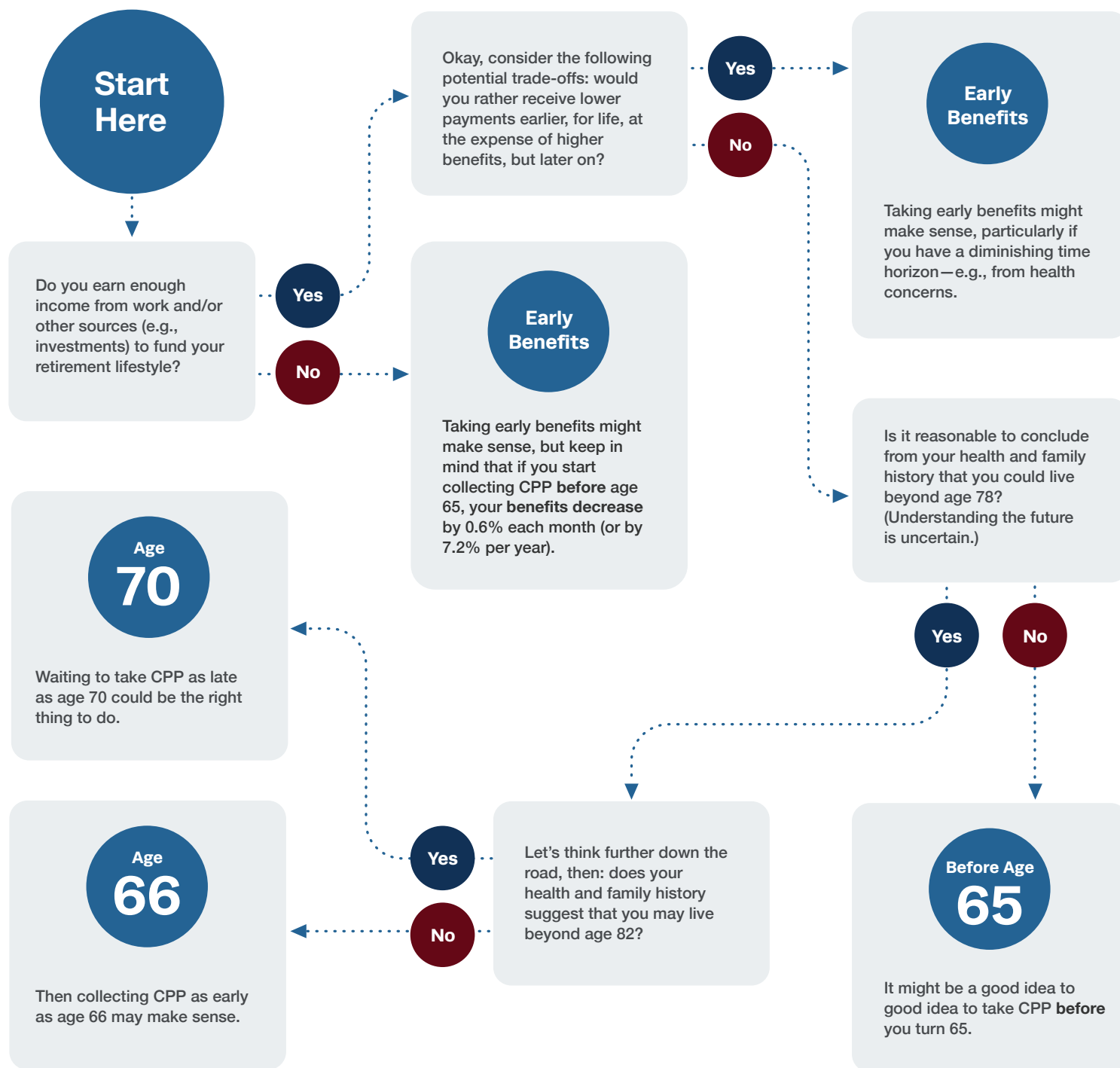


# When should you start receiving CPP? A helpful decision tree

Whenever possible, carefully consider your other sources of income and life expectancy. In many cases, delaying receiving CPP can be beneficial, since starting after age 65, payments will increase by 0.7% each month (or by 8.4% per year). For those able to delay, that increase can be attractive. The following decision tree aims to help you assess your situation.



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