

**Chapter 3: Assessment of Income**

**(ii) Non-exempt Income**

**(g) Pensions from Other Sources**

<b>Intent:</b>	To outline the impact of pension income on Income Support eligibility
<b>Act:</b> (if applicable)	N/A
<b>Regulations:</b>	<p>8. In this Part</p> <p>(c) "non-exempt income" means income received by an applicant or recipient for which no exemption applies and which is used in determining eligibility but does not include partially exempt income, and which may be obtained by means of</p> <p>(i) payments under the Canada Pension Plan, Old Age Security benefits, Veterans' Allowance, compensation under the Workplace Health, Safety and Compensation Act , employment insurance benefits, and pensions to the applicant or recipient or to his or her dependent from other sources,</p>
<b>Overview:</b> (if applicable)	N/A
<b>Policy:</b>	<ul style="list-style-type: none"> <li>• With the exception of Canada Pension Plan Surviving Child Benefit and Disabled Contributor's Child Benefit (which became exempt effective June 1, 2019), pensions are considered non-exempt income and are fully deducted from Income Support eligibility.</li> <li>• Where pensions are issued by a country other than Canada, the income must first be converted to Canadian currency before being assessed.</li> <li>• In some instances, private pensions have been established as an RRSP where the employee can only access the funds upon reaching a specific age. It will need to be determined whether there is an option to access any of the amounts under the RRSP. Where the applicant/recipient can access any portion of the fund (regardless if a penalty is imposed), they will be required to access it prior to receiving Income Support benefits. The income will be</li> </ul>

	<p>assessed as non-exempt income in the month it was received.</p> <ul style="list-style-type: none"><li>• The Department regularly receives a Civil Service Pension Interface (former NL government employees). This interface is uploaded to the CAPS interface tab for processing to ensure that Income Support clients receiving a civil service pension from this province have declared this source of income.</li></ul>
<b>Procedure:</b>	N/A
<b>Authority Level:</b>	Client Services Officer
<b>Date revised:</b>	October 7, 2020