2012, the Payroll Department **must start deducting CPP** contributions from your pensionable wages again. No action is required from you.