

NovaStar Financial: A Short Seller's Battle

Effective?
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The Canada Pension Plan is very effective, but only for people who gave a certain amount of money to the govt every month; also, many people don't know that the pension plan doesn't start automatically, there is an application process, the government needs to advertise this plan more and make it accessible to everyone.

CPP
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When did it begin?
The Liberal government of Prime Minister Lester B. Pearson in 1966 first established the Canadian Pension Plan. From then on, the plan was altered and changed and the contributions and benefits were increased as well.

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To be eligible to receive pension, the applicant must have made some contributions in the past and start receiving the pension at 65.
The retirement pension payable to people at age 65 is a monthly benefit calculated on the basis of a person's average monthly earnings in the 40 years of maximum pensionable earnings. The average monthly industrial wage (1954-1955) is used as the base for the calculation.

What is?
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Canada Pension Plan is a social insurance program for retirement, disability and death. It is a part of the Government of Canada's social insurance system, and provides a monthly pension to people who have made contributions to the plan. The pension is based on the amount of contributions made to the plan. The pension is also based on the amount of contributions made to the plan. The pension is also based on the amount of contributions made to the plan.

How does it work?
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The plan works based on the contributions that individuals pay. It provides benefits to individuals on retirement, disability and death. The pension is based on the amount of contributions made to the plan. The pension is also based on the amount of contributions made to the plan. The pension is also based on the amount of contributions made to the plan.

Canada Pension Plan and Quebec Pension Plan
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Even though the same pension plan is in action in all of Canada, Quebec uses a different plan (QPP). Quebec's plan is almost exactly like the Quebec version of the CPP.

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Who is it for?
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 To be eligible to receive pension, the applicant must have made some contributions in the past and start receiving the pension at 65.
 The retirement pension payable to people at age 65 is a monthly benefit equal to 25% of maximum pensionable earnings (MPE) of the average insurable earnings (AIE) for the 35 years preceding the date of retirement.

What is it?
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 Canada Pension Plan (CPP) is a social insurance program for retirement, disability and death. It is a mandatory program for all workers aged 18 to 65 who are employed in Canada. The program is funded by contributions from workers, employers and the government. The CPP provides a monthly benefit to eligible individuals who have made contributions to the plan.

How does it work?
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 The plan works based on the contributions that individuals pay. It provides benefits to individuals on retirement, disability and death. The contributions are calculated based on the individual's earnings. The government also makes contributions to the plan. If the individual's family receives the pension.

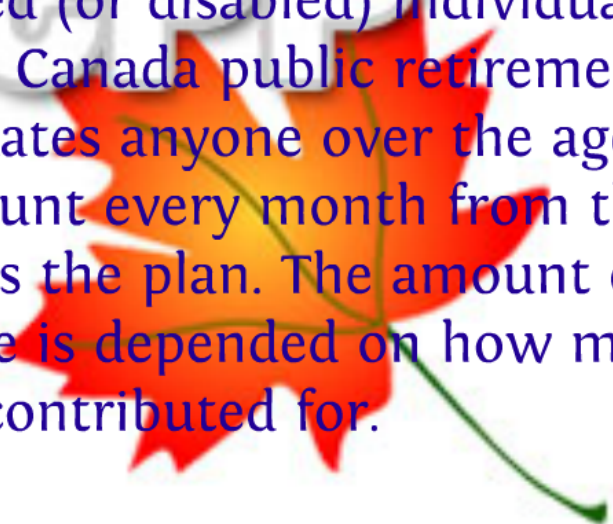
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What is it?

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Canada Pension Plan is basically a social insurance program for retired (or disabled) individuals. This plan is part of the Canada public retirement system, and mandates anyone over the age of 18 to pay a certain amount every month from their paychecks towards the plan. The amount of money you receive is depended on how much or how long you've contributed for.



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How does it work?

The plan works based on the contributions that individuals pay. It provides benefits to contributors on retirement, disability and death. After retirement or disability that stops you from working, the individuals are paid monthly from the government based on the contributions they made to the plan. If the individual is dead, the family receives the pension.



Canada Pension Plan and Quebec Pension Plan

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even though the same pension plan is in action in all of Canada, Quebec uses a different plan(QPP).

Both these plans are almost exactly alike, Quebec just has a different version of the CPP.



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To be eligible to receive pension, the applicant must have made some contributions in the past. The individual can contribute from the age of 18, and start receiving the pension at 60.

“The retirement pension payable to a person at age 65 is a monthly benefit equal to 25 percent of a contributor’s average monthly pensionable earnings during the contributory period. The maximum pensionable earnings is set to the average industrial wage (\$50,100 per year in 2012).”

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 The retirement pension payable to people at age 65 is a monthly benefit equal to 25% of maximum pensionable earnings (MPE) or 25% of average insurable earnings (AIE) for the 35 years before 1997.

What is?
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 Canada Pension Plan (CPP) is a social insurance program for retired people. It is a contributory system, and means that you have to contribute to it in order to receive benefits. The amount of money you receive depends on how much you have contributed to the plan.

How does it work?
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 The plan works based on the contributions that individuals pay. It provides benefits to individuals on retirement, disability and death. If you are unable to work due to a long-term illness, the individual are paid monthly from the government based on the contributions they made to the plan. If the individual's family receives the pension.

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