



Service
Canada

Service Canada



Programs and Services for Seniors

February 2013

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Canada

1 800 O-Canada

servicecanada.gc.ca

Contents

- 1. About Service Canada**
- 2. Accessing our services**
- 3. Financial programs and services for seniors**
- 4. Additional programs and services for seniors**
- 5. Useful Web sites**



About Service Canada

- Service Canada offers citizens access to a wide range of Government of Canada programs and services.
- Service Canada offers Canadians personalized and accessible services through a single-window, however they choose to receive them.



Accessing our services

Through the Service Canada network, Canadians can access our services when they want, where they want, and how they want. Simply:

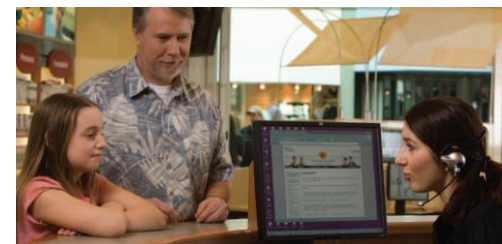
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Connecting Canadians with Available Jobs

Stay connected to find out if the latest Employment Insurance changes affect you.

[Full story...](#)



1 2 3 << >> ▶ Play

I WANT TO

- [Complete my Employment Insurance report](#)
- [Apply for Employment Insurance](#)
- [Access or Update Employment Insurance Information](#)
- [Apply for Canada Pension Plan](#)
- [Calculate my Retirement Income](#)

LIFE EVENTS

- [Changing your address](#)
- [Finding a job](#)
- [Having a baby](#)
- [Having your credentials recognized](#)

TOP SEARCHES

- [Canada Pension Plan \(CPP\)](#)
- [Direct Deposit](#)
- [Employment Insurance \(EI\)](#)
- [GST/HST Credit](#)
- [Job Bank](#)
- [Old Age Security \(OAS\)](#)
- [Taxes](#)
- [Disability](#)
- [Records of Employment \(ROE\)](#)
- [Birth Certificate](#)

FEATURED CONTENT

- [New look for the Service Canada](#)

My Service Canada Account

Use My Service Canada Account for convenient, fast and secure access to your information.

[Access My Service Canada Account](#)

The **Benefits Finder** can help you find government benefits for

Service Canada Web site for seniors

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Home > Services for you

Online Services and Forms

Apply for the Canada Pension Plan Retirement Pension

View and update your personal information for CPP and OAS

View your CPP Statement of Contributions

Calculate your retirement income

View tax information slips for CPP and OAS

Apply for a Personal Access Code for CPP and OAS

Services for Seniors

Education and Training

Employment

Housing

Income Assistance

Legal Assistance

Personal Documents

Seniors

Apply for pension programs



Voluntary Deferral of Old Age Security

Starting July 1, 2013, you can defer your Old Age Security pension in exchange for a higher monthly amount.

[Full story...](#)

Retirement income calculator

For Seniors

Programs for seniors

- [Allowance for the Survivor Program](#)
- [Allowance Program](#)
- [Assisted Living](#)
- [Canada Pension Plan Retirement Pension](#)
- [Canadian Government Annuities](#)
- [Guaranteed Income Supplement](#)
- [Home Adaptations for Seniors' Independence](#)
- [International Benefits](#)
- [Old Age Security Pension](#)
- [Registered Retirement Savings Plan \(RRSP\)](#)

Financial programs and services for seniors

- **The Canada Pension Plan retirement pension**
 - **Old Age Security pension**
- **Canadian Retirement Income Calculator**



Canada's Retirement Income System

PUBLIC

**Old Age Security
Program**

**Canada Pension
Plan/
Quebec Pension
Plan**

PRIVATE

**Private pensions
and savings**



Canada Pension Plan

- ❖ Began in January 1966
- ❖ Employment-based contributions
 - Age 18 and Minimum level is \$3,500
- ❖ Payable outside Canada
- ❖ Self supporting and sustainable
- ❖ Québec has a program with similar benefits (QPP)



Canada Pension Plan (CPP) Benefits

- ❖ Retirement pension
- ❖ Post-Retirement benefit
- ❖ Disability benefit and Children's benefit
- ❖ Survivor benefits
 - Death benefit
 - Survivor's pension
 - Children's benefit

CPP Statement of Contributions

 Human Resources Development Canada / Développement des ressources humaines Canada

Your Canada Pension Plan Statement of Contributions

Keep for your records
Social Insurance Number
Date of Birth
Date of Statement

❖ Is mailed regularly to contributors

❖ View and print it from “My Service Canada Account”

❖ Can be mailed to you upon request
1-877-454-4051

■■■■■■■■■■ BAR CODE ■■■■■■■■■■
JOHN PUBLIC
1234 MAIN STREET
ST JOHN'S NF A1A 1A1

The amount of your benefits depends on how much and for how long you have contributed to the Canada and Quebec Pension Plans. To receive these benefits, you must apply.

Year	Your contributions (\$)	Your pensionable earnings (\$)	Year	Your contributions (\$)	Your pensionable earnings (\$)

1 - MINIMUM
- SELF-EMPLOYED

Based on your average earnings since age 18, if your earnings continue at this level until age 65, you could receive a **retirement pension** of \$

If you become disabled as defined by CPP, you could receive a **disability benefit** of \$

A survivor age 45 to 65 could receive a **survivor benefit** of \$

1996-301-06-000



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My Service Canada Account

Service Canada is now providing new methods for registering and logging into My Service Canada Account. For more information, visit our [Frequently Asked Questions](#) page.

My Service Canada Account (MSCA) provides convenient and secure access to view and update your [Employment Insurance \(EI\)](#), [Canada Pension Plan \(CPP\)](#), and [Old Age Security \(OAS\)](#) information online.

- ▶ **Are you a first-time user? Register now!**
- ▶ **Are you a returning user? Log in now!**

Remember, when using My Service Canada Account:

- **You must protect your personal information.**
To protect your personal information, we recommend that you logout, [clear your browser's cache](#), and close down your browser after you finish your online session.
- **You must have cookies enabled in your browser.**
If [cookies](#) are disabled in your browser's security settings, you'll have trouble signing in and you won't be able to use My Service Canada Account. If you're not sure if cookies are enabled on your computer, see the [enabling cookies](#) section.
- **If you use bookmarks, you may experience technical difficulties.**
If you've bookmarked certain pages, you may have trouble logging in. You may even be asked to try to access My Service Canada Account later.

Helpful tips

- Watch the MSCA video
- Frequently asked questions about MSCA
- Using MSCA in a public place
- Keeping personal information secure



My Service Canada Account



Canada

- Featured Services
- Accessibility
- Frequently Asked Questions
- Help



Welcome
 April 30, 2013
 Your last visit was April 30, 2013

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- [View my current EI claim](#)
- [View my EI payment information](#)
- [View my Records of Employment](#)
- [Complete my EI report online](#)



[Message Centre](#)
[Important notice](#)

View/Print

Change

Apply for

Other links

Canada Pension Plan (CPP) / Old Age Security (OAS) Pension

- [View my CPP Contributions](#)
- [View my payment information](#)
- [View my estimated monthly CPP benefits](#)

[Watch MSCA Video](#)

Employment Insurance (EI)

- [View my EI messages](#)
- [View my payment information](#)
- [View my current claim](#)
- [View my past claims](#)
- [View my Records of Employment](#)
- [View EI publications](#)

Other

- [View my tax slip \(T4E, T4A, NR4\)](#)



Canadian Retirement Income Calculator

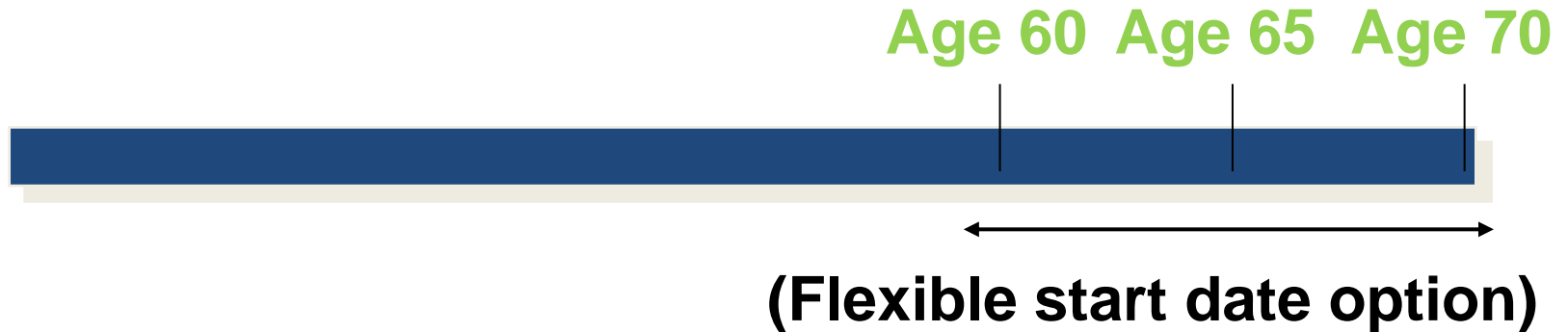
The **Canadian Retirement Income Calculator (CRIC)** is an online tool that helps you to:

- estimate your retirement income;
- see the impact of increased savings; and
- better understand how each level of the retirement income system will contribute to your future financial security.



Contributory Period

*“the span of time that an individual may contribute to the Canada Pension Plan”
(Drop out provisions)*



Starts (later of):

- January 1966; or
- age 18.

Ends (first of):

- retirement; or
- age 70; or
- death.

What are the CPP Drop-out Provisions?

The following periods are excluded from the calculation of your retirement pension.

- Child Rearing Provision-months of low or zero earnings spend caring for children under the age of seven.
- CPP Disability Drop Out – any months when individual is eligible for a CPP disability benefit.
- 65+ Drop-Out – earning months after the age of 65 can be used to replace lower earnings months prior to age 65.
- 16% of the lowest earning years in the contributory period, will increase to 17% in 2014.

Child Rearing Provision

❖ Eligibility Criteria:

- You or your spouse/common-law partner received Family Allowance payments or were eligible for the Canada Child Tax Benefit (even if you did not receive the benefit); **and**
- Your earnings were lower than your career average because you were the primary caregiver of a dependant child under the age of seven who was born after December 31, 1958.

❖ Application Procedures

Child Rearing Provision Example

Julie was employed outside the home until her daughter was born in 1983. Julie stayed at home until the child started school in 1989.

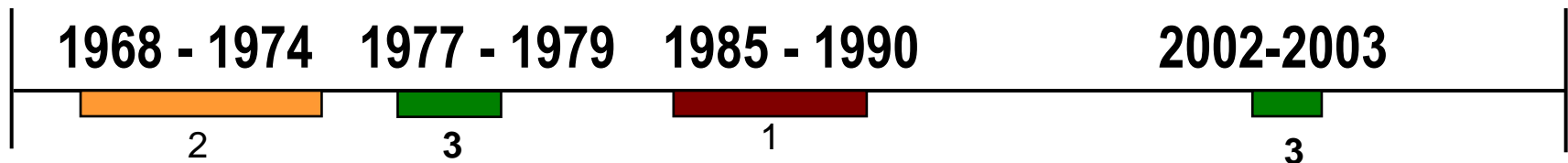
When Julie applies for her retirement pension in 2016 at age 65, the CPP will exclude the period from the month following the daughter's birth to 1989 when calculating Julie's pension benefit amount if this is beneficial for her. Julie will receive a monthly payment of \$735 per month.

Without the benefit of the child-rearing provision, her pension would have been \$650 per month.

Drop-Out Provisions Example:

January
1966

Dec. 2011
Age 65



← **Contributory Period 46 Years** →

28 years after drop-outs

(approximate only as calculation actually uses months)

- | | |
|--|----------------|
| 1. Periods of disability (1985 to 1990) | 6 Years |
| 2. Raising children (1968 to 1974) | 7 Years |
| 3. 16% (46 - 13 = 33 years) | 5 Years |



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Canada Pension Plan Retirement Pension



Retirement Pension

General Eligibility Criteria

- ❖ **Age requirements-Payable as early as age 60**
- ❖ **Minimum contribution requirements- At least one valid contribution.**
- ❖ **Application procedures-Must apply, can complete application online. Recommend 6 months prior to requested start date.**



Retirement Pension - Payments

- ❖ **Benefit calculation- Based on how much, how long and your age.**
- ❖ **Monthly adjustments. \$1012.50 – Maximum Rate at age 65**
- ❖ **Indexation- Annually.**

Modernizing the Canada Pension Plan

The Canada Pension Plan and Societal Trends

- ❖ Canadians are living longer and healthier lives, and this is creating greater opportunities for employment later in life.
- ❖ Changes to the Plan may affect how and when contributors choose to retire from work and when they decide to apply for a CPP retirement pension.
- ❖ The amendments ensure that the Plan remains fair and secure as it responds to socio-demographic changes and labour market trends.
- ❖ These amendments will be implemented gradually from 2011 to 2016.

Adjustment to the Actuarial Factor

Amendment 1

Bring the adjustment factors for retirement pensions back to neutral values.

- The actuarial factor is the adjustment made to retirement benefits depending on whether a person retires before or after age 65.
 - Effective Date: January 2011
-
- As Canadians will retire in record numbers over the coming years and given that life expectancy has increased from when the adjustments were set in 1987, it is crucial to correct the imbalance.
 - Currently, there is a financial advantage for early retirees while late retirees are not adequately compensated for delaying their pensions.



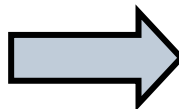
Making pre and post-age 65 Adjustment Factors Neutral

- **Legislative change:** The adjustment factors will make the CPP more neutral so early retirees do not benefit more from the CPP than later retirees (age 65 or later).
- **Refer to Handout titled Changing Actuarial Adjustment.**

Old Factors (2011):

Age 60: reduced by 30%

Age 70: increased by 30%



New factors:

Age 60: reduced by 36% (2016)

Age 70: increased by 42% (2013)

Changing Actuarial Adjustments for Early and Late Retirement

	60	61	62	63	64	65	66	67	68	69	70
2010	70%	76%	82%	88%	94%	100%	106%	112%	118%	124%	130%
2011	70%	76%	82%	88%	94%	100%	106.84%	113.68%	120.52%	127.36%	134.2%
2012	68.8%	75.04%	81.28%	87.52%	93.76%	100%	107.68%	115.36%	123.04%	130.72%	138.4%
2013	67.6%	74.08%	80.56%	87.04%	93.52%	100%	108.4%	116.8%	125.2%	133.6%	142%
2014	66.4%	73.12%	79.84%	86.56%	93.28%	100%	108.4%	116.8%	125.2%	133.6%	142%
2015	65.2%	72.16%	79.12%	86.08%	93.04%	100%	108.4%	116.8%	125.2%	133.6%	142%
2016	64%	71.2%	78.4%	85.6%	92.8%	100%	108.4%	116.8%	125.2%	133.6%	142%



Decreased CPP Retirement Pensions for those who apply before age 65:

Year	Monthly Amount at age 65*	Actuarial Adjustment Factor	Total Percentage decrease	Benefit Amount when client applies at age 60
Current - 2011	\$500.00	0.50%	30.0%	\$350.00
2012	\$500.00	0.52%	31.2%	\$344.00
2013	\$500.00	0.54%	32.4%	\$338.00
2014	\$500.00	0.56%	33.6%	\$332.00
2015	\$500.00	0.58%	34.8%	\$326.00
2016	\$500.00	0.60%	36.0%	\$320.00

Examples

The following tables provide the impact of the changes to the actuarial adjustment factors. For ease of comparison the examples use a \$500.00 monthly retirement pension amount.

Increased CPP Retirement Pensions for those who delay receipt until after 65:

Year	Monthly Amount at age 65*	Actuarial Adjustment Factor	Total Percentage Increase	Benefit Amount when client applies at age 70*
Current	\$500.00	0.50%	30.0%	\$650.00
2011	\$500.00	0.57%	34.2%	\$671.00
2012	\$500.00	0.64%	38.4%	\$692.00
2013	\$500.00	0.70%	42.0%	\$710.00

* Note this example does not reflect any increases in the retirement benefit amount resulting from the annual indexation by the Consumer Price Index over the three-year period.

Post-retirement Contributions to CPP

Amendment 2

For workers receiving a CPP retirement pension, contributions are required until age 65 and then voluntary until age 70 for an additional pension benefit.

- Working beneficiaries need an opportunity to continue to build low-risk retirement benefits at a good rate of return.
- Effective Date: January 2012

- Less than 10% of retirees receive a maximum CPP retirement pension (\$1,012.50 January 2013); pensioners receive on average \$528.49 monthly (January 2013 figures).
- This change will encourage older beneficiaries to continue working once they start receiving their CPP retirement benefits.
- The changes will allow workers receiving CPP retirement benefits to add an additional pension benefit.

CPP Post Retirement Benefit (PRB)

- You do not have to apply for the PRB.

Contributions to the PRB:

- If you are 60 to 65 and you work while receiving your CPP Retirement Pension:
 - You and your employer will have to make CPP contributions towards the PRB.
 - If you are self-employed, you will have to pay both employee and employer portions of the CPP contributions.

To Contribute to a PRB (cont'd)

If you are at least 65 but under 70:

- Contributions to the PRB are optional.
 - If you choose to contribute, your employer will also have to contribute.
 - If you choose not to contribute, you must complete the Canada Revenue Agency form “Election to stop contributing to the Canada Pension Plan or Revocation of a prior election (CPT30)”.

More information at www.servicecanada.gc.ca/cppchanges and at www.cra.gc.ca

What to expect from the PRB

- Contributions you made while receiving the CPP Retirement pension will build up only your PRBs.
- These contributions are not subject to a credit split upon separation, divorce or the end of a common-law relationship.
- The PRB is a fully-indexed lifetime benefit that increases your retirement income.



Requirement to Stop Working

Amendment 3

Eliminate the requirement to stop working or reduce earnings in order to qualify for a CPP retirement pension before age 65.

- In the past, applicants for the CPP retirement pension, before age 65, had to stop working or significantly reduce their earnings to qualify for the CPP retirement pension.
- As of January 2012, individuals aged 60 to 65 can apply for their CPP retirement pension without having to stop working or substantially reducing their earnings.

Low Earnings in Contributor's Work Life

Amendment 4

Enhance the general drop-out provision to exclude up to an additional year of low earnings from the benefit calculation.

- General Drop-out provision acts as a buffer for time spent out of the workforce or for periods of low earnings. Excluding a portion of the earnings history from the calculation allows for an increase in the amount paid.
- Effective Date: January 2012

Allowing More Periods of Low or No Earnings to be Dropped from Calculation

- **Legislative change:** Will allow more periods of low or no earnings to be dropped from benefit calculation.
- Will compensate those experiencing work interruptions that happen for a variety of reasons and are often involuntary.
- The percentage of low earnings to be dropped from the calculation will increase to 16% in 2012 and 17% in 2014.

Choices depend on an individual's wants and needs

When deciding whether to apply for the CPP retirement pension prior to age 65, consider:

- Contributor's health;
- Sources of income, current and future;
- Employment status now and in the future;
- Employment history and CPP contributions ;
- Whether CPP pension credits were split following a divorce, separation, or the end of a common-law relationship;
- Plans for retirement.

Pension Sharing

For couples who live together, are at least 60 years of age, and apply for or receive CPP/QPP retirement pensions:

- If there is a difference in the amount of retirement pension you or your spouse/common-law partner receive, you can request to share your retirement pensions.
- If only one of you is a CPP contributor, you can share that one pension for income tax purposes.

The overall benefits paid do not increase or decrease with pension sharing.

Credit Splitting

- Credits” may be divided upon divorce, legal annulment or separation of spouses or common-law partners.
- “Credit Splitting” may create future eligibility or increase/decrease entitlement to CPP benefits.
- A Credit Splitting Application should be filled out and sent in to Service Canada as soon as possible following divorce or legal separation.



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Canada Pension Plan Disability Benefits

To qualify for a CPP Disability Benefit

- You must have sufficient contributions to the Canada Pension Plan;
 - be under 65 years of age; and
- have a “severe and prolonged” disability as defined by CPP legislation.

To apply for CPP Disability Benefits

- You must apply in writing;
- ask your medical provider for assistance;
- ensure that a complete application is sent in which includes a questionnaire, application and a medical report; and
- include a completed consent form to disclose information.

To apply for CPP Disability Benefits (cont'd)

What if I am late in applying?

- The Late Applicant Provision can be used to protect you if you are late in applying.

What to expect once your CPP Disability benefit is approved

- Payments begin the fourth month after the date of onset of the disability.
- Your benefit is adjusted each January for any cost-of-living increases.
- Monthly payments will be deposited into your bank account on the first of the three last banking days of the month through direct deposit.

Canada Pension Plan Survivor's Benefits

- ❖ **Death Benefit**
- ❖ **Survivor's Pension**
- ❖ **Children's Benefit**

Death Benefit

To qualify for the Death benefit:

- The deceased contributor must have made contributions for not less than the minimum qualifying period.

To apply for the benefit:

- You must complete an application form (available from Service Canada) and mail in.
- There is no time limit to apply.

What to expect once the benefit is approved:

- You can receive up to a maximum amount of \$2,500.

Survivor's Pension

To qualify for Survivor's Pension:

- The contributor must have met the minimum qualifying period.
- The applicant must be the surviving spouse or common-law partner of the contributor.
- The applicant must not have been convicted of the first or second degree murder of the contributor.



To qualify for a Survivor's Pension (Cont'd)

- The applicant must meet at least one of the following criteria at the time of the contributor's death:
 - Be at least 35 years old;
 - Be under 35 with a dependent child of the deceased contributor and/or
 - Be under 35 and disabled according to the CPP legislation.

Survivor's benefit (cont'd)

To apply for Survivor's benefit:

- You must complete and mail in a Survivor's application form (available online and through Service Canada).

What to expect once your Survivor benefit is approved:

- Even if you, as the survivor, remarry or enter into a common-law relationship, the benefit will continue.

Children's Benefits under CPP Survivor and Disability Benefits

To have a child qualify for a Survivor or Disability

Children's benefit:

- The disabled or deceased contributor must have made contributions for not less than the minimum qualifying period.
- The child must be under age 18, or between the ages of 18 and 25 and in full-time attendance at a recognized educational institution.

Children's Benefits under CPP Survivor and Disability Benefits (cont'd)

To apply for a Survivor or Disability Children's benefit:

- You must apply in writing by filling out the related child benefit application for the individual child.
- A child may receive up to 2 benefits (both Survivor and Disabled).

What to expect once a benefit is approved:

- The maximum monthly amount for either benefit is the same.
- The benefit is taxable in the child's name but most do not have sufficient income to file a tax return and no T4As are issued.



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International Agreements

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International Social Security Agreements

Co-ordinate the pension programs of two countries for contributors who lived and/or worked in both countries. This way, contributors may qualify for:

- **CPP benefits** (Disability, Death and Survivor Pensions) if they lived and/or worked in Canada;
 - **OAS benefits** (OAS, GIS, Allowance, Allowance for the Survivor) if they lived and/or worked in Canada;
- or
- Foreign benefits if they lived and/or worked abroad.

International Social Security Agreements

Antigua and Barbuda	Iceland	Poland
Australia	Ireland	Portugal
Austria	Israel*	Republic of Macedonia
Barbados	Italy	Romania
Belgium	Jamaica	Saint Kitts and Nevis
Chile	Japan	Saint Lucia
Croatia	Jersey and Guernsey	Saint Vincent and the Grenadines
Cyprus	Korea	Slovak Republic
Czech Republic	Latvia	Slovenia
Denmark	Lithuania	Spain
Dominica	Luxembourg	Sweden
Estonia	Malta	Switzerland
Finland	Mexico	Trinidad and Tobago
France	Morocco	Turkey
Germany	Netherlands	United Kingdom*
Greece	New Zealand	United States
Grenada	Norway	Uruguay
Hungary	Philippines	

Reconsideration

- **Reconsideration** is the first level of recourse. You have to contact Service Canada in writing to say that you want to have the decision reconsidered, and you must do this within 90 days of receiving the decision letter. Service Canada reviews its own decisions regarding benefits. Service Canada staff who were not involved in making the original decision will review your file.
- If you are still dissatisfied after this reconsideration, you may request an appeal.

Appeals

As of April 2013, the Social Security Tribunal (SST) replaces:

- the Office of the Commissioner of Review Tribunal (OCRT) as the first level of appeal for CPP and OAS claimants and
- the Pension Appeals Board, the second level of appeals for CPP claimants.



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Privacy, Responsibilities and Penalties

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Privacy and Protection of Personal Information

- Personal information that you give to Service Canada will not be released without your consent.
- To release your **CPP** or **OAS** information to a third party, you must complete, sign and submit the “Consent to Communicate Information to an Authorized person” form.



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Old Age Security Program and Benefits

May 2013

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Old Age Security (OAS) Content

- OAS Benefits
- Qualifying, Applying, and Receiving OAS pension
- Supplemental OAS Benefits
- Changes to the OAS Age of Eligibility



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OAS Benefits

Service
Canada  62

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Old Age Security Benefits include:

- **OAS Pension**
- **Guaranteed Income Supplement (GIS)**
- **Allowance**
- **Allowance for the Survivor**



Qualifying, Applying, and Receiving the OAS Pension

To qualify for an OAS Pension while Living in Canada

- You must be 65 years of age or more;
- be a Canadian citizen or legal resident of Canada at time of pension approval; and
- have lived in Canada for a minimum of 10 years after age 18.



To qualify for an OAS Pension while Living Outside of Canada

- You must be 65 years of age or more;
- be a Canadian citizen or legal resident of Canada on the day before you left Canada; and
- have lived in Canada for a minimum of 20 years after age 18.

To qualify for an OAS Full Pension

- You must have resided in Canada for at least 40 years after age 18 and before your application is approved.
- If you have not resided in Canada for 40 years after age 18, you may qualify for a full pension under other residence rules.



To qualify for an OAS Partial Pension

- You must have 10 years of residency in Canada after the age of 18 (can be met through an International Social Security Agreement with another country); and
- one full year of residency in Canada at time of pension approval.

To apply for the OAS Pension

- You must apply for the pension in writing;

and
- apply at least 6 months and no earlier than 11 months before you want your pension to start.

What if I am late in filing my application?

- Late applicants may receive retroactive payments for up to 11 months plus the month application is received.



Proactive Enrolment

- Will remove the need for some seniors to apply for OAS pension or the Guaranteed Income Supplement (GIS).
- Individuals will be notified by mail if they meet the criteria for proactive enrolment. A letter will be sent in the year before the individual becomes eligible for an OAS pension.
- If you do not receive a letter, you will need to fill out and return your completed OAS and GIS application to Service Canada for processing.

Voluntary Deferral of OAS Pension

- By deferring their OAS pension, an individual will receive an increased benefit of 0.6 % per month; 7.2% for each year up to 36% for the maximum period of 5 years.
- Once the receipt of the OAS pension begins, the percentage increase will be applied to their pension permanently.

Voluntary Deferral of OAS Pension (cont'd)

- All individual circumstances and financial details should be considered before making a final decision to defer.
- The voluntary deferral of the OAS pension could benefit those who are able to continue working and those who can afford to wait to receive an OAS pension.

Voluntary Deferral of OAS Pension

Example 1

One Year OAS Deferral

- Michael will be turning 65 in September 2013.
- Instead of taking his OAS pension at age 65, he plans to continue working a year longer and defer the pension until he turns 66.
- When he takes his OAS pension at age 66, his annual OAS pension will increase by 7.2%.

Voluntary Deferral of OAS Pension

Example 2

Five Year OAS Deferral

- Rita will be turning 65 in December 2013.
- She plans to continue working as long as she can and prefers to forgo her OAS pension for the maximum deferral period of five years so that she can have a substantially higher annual pension amount, starting at age 70.
- When she takes her OAS pension at age 70, her annual pension will increase by 36%.

What to expect once your OAS pension is approved

- Pension Payments will start based on the latest of 3 dates:
 - The month after you meet the residence and legal status requirements;
 - The month after your 65th birthday; or
 - The month during which you ask to have the payments start.
- Your monthly pension amounts may be adjusted for any cost-of-living increases (reviewed four times a year).



What to expect once your OAS pension is approved (cont'd)

- If you have not requested payment by direct deposit, your payment will arrive at your home address by mail during the last three banking days of each month. Sign-up for direct deposit.
- You can receive your pension outside Canada if you have lived in Canada for 20 years after age 18.

Your OAS monthly pension stops if you:

- have less than 20 years residency in Canada after age 18 and are out of the country for more than six months after the month of your departure.
- are incarcerated in a federal penitentiary for a sentence of 2 years or longer*.
- make a request in writing to have your pension stopped.
- pass away.

To receive your OAS pension outside of Canada

- You must have 20 years of residence in Canada after age 18; **or**
- meet the 20-year residence requirement through an International Social Security Agreement.



Supplemental OAS Benefits

Supplemental Old Age Security Benefits

Non-taxable benefits for low-income seniors:

- **Guaranteed Income Supplement**
- **Allowance** (seniors 60-64 who's spouse or common-law partner is entitled to OAS and GIS)
- **Allowance for the Survivor** (seniors 60-64 whose spouse or common-law partner has passed away)



Guaranteed Income Supplement (GIS)

To qualify for the GIS:

- You must be a Canadian resident;
- eligible for or in receipt of an OAS pension; and
- meet the income requirements.

To apply for the GIS:

- You must initially apply in writing; and
- file an income tax return by April 30th of each year to have the benefit automatically renewed.

GIS (cont'd)

What to expect once your GIS benefit is approved:

- The benefit is calculated based on your previous year's income and marital status;
- amount may be adjusted quarterly to reflect any cost-of-living increase; and
- the GIS may only be paid outside of Canada for the month of departure, and the following 6 months.

Your GIS benefit stops if you:

- do not file your tax return by April 30th of each year.
- have a total income more than the maximum amount allowed.
- leave Canada for more than six consecutive months.
- pass away.

The Allowance

To qualify for the Allowance:

- You must be 60 to 64 years of age;
- a Canadian citizen or legal resident of Canada at the time your benefit is approved;
- a resident in Canada for at least 10 years since the age of 18 (or qualify under an International Agreement);
- married to or common-law partner of someone who is already receiving an OAS pension and *is eligible or in receipt of the GIS*; **and**
- you and your partner's combined annual income meets the income requirements.

The Allowance (cont'd)

To apply for the Allowance:

- You must initially apply in writing and renew each year.

What to expect once your Allowance benefit is approved:

- based on the combined annual income of the couple;
- adjusted quarterly to reflect any increases in the cost-of-living; and
- may be paid outside of Canada for the month of departure and following 6 months.

Your Allowance benefit will stop if:

- your combined income in the previous year is more than the maximum yearly amount;
- your spouse or common-law partner ceases to be eligible for the GIS;
- your spouse or common-law partner passes away;
- you are absent from Canada for more than 6 consecutive months;
- you did not file a tax return by April 30th or did not submit an application;
- You separate or stop living in a common-law relationship;
- you have reached age 65; or
- you pass away.

The Allowance Example

Michael is 62 and is married to Eliza who is 66. Eliza receives OAS. Their combined household income is *low*.

Eliza may be entitled to receive GIS in addition to her OAS. Michael may be entitled to the Allowance. However, they must meet all of the eligibility requirements.



The Allowance for the Survivor (ALWS)

To qualify for the ALWS you must:

- be 60 to 64 years of age;
- be a widow/widower and since the death have not become the spouse or common-law partner of someone else;
- be a Canadian citizen or legal resident of Canada;
- be a resident in Canada for at least 10 years since the age of 18 (or qualify under an International Agreement); and
- meet the income requirements.

To apply for ALWS:

- You must initially apply in writing and renew the benefit each year.

ALWS_(cont'd)

What to expect once your ALWS benefit is approved:

- Monthly amount is based on the previous year's income and may be adjusted for any cost-of-living increases.
- The benefit may be paid outside of Canada for the month of departure and following 6 months.

Your ALWS benefit will stop if:

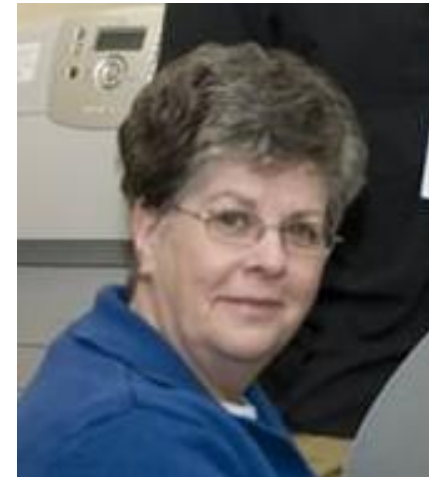
- You have reached age 65 (apply 6 months prior for OAS and GIS);
- remarry or establish a common-law partnership for a continuous period of at least 1 year; or
- pass away.

Allowance for the Survivor

Example

Frances is a 60 year old widow. Her husband passed away 5 years ago. She has not remarried or entered into a common law relationship and her income is minimal.

Frances may be entitled to the Allowance for the Survivor if she meets all of the eligibility requirements.





Receiving OAS benefits outside of Canada

The GIS, Allowance, and Allowance for the Survivor may only be paid outside of Canada for:

- the month of departure and
- the following 6 months.





Service
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Changes to OAS Age of Eligibility

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Change in Age of OAS Eligibility

Changes will be gradually phased in from 2023 to 2029.

Old Age Security and Guaranteed Income Supplement:

- Age of eligibility increases from 65 to 67.

Allowance and Allowance for Survivor:

- Age of eligibility increases from 60-64 to 62-66.

Who is affected by the Change in Age of OAS Eligibility?

Benefit	Date of birth	Age of eligibility
OAS pension and GIS	31 March 1958 or earlier	65
	1 April 1958 to 31 January 1962	<u>Between 65 and 67</u>
	1 February 1962 or later	67
Allowance and Allowance for the survivor	31 March 1963 or earlier	60
	1 April 1963 to 31 January 1967	<u>Between 60 and 62</u>
	1 February 1967 or later	62



Housing-related programs

- The Government of Canada, through the Canadian Mortgage and Housing Corporation (CMHC), helps Canadians access safe, quality, and affordable housing.
 - CMHC provides funding to support initiatives for housing, including housing for seniors. Most of this funding is provided to provinces and territories that design and deliver housing programs.
 - CMHC also provides information on a variety of housing subjects, including how to make your home more accessible.
- For more information, call CMHC at 1-800-668-2642 or visit www.cmhc.ca.

Caregiver programs and benefits

EI compassionate care benefits

- Available to people who meet qualifying conditions and who have to be away from work temporarily to provide care or support to a family member who is gravely ill with a significant risk of death within six months.

Caregiver amount tax credit

- Available to caregivers who maintain a dwelling with a person who is 18 years or older and is dependent on the caregiver because of a physical or mental impairment.



Targeted Initiative for Older Workers

- Helps workers aged 55 to 64 improve their employability and return to work.
- Provinces and territories are responsible for the design and delivery of projects aimed at unemployed older workers in cities and towns that:
 - have a population of 250,000 or less; and
 - are experiencing ongoing high unemployment; and/or
 - have a high reliance on a single industry affected by downsizing or closures.

Employment Insurance (EI)

The EI program provides benefits to workers who are temporarily unemployed, sick, or pregnant, who are caring for a newborn or have adopted a child, or who are providing care or support to a gravely ill family member.

To be eligible to receive EI benefits, workers must:

- have contributed to the program by paying premiums in the past year; and
 - meet qualifying and entitlement conditions.

Self-employed people can access EI special benefits (maternity, parental, sickness, and compassionate care) as long as they:

- pay EI premiums; and
- register online using My Service Canada Account.

New Horizons for Seniors Program

The New Horizons for Seniors Program is a federal grants and contributions program that provides support for projects that are led or inspired by seniors and have a positive impact on the lives of other people and their communities.

The Government of Canada is currently not accepting proposals from organizations interested in receiving financial assistance from NHSP.

Safety and security

Elder abuse

- Broadly defined as “a single or repeated act, or lack of appropriate action, occurring within a relationship where there is an expectation of trust which causes harm or distress to an older person.”
- Specific forms include: financial, neglect, emotional/psychological, physical, and sexual.
- For more information about how to recognize and prevent elder abuse, visit www.seniors.gc.ca.

Safety and fraud prevention

- The RCMP’s *Seniors’ Guidebook to Safety and Security* provides a number of concrete tips on how to recognize and prevent elder abuse, frauds, and scams.
- Visit www.rcmp-grc.gc.ca for more information.

Protecting your SIN

- Only provide your Social Insurance Number if you know that it is legally required.
- Contact Service Canada if you change your name, if your citizenship status changes, if information on your SIN record is incorrect or incomplete, or if there is a death in your family.
- Inform Service Canada if your SIN card is lost or if you suspect that your SIN is being wrongly used.

Visit www.servicecanada.gc.ca for additional tips.



Benefits Finder

- The Canada Benefits Web site provides information on both federal and provincial/territorial programs and services.
- You can use the “Benefits Finder” tool to receive a customized bundle of information on federal and provincial/territorial programs and services that are relevant to your particular situation.

Visit www.canadabenefits.gc.ca for more information.

Other useful Web sites

- **Seniors Canada**
www.seniors.gc.ca
- **Canada Benefits**
www.canadabenefits.gc.ca
- **Elder abuse**
www.seniors.gc.ca/c.4nt.2nt3col@.jsp?cid=161
- **Aboriginal Affairs and Northern Development**
www.aadnc-aandc.gc.ca
- **Caregivers**
www.servicecanada.gc.ca/eng/lifeevents/caregiver.shtml
- **Canada Mortgage and Housing Corporation**
www.cmhc-schl.gc.ca/
- **Canada Revenue Agency (Seniors)**
www.cra-arc.gc.ca/seniors/
- **Health Canada**
www.hc-sc.gc.ca
- **Public Health Agency of Canada (Seniors)**
www.phac-aspc.gc.ca/seniors-aines/
- **National Seniors Council**
www.seniorscouncil.gc.ca
- **Veteran Affairs Canada**
www.veterans.gc.ca
- **Canada Education Savings Program**
www.canlearn.ca/