



# Information Sheet for the Old Age Security Pension

This information sheet will help you complete the application for the Old Age Security pension (OAS). The Government of Canada pays the Old Age Security pension to most Canadians who are 65 years of age or over and meet the residence requirements.

## Qualifying for the Old Age Security pension

To receive the Old Age Security pension:

- you must be 65 years of age or older;
- you must have legal status in Canada;
- if you live outside of Canada, you must have had legal status on the day before you left Canada;
- you must have lived in Canada for at least 10 years after turning 18 (or 20 years if you now reside outside of Canada);
- you must submit the necessary documents; and
- you must **complete** and **sign** the application.

## Social Security Agreements

Canada has social security agreements with many countries. If you lived or worked in one or more of these countries, these agreements may help you meet the residence requirements to qualify for the OAS. Also, if you lived or worked in one or more of these countries, you may also qualify for benefits from these countries. We will send you an application form if necessary.

## When to apply *(Refer to question 10 on the application)*

### To start your pension at age 65

When you are ready to apply, you must submit an application. The earliest you can apply is 11 months before your 65<sup>th</sup> birthday. Your Old Age Security pension will start the **latest** of either:

- the month after you qualify; or
- the month after your 65<sup>th</sup> birthday.

### To start your pension after age 65

You may choose to delay receiving your OAS pension up to a maximum of 60 months. As of July 1, 2013, for every month you delay receipt of the pension, you will receive an increased monthly pension of 0.6% per month up to a maximum of 36% at age 70. Once you choose to receive your OAS pension, this percentage will be applied to your pension for the rest of your life. This percentage is not applied to the Guaranteed Income Supplement (GIS) or the Allowance benefit (ALW).

If you choose to delay receipt of your OAS pension, it may affect other pensions or benefits, both federal and provincial/territorial, that you or your spouse or common-law partner may receive.

The earliest you can apply is 11 months before you want your pension to start.

# Information Sheet for the Old Age Security Pension

Your OAS pension will start the **latest** of:

- the date you indicate in writing on your application for the Old Age Security Pension form; or
- the month after you qualify; or
- retroactively up to a maximum of 11 months prior to the date we receive your application.

For example, if you apply on your 70<sup>th</sup> birthday, you can receive the pension going back to one month after your 69<sup>th</sup> birthday.

## Unable to apply

If a medical condition prevented you from applying earlier or you are asking someone to apply for you, please contact us to obtain a form called *Declaration of Incapacity*. If you meet all of the eligibility requirements, filling out and returning this form may allow you to receive your pension with an earlier start date.

## Documents Required

### **PROOF OF DATE OF BIRTH** (*Refer to question 4 on the application*)

You do not need to provide proof of date of birth with your application. However, the Old Age Security program has the right to request proof of date of birth at any time.

### **PROOF OF CANADIAN LEGAL STATUS** (*Refer to question 12 on the application*)

To be eligible for the OAS pension, you must have legal status in Canada and you must meet the residence requirement. You are considered to have legal status if:

- you are a Canadian Citizen; or
- you are a permanent resident (formerly known as landed immigrant); or
- you hold a temporary resident's permit (formerly known as Minister's permit) on the day before your application is approved, or the day before you left Canada.

**If you were born in Canada and have lived in Canada all your life**, you do not need to prove your legal status.

**If you were born in Canada and became a citizen of another country before February 15, 1977**, you may have given up your Canadian citizenship. If you are not sure what your status is, please contact a Citizenship and Immigration office.

**If you were born outside of Canada**, a certified photocopy of one of the following documents is usually enough to confirm your Canadian citizenship or legal status:

- **Canadian citizen**: certificate of Canadian citizenship, naturalization certificate, or Canadian passport issued in 1970 or later;
- **permanent resident** (formerly known as landed immigrant): Canadian immigration documents (for example IMM1000 - Record of Landing or Permanent Resident Card) or Canadian immigration stamp on your passport;
- **resident under a temporary resident's permit** (formerly known as Minister's Permit): temporary resident's permit.

# Information Sheet for the Old Age Security Pension

## **PROOF OF RESIDENCE HISTORY** (Refer to question 14 on the application)

If you have not lived in Canada all your life, you must send us certified photocopies of documents that prove your history of residence in Canada. You can use the following documents to prove when you entered, departed or returned to Canada:

- passports;
- immigration records (such as visas);
- customs declarations; or
- other approved documents that can prove your history of residence in Canada.

## **IMMIGRATION DOCUMENTS: LEGAL STATUS / RESIDENCE HISTORY**

**If you no longer have your original immigration documents**, Service Canada may be able to obtain information from Citizenship and Immigration Canada on your behalf. In order for Service Canada to obtain this information, you must complete, sign and return the Consent to Exchange Information with Citizenship and Immigration Canada (SC ISP-3210) with your OAS application. Please visit our internet site at: [serviccanada.gc.ca](http://serviccanada.gc.ca) or call us to obtain the form.

## **Certified photocopies of original documents**

It is better to send certified photocopies of documents rather than the originals. If you choose to send original documents, send them by registered mail. We will return the original documents to you.

We can only accept a photocopy of an original document if it is legible and if it is a certified true copy of the original. Staff at any Service Canada Centre will photocopy your documents and certify them free of charge. If you cannot visit a Service Canada Centre, you can ask one of the following people to certify your photocopy:

- Accountant
- Chief of First Nations Band
- Employee of a Service Canada Centre acting in an official capacity
- Funeral Director
- Justice of the Peace
- Lawyer, Magistrate, Notary
- Manager of Financial Institution
- Medical and Health Practitioners: Chiropractor, Dentist, Doctor, Nurse Practitioner, Ophthalmologist, Optometrist, Pharmacist, Psychologist and Registered Nurse
- Member of Parliament or their staff
- Member of Provincial Legislature or their staff
- Minister of Religion
- Municipal Clerk
- Official of a federal or provincial government department, or one of its agencies
- Official of an Embassy, Consulate or High Commission
- Official of a country with which Canada has a reciprocal social security agreement
- Police Officer
- Postmaster
- Professional Engineer
- Social Worker
- Teacher

People who certify photocopies must compare the original document to the photocopy, print their official position or title, sign and print their name, give their telephone number and indicate the date they certified the document.

They must also write the following statement on the photocopy: **This photocopy is a true copy of the original document which has not been altered in any way.**

If a document has information on both sides, both sides must be copied and certified. You cannot certify photocopies of your own documents, and you may not ask a relative to do it for you. Please write your Social Insurance Number on any photocopies that you send us.

# Information Sheet for the Old Age Security Pension

## Payment Information - Direct deposit

If your application is approved, your monthly payments will be deposited into your account at your financial institution. The account must be in your name. A joint account is also acceptable.

In order to enroll for direct deposit banking you must provide the branch, financial institution and account numbers that appear at the bottom of a cheque. A sample of a void cheque is provided below identifying where the branch, financial institution and account numbers are located.

Name and Address of Account holder \_\_\_\_\_ Cheque Number: 000102  
Date \_\_\_\_\_  
Pay to the order of **“VOID”** \$ \_\_\_\_\_ Dollars  
Signature \_\_\_\_\_  
485” “00646” 842 :0164”0234-5800  
**BRANCH NUMBER**      **INSTITUTION NUMBER**      **ACCOUNT NUMBER**

## Guaranteed Income Supplement (GIS) *(Refer to question 11 on the application)*

The GIS is a non-taxable monthly benefit paid to residents of Canada **who receive an OAS pension** and who have little or no other income. GIS payments may begin in the same month as OAS pension payments. If you have chosen to defer receiving your OAS pension, you will not be eligible to receive the GIS until you start your OAS pension.

To receive the GIS, you must:

- be 65 years of age or older;
- be a resident of Canada;
- have low income; and
- be in receipt of the OAS pension.

If you wish to be considered for GIS, please check "yes" in question 11.

We will send you a GIS application for completion. Once your application is received, we will assess your current eligibility and review your account every year as long as you file an income tax and benefit return in Canada or submit a statement of income. If we need more information, we will send you a form for the renewal of the Guaranteed Income Supplement, Allowance or Allowance for the Survivor. This form must be completed and returned to us as soon as you have all the necessary income information, even if you file a tax return.

In the future, if you wish to be considered for GIS, visit our Web site for application information.

# Information Sheet for the Old Age Security Pension

## Allowance

If you qualify for the GIS and have a spouse or common-law partner\* 60 to 64 years old, he or she may be entitled to receive the Allowance benefit. The Allowance is a non-taxable monthly benefit paid to the spouse or common-law partner of someone who is receiving the OAS pension and who qualifies for the GIS. If this is your situation, we will send your spouse or common-law partner a form with more information.

*\*A common-law partner is a person of the opposite or same sex who has been living with you in a conjugal relationship for at least one year.*

## Taxes and your pension

### INCOME TAX

Your OAS pension is **taxable**. We will not deduct income tax from your monthly payment unless you request it. Once we have approved your pension, we will send you a letter stating the month your pension will commence. If later you decide to request income tax to be deducted from your monthly OAS pension, you may also use the SC ISP-3520 Request for Voluntary Federal Income Tax Deduction form on our Web site or contact us.

### NON-RESIDENT TAX

If you live outside Canada, we may deduct a Non-Resident Tax from your monthly OAS pension. The tax rate is 25% of your monthly OAS pension unless you live in a country that has a tax treaty with Canada.

### REPAYMENT OF BENEFIT OR RECOVERY TAX

In accordance with the Canada Income Tax Act, the amount of OAS pension that you receive may be reduced if your individual net income exceeds the established threshold of that year. Canada Revenue Agency (CRA) calculates the total amount of the repayment of benefit or recovery tax for the payment period from July of the current year to June of the following year.

If your 2012 net income exceeds the established threshold of \$69,562, your OAS payment will be reduced from July 2013 to June 2014. If your 2013 net income exceeds the established threshold of \$70,954, your OAS payment will be reduced from July 2014 to June 2015.

## Declaration and signature

If you make a false or misleading statement, you may be subject to an administrative monetary penalty and interest, if any, under the *Old Age Security Act*, or may be charged with an offence. Any benefits you received or obtained to which there was no entitlement would have to be repaid.

## Protection of personal information

The information you provide is collected under the authority of the *Old Age Security Act (OAS Act)* to determine your eligibility for benefits. The Social Insurance Number (SIN) is collected under the authority of section 15 of the *OAS Regulations*, and in accordance with Treasury Board Secretariat Directive on the SIN as an authorized user of the SIN. The SIN will be used to ensure an individual's exact identification and for income verification purposes with the Canada Revenue Agency to deliver better service to you, and minimize government duplication.

Submitting this application is voluntary. However, if you refuse to provide your personal information, the Department of Employment and Social Development Canada (ESDC) will be unable to process your application.

# Information Sheet for the Old Age Security Pension

## Protection of personal information (cont'd)

The information you provide may be used and/or disclosed for policy analysis, research, and/or evaluation purposes. In order to conduct these activities, various sources of information under the custody and control of ESDC may be linked. However, these additional uses and/or disclosures of your personal information will never result in an administrative decision being made about you (such as a decision on your entitlement to a benefit).

The information you provide may be shared within ESDC, with any federal institution, provincial authority or public body created under provincial law with which the Minister of ESDC may have entered into an agreement, and/or with non-governmental third parties, for the purpose of administering the OAS program, other acts of Parliament and federal or provincial law as well as for policy analysis, research and/or evaluation purposes. The information may be shared with the government of other countries for the making of reciprocal agreements relating to the administration or operation of that law and of the *OAS Act*.

Your personal information is administered in accordance with the *OAS Act* and the *Privacy Act*. You have the right of access to, and to the protection of, your personal information. It will be kept in Personal Information Bank ESDC PPU 116. Instructions for obtaining this information are outlined in the government publication entitled *Info Source*, which is available at the following Web site address: [infosource.gc.ca](http://infosource.gc.ca). *Info Source* may also be accessed online at any Service Canada Centre.

## For more information

To learn more about Canada Pension Plan, Old Age Security Program and Service Canada online services, please visit our Internet site at : [servicecanada.gc.ca](http://servicecanada.gc.ca)

**In Canada or the United States**, call

English: 1-800-277-9914

French: 1-800-277-9915

TTY: 1-800-255-4786

**From all other countries:** 613-990-2244 (we accept collect calls)

*(Please have your Social Insurance Number ready when you call.)*

*This information sheet contains general information concerning the Old Age Security pension and reflects the OAS legislation. If there are any differences between what is in this document and the OAS Act, the Act is always right.*