

Worked in Canada, living in the United States

A one page note from PensionHunter for consular staff and the people they serve.

Where the pension record sits in Canada

My Service Canada Account (MSCA), CPP and OAS

Source: canada.ca, verified 6 September 2026. <https://www.canada.ca/en/services/benefits/publicpensions.html>

The route from abroad

CPP does not arrive by itself: Service Canada says you must apply for the retirement pension. The automatic enrolment letter around age 64 is for Old Age Security and is sent only if Service Canada holds your information. My Service Canada Account's published sign-in and identity routes rest on Canadian credentials or a code posted by Service Canada, which a person who left Canada decades ago may not have. Sources: canada.ca, CPP apply, CPP statement of contributions, My Service Canada Account registration and CPP contact, read 3 October 2026.

A deadline we hold for Canada

A CPP retirement pension applied for after age 65 can only be backdated 11 months before the month of application, and never earlier than the month after the 65th birthday.

Source: canada.ca, read 24 September 2026. <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-benefit/when-start.html>

Every deadline we hold for Canada: <https://pensionhunter.ai/deadlines/canada>

Check your own working life for free

Tell us where you worked. The free check shows which countries may hold a pension for you, and which can be ruled out and why. No sign in, no charge.

Run the free check:

https://pensionhunter.ai/pension-checker?country=canada&utm_source=consulate&utm_medium=print&utm_campaign=ca-us

No. We identify where a pension is likely held and the official route to it, and we name each source with the date we read it. We do not give financial, tax or legal advice.

Made from our own data, as read up to 3 October 2026. The PensionHunter Team, hello@pensionhunter.ai