

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 Old Age Security pension is a benefit payable 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;
- have a legal status in Canada;
- meet the residence requirements;
- submit the necessary documents; and
- **complete** and **sign** the application.

If you now live outside Canada, you must have had legal status in Canada the day before you left Canada.

Social Security Agreements

Canada has social security agreements with many countries that could help you meet the residence requirements to qualify for the OAS. 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

You can apply no earlier than 11 months before your 65th birthday. If you have already reached age 65, send your application as soon as possible so you won't lose any payments.

Please note that we can pay your pension back to a maximum of 11 months from the date we receive your application, but no earlier than the month after your 65th birthday.

Unable to apply

If, due to a medical condition, you were unable to apply earlier or to ask someone to apply on your behalf, 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 BIRTH (*Refer to question 4 on the application*)

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

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 as well as meeting the residence requirement. You are considered to have legal status if you are a Canadian Citizen, 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 you left Canada, if you left within the last 6 months.

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PROOF OF CANADIAN LEGAL STATUS (continued)

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 sufficient 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.

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.

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. Our 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, Ophthalmologist, Optometrist, Pharmacist, Psychologist, Nurse Practitioner, Registered Nurse
- Member of Parliament or their staff
- Member of Provincial Legislature or their staff
- Minister of Religion
- Municipal Clerk
- Official of a federal government department 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

Certified photocopies of original documents (continued)

People who certify photocopies must compare the original document to the photocopy, state 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 cannot ask a relative to do it for you. Please write your Social Insurance Number on any photocopies that you send us.

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.

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.

Even if you may not qualify today, you may become entitled in the future. By indicating "yes" today, we will assess your current eligibility and review your account every year in the future.

We will contact you if you ever appear to be eligible for these benefits. To do this we will obtain information from your annual income tax return. Therefore, you must continue to file income tax returns in Canada every year, otherwise you will need to contact us for an application form in the future if you believe that you are eligible.

Allowance

If you qualify for the GIS and have a spouse or common-law partner* between the ages of 60 and 64, he or she may be entitled to receive the Allowance. 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 amount of your pension. It will give you information on how to ask for income tax to be deducted.

You may also obtain the tax deduction request form on our Internet site at servicecanada.gc.ca and mail it with your application.

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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

(If your net world income* is more than \$67,668 - Refer to question 16 on the application)

*Net world income means all the income that you earn or receive in a year from sources in Canada and outside Canada. This includes total income derived from sources such as employment, business, pensions, rental property and investments, minus allowable deductions.

Under a provision of Canada's *Income Tax Act*, the amount of OAS pension that you receive may be reduced. For Canadian residents, this provision is called the OAS Repayment. For non-residents of Canada it is called the OAS Recovery Tax. For non-residents, the OAS Recovery Tax may not apply if the country you live in has a tax treaty with Canada.

The Canada Revenue Agency calculates the amount of the Repayment or Recovery Tax deduction that is withheld from your monthly OAS pension. If you are a resident of Canada, the amount of the deduction is based on information found on your previous year's Canadian tax return. If you are a non-resident of Canada, the amount of the deduction is based on your previous year's net world income.

Direct deposit

You can sign up for direct deposit by completing Question 8.

Here is an example of a cheque which identifies the information we need.

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**

Signature

NOTE: 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.

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Protection of personal information

The information requested is required under the *Old Age Security Act (OAS)*. We may not be able to give you a benefit if you do not give us all the information we need. We will keep this information in the Personal Information Bank HRSDC PPU 116. Your personal information is governed by the *Privacy Act* and we may disclose it where we are authorized to do so under the *OAS Act*.

Under the *OAS* and the *Privacy Act*, you have the right to look at the personal information about you in your file.

You can ask to see your file by contacting a Service Canada Centre. To find out how to get your personal information through the Access to Information Coordinator's office, see the *Info Source*, a directory that lists all the information banks and the information they contain. Copies of the *Info Source* are available in all Service Canada Centres.

For more information

To learn more about Canada Pension Plan, Old Age Security Program and Service Canada on-line services, please visit our Internet site at : 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.

