

Rob Tetrault Advises Canadians on Strategic Timing for CPP and OAS Benefits

How To Retire WEALTHIER from CPP & OAS—Timing & Strategy Explained

WINNIPEG, MB, CANADA, May 19, 2025 /EINPresswire.com/ -- Rob Tetrault, Senior Portfolio Manager at CG Wealth Management and head of the Tetrault Wealth Advisory Group, is providing critical insights into the optimal timing for Canadians to begin receiving their Canada Pension Plan (CPP) and Old Age Security (OAS) benefits. With recent changes to these programs, Tetrault emphasizes the importance of personalized [financial planning](#) to maximize retirement income.

Deciding when to take your CPP and OAS is one of the most complex and stress-inducing decisions that retirees have to make," says Tetrault. "However, by asking a few key questions and understanding the basics, individuals can make informed choices that benefit them and their families throughout retirement.

Tetrault highlights that while CPP benefits can be taken as early as age 60, doing so results in a permanent reduction of 0.6% per month, or 7.2% annually, up to a maximum of 36% if taken at age 60. Conversely, deferring CPP benefits past age 65 increases payments by 0.7% per month, or 8.4% annually, up to a maximum of 42% at age 70.

For OAS, benefits commence at age 65, with the option to defer up to age 70. Each month of deferral increases the benefit by 0.6%, culminating in a 36% increase at age 70. However, Tetrault cautions that OAS is subject to income thresholds; individuals earning above certain amounts may experience clawbacks, reducing or eliminating their OAS benefits.

Tetrault advises clients to consider their current employment status, the presence of other income sources such as RRSPs, pensions, or rental income, and their overall health and life





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expectancy when deciding on the timing of CPP and OAS benefits. He notes that those still working and not in immediate need of additional income may benefit from deferring these benefits to increase their future payouts.

"This isn't a decision to make lightly," Tetrault adds. "A comprehensive financial plan, tailored to an individual's unique circumstances, is essential to determine the most advantageous course of action."

For more detailed information and strategies on optimizing CPP and OAS benefits, individuals are

encouraged to consult with financial advisors. Tetrault Wealth Advisory Group offers personalized consultations to assist Canadians in making informed [retirement planning](#) decisions.

To learn more, visit Tetrault Wealth Advisory Group or watch the full discussion on YouTube

About Rob Tetrault

Rob Tetrault is a highly respected wealth management advisor and a Portfolio Manager at CG Wealth Management. As the head of the Tetrault Wealth Advisory Group, he specializes in delivering strategic [financial advisory](#) for financial planning, investment management, retirement planning and estate planning solutions tailored to high-net-worth individuals, families, and businesses. Recognized for his expertise in sustainable and impactful giving, Tetrault is dedicated to helping clients build long-term financial security through disciplined and personalized strategies. His commitment to community development and financial education has positioned him as a trusted voice in wealth management.

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