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## Articles

# Differential Returns by Year of Retirement under the Canada Pension Plan

Luc Godbout , Yves Trudel , Suzie St-Cerny

<https://doi.org/10.3138/cpp.2012-096>

Abstract

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This study examines the realized and projected rates of return for contributors to the Canada Pension Plan from 1968 to 2056. For this purpose, a representative agent was constituted. A steady decline in returns was observed

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de la première génération de cotisants sont nettement supérieurs à ceux des générations subséquentes principalement en raison des modalités de mise en place des prestations. Le relèvement du taux de cotisation pour les générations subséquentes joue aussi un rôle dans la réduction du taux de rendement observé, mais contrairement à la croyance populaire, l'importance de ce facteur est beaucoup moins grande.

**Keywords:** public pension plan, equity, returns, full pension, life expectancy

**Mots clés :** régime public de pension, équité, rendements, pleine pension, espérance de vie

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