

THE OLD AGE SECURITY PROGRAM TOOLKIT

Service
Canada

Your complete guide to Canada's Old
Age Security Program

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[Version française disponible](#)



WELCOME!

This guide outlines Canada's Old Age Security (OAS) program and its benefits, which include the Old Age Security pension, the Guaranteed Income Supplement, the Allowance and the Allowance for the Survivor.

The toolkit also outlines the eligibility for these benefits and how to apply. Use the interactive eligibility maps to find out which benefits you may qualify for.

Use the [Table of Contents](#) page to help you browse and see how the toolkit is organized. To go to a section that interests you, click on it. On the bottom of each page, there is a button to return to the Table of Contents.



Go to the table
of contents

Any word or phrase [underlined in blue](#) is a link. By clicking on it, the link takes you to the related page in the toolkit or website.

You can move from one page to the next by using your arrow keys or scrolling on your mouse.

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TABLE OF CONTENTS

Click on the section
you want to go to!

1.0 The OAS Program (page 4)

1.1 Eligibility maps for the OAS pension and the Guaranteed Income Supplement ([page 5](#))

1.2 The OAS pension ([page 8](#))

1.3 The Guaranteed Income Supplement ([page 13](#))

1.4 The Allowance ([page 15](#))

1.5 The Allowance for the Survivor ([page 16](#))

1.6 Benefit amounts ([page 17](#))

2.0 Applying (page 19)

2.1 Automatic enrolment for the OAS pension and the Guaranteed Income Supplement ([page 20](#))

2.2 Applying for the OAS pension and the Guaranteed Income Supplement ([page 21](#))

2.3 Applying for the Guaranteed Income Supplement ([page 28](#))

2.4 After you apply ([page 31](#))

3.0 Other benefits (page 33)

3.1 Other federal and provincial benefits ([page 33](#))

3.2 Foreign benefits ([page 33](#))

4.0 More information (page 34)

4.1 Contacting Service Canada ([page 34](#))

4.2 Glossary of terms ([page 35](#))

1.0 The OAS Program

The OAS program is funded by the general revenues of the Government of Canada. This means that no one pays into it directly. You can receive its benefits even if you have not worked in Canada.

The OAS program includes:

- 1) **[The OAS pension:](#)**
A monthly benefit available to seniors aged 65 and older who meet the Canadian legal status and residence requirements.
- 2) **[The Guaranteed Income Supplement:](#)**
A monthly non-taxable benefit for OAS pension recipients who have a low income and are living in Canada.
- 3) **[The Allowance:](#)**
A monthly benefit available to low-income individuals aged 60 to 64 whose spouse or common-law partner receives the Guaranteed Income Supplement.
- 4) **[The Allowance for the Survivor:](#)**
A monthly benefit available to individuals aged 60 to 64 who have a low income, who are living in Canada, and whose spouse or common-law partner has died.

How does the OAS program differ from CPP or QPP?

The Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) are not funded by the Government, but through the contributions of employees and employers. To receive CPP or QPP, you must have worked and contributed to either plan.



Go to the table
of contents

IN THIS CHAPTER:

[1.1 Eligibility maps for the OAS pension and the Guaranteed Income Supplement](#)

[1.2 The OAS pension](#)

[1.3 The Guaranteed Income Supplement](#)

[1.4 The Allowance](#)

[1.5 The Allowance for the Survivor](#)

[1.6 Benefit amounts](#)

1.1 Eligibility maps for the OAS pension and the Guaranteed Income Supplement

You can use the eligibility maps on the following two pages to determine potential eligibility for the OAS pension and the Guaranteed Income Supplement. There is one map for each benefit. As you answer the questions, the documents you are required to submit with your application will appear at the bottom of the page.

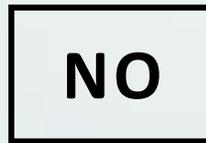
After using the maps, if you are still unsure of your eligibility, we recommend you apply anyway, or contact Service Canada for additional information on your particular situation.

After you complete the eligibility maps, you can go to Section [2.2](#) and Section [2.3](#) to download and complete the combined application for the OAS pension and the Guaranteed Income Supplement.

Some key features on the maps:



This shows you where to begin.
Click this button to start over.



Click your answer to the question.



***Blue, bold, underlined text:**

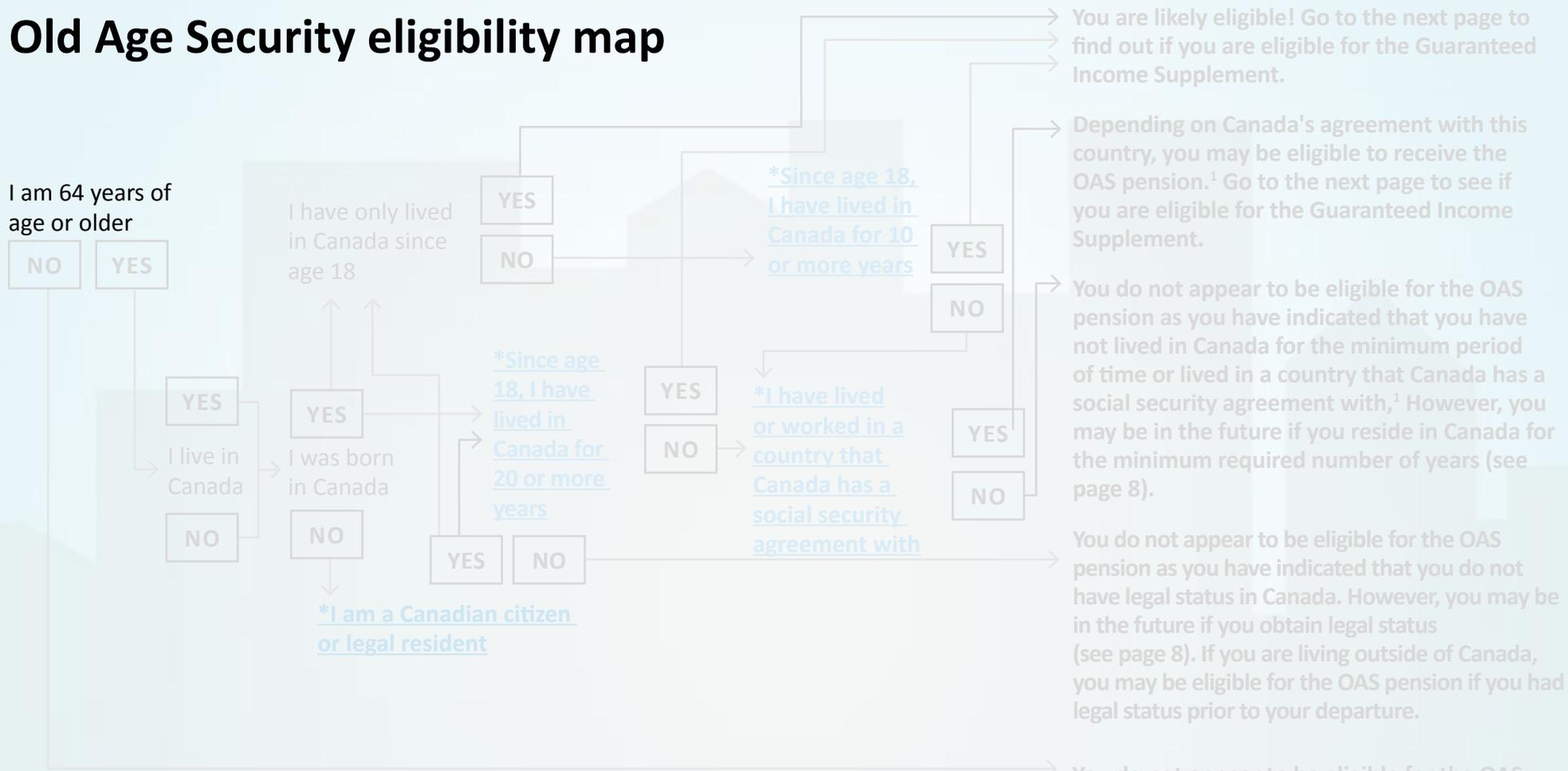
Click for a definition / additional details.

Scroll to the next page to begin...



**Go to the table
of contents**

Old Age Security eligibility map



Required documentation:

Proof of birth: If born inside Canada, you do not need to give proof of your date of birth; however, Service Canada may request it later.

Proof of birth: If born outside Canada, you do not need to give proof of your date of birth; however, Service Canada may request it later.

Proof of legal status: If born outside Canada, a certificate of Canadian citizenship, naturalization certificate, Canadian passport or Canadian immigration documents (such as Record of Landing, permanent resident card or temporary resident permit) are required.

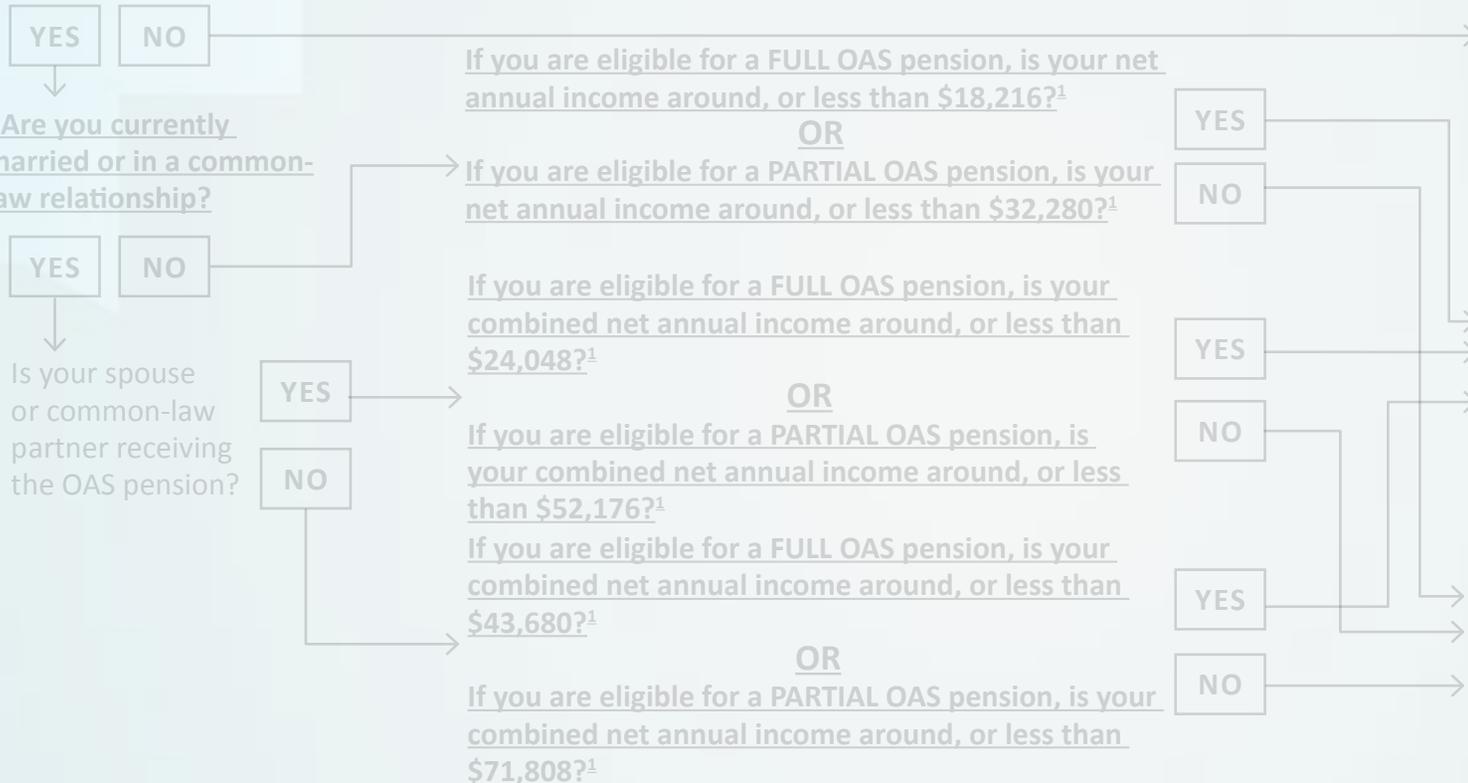
Confirmation of residence periods in Canada: You do not need to give proof of your residence in Canada when you apply but Service Canada may request it later.

¹Canada has signed social security agreements with a number of other countries and the requirements vary from agreement to agreement. [Please click here](#) for the list of agreements.

Guaranteed Income Supplement eligibility map

Are you eligible for, or receiving the OAS pension?

[\(Go back to the OAS pension eligibility map on the previous page if you aren't sure of your eligibility.\)](#)



You need to be eligible for the OAS pension in order to receive the GIS. Confirm your eligibility using the OAS eligibility map found on page 6.

You are likely eligible for the GIS as long as you live in Canada. Go to Section 2.2 (page 21) to apply for both the OAS pension and the GIS, or go to Section 2.3 (page 28) to apply for the GIS only.

You do not appear to be eligible for the GIS at this time because your combined net annual income is above the maximum threshold.² However, it is important to file your income tax return each year with the Canada Revenue Agency. Service Canada will use this information to continue to review your eligibility.

Required documentation:

Proof of marital status: If you are married you must provide an original or certified copy of your marriage certificate. If you are in a common-law relationship, please provide a statutory declaration of your union and other proof of the relationship. Please refer to page 25 for examples.

¹To calculate your net annual income, please refer to the [Service Canada website](#). Do not include the amount you receive from your OAS pension in your calculation.

²To see more detail on the maximum net annual income amounts for the Guaranteed Income Supplement, please refer to the [Service Canada website](#). Keep in mind that these thresholds may change annually to account for increases in the cost of living.

Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)



1.2 The OAS pension

To be eligible for an OAS pension, you must:

- ☑ be 65 years of age or older;
- ☑ be a Canadian citizen or legal / permanent resident of Canada (or landed immigrant) when your pension application is approved; and
- ☑ have lived in Canada for at least 10 years since the age of 18.

If you are applying from outside the country, you must have:

- ☑ been a Canadian citizen or a legal resident when you left Canada; and
- ☑ lived in Canada for at least 20 years since the age of 18.

To see if you qualify for the OAS pension, go through the [OAS pension eligibility map](#) then download the application on [page 21](#).

Note: If you have lived or worked in a country with which Canada has a social security agreement, you may still qualify to receive the OAS pension even if you have not lived in Canada for the required number of years. See [page 11](#) for more information.

Note: If you are 64 years old, live in Canada and have paid into the Canada Pension Plan or Quebec Pension Plan program for 40 years or more, you may receive a letter from Service Canada notifying you that you will be automatically enrolled for the OAS pension. See [page 20](#) for more information.



[Go to the table of contents](#)

Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

			
Omar has lived in Canada all of his life. Doris was born in Portugal and has lived in Canada for a total of eight years.	Sonia works for an organization that assists seniors. She knows that Omar and Doris are both eligible for the OAS pension - Omar for a full pension and Doris for a partial pension.	Because Omar was born in Canada and has lived here all his life, next year when he turns 65 he can receive a full OAS pension.	Doris has lived in Canada 8 years. Her time in Portugal can be counted to meet the 10-year residence requirement for the OAS pension. At 65, she will receive a partial pension. See page 11 to learn more.

The OAS pension: Full pension

Generally, you can qualify for a full OAS pension (the maximum benefit amount) if you have lived in Canada for at least 40 years after the age of 18.

There are certain circumstances where you may qualify for a full OAS pension without having 40 years of residence. For example, if you were 25 or older and lived in Canada or had a valid Canadian Immigration Visa on or before July 1, 1977, please click [here](#).

The OAS pension: Partial pension

If you do not qualify for a full OAS pension, you may qualify for a partial pension.

If you live in Canada when you apply, you can receive a partial OAS pension if you have lived in Canada for

at least 10 years after the age of 18.

If you live outside of Canada when you apply, you can receive a partial OAS pension if you have lived in Canada for at least 20 years after the age of 18.

A partial monthly pension is earned at the rate of $1/40^{\text{th}}$ of the full monthly pension for each year of residence in Canada after the age of 18. For example, if you have lived in Canada for 27 years after the age of 18, you will receive $27/40^{\text{th}}$ of the full monthly pension amount. Once a partial pension has been approved, it cannot be increased due to additional years of residency in Canada.

In some cases, you may qualify for the OAS pension even if you have not lived in Canada for the minimum required number of years. [Please refer to page 11 for more information.](#)



Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)



Time outside of Canada that can count as Canadian residence

Your Canadian residence is simply periods when you ordinarily make Canada your home.

When determining your periods of residence in Canada, periods of absence from Canada may also be considered under specific circumstances. This may also be the case for your spouse, common-law partner or dependents.

If you worked outside Canada for a Canadian employer such as the Armed Forces or for an international charitable organization, it is possible to have your time working abroad count as residence in Canada*.

For time outside of Canada to count as residence in Canada, you must have:

- returned to Canada within six months of ending employment; or
- turned 65 years old while still employed.

*You will need to provide proof of employment from the employer and proof of your return to Canada.



Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

	
<p>Doris was born in Portugal and has lived in Canada for 8 years. Due to Canada's agreement with Portugal, she can use two years of her time spent in Portugal to meet the 10 year minimum residence requirement for the OAS pension. As a result, Doris receives 8/40^{ths} of a full OAS pension.</p>	<p>Sonia thinks Doris may be eligible for a foreign benefit based on Canada's agreement with Portugal. The agreement allows Doris to use her time spent in Portugal to qualify for the OAS pension, and her time spent in Canada to qualify for a foreign benefit from Portugal. Doris can learn more about Canada's agreement with Portugal from the Service Canada website or by calling Service Canada.</p>

If you have lived or worked in a country that holds a Social Security Agreement with Canada

If you currently live in Canada, you may qualify for the OAS pension even if you have not lived in Canada for the required 10 years after the age of 18.

If you currently live outside Canada, you may qualify for the OAS pension even if you have not lived in Canada for the required 20 years after the age of 18.

Canada has Social Security Agreements with more than [50 countries](#). These agreements allow your time living and contributing in another country to be counted as residence in Canada. These agreements can help you qualify for both the OAS pension and for foreign benefits.

For example, if at age 65 you have only lived in Canada for 8 years, but you have lived or

contributed at least 2 years in a country with which Canada has an agreement, you may meet the 10 year residence requirement for the OAS pension by using 2 years of your time spent in the other country. If you are eligible, your OAS pension amount is calculated at the rate of 1/40th of a full pension for each year of residence in Canada after the age of 18. As a result, you would receive 8/40^{ths} of a full OAS pension. You would not receive credit for the 2 years you lived outside of Canada.

Note: Some agreements may limit the periods which can count toward the OAS pension. For more information about Canada's Social Security Agreements with other countries, visit the [Service Canada website](#).



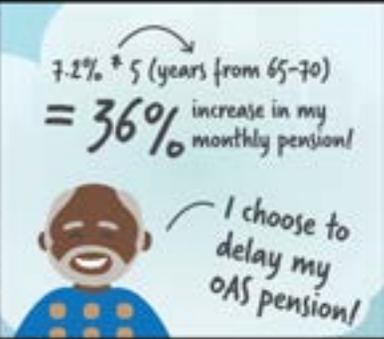
Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

			
Hugo is 65 years old and has lived in Canada for 27 years. This means he is eligible for 27/40 ^{ths} of a full pension. He may choose to start receiving his OAS pension the month after his 65 th birthday.	Hugo decides to receive his OAS pension as soon as he is eligible because he could use the additional money each month.	Omar is eligible for a full OAS pension. He may choose to start receiving his OAS pension the month after his 65 th birthday. However, he doesn't think he needs the money yet.	Omar defers his OAS pension in exchange for an increased benefit amount by 7.2 percent per year until he reaches the age of 70. His pension increases by 36 percent total (from \$600.85 to \$817.15 monthly).

When you can start receiving your OAS pension

Your OAS pension can start as early as the month following your 65th birthday or the month after you meet the minimum residence and legal status requirements.

You can choose to delay receiving your OAS pension payment up to the age of 70. By doing this, you would increase the amount of your benefit. For each month you wait to start your OAS pension, your pension amount will go up by 0.6 percent (7.2 percent per year or 36 percent over five years). For example, a full pension amount of \$600.85/month at age 65 would be \$817.15/month at age 70.

What to consider if you choose to delay your OAS pension

To decide when you want to start receiving your OAS pension, think about your personal situation. Think about your current and future sources of income, your work (now and in the future) and your plans for retirement.

Note: If your net annual income exceeds a certain amount (\$74,788 for 2017), you may have to repay part or your entire OAS pension. Your OAS pension would be reduced as a monthly recovery tax.

Note: If you choose to delay the start of your OAS pension, you will not be eligible for the Guaranteed Income Supplement and your spouse or common-law partner will not be eligible for the Allowance during the period you are not collecting the OAS pension.



Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

	
<p>Maggie is applying for the OAS pension. She lives in Canada and has little to no other income. Sonia thinks she may be eligible for the Guaranteed Income Supplement (GIS).</p>	<p>Sonia reminds Maggie that once she starts receiving the GIS, if she leaves the country for more than six months, her GIS payment will stop. In addition, in order to ensure that her payment of the GIS is renewed every year, Maggie must also file her taxes on time.</p>

1.3 The Guaranteed Income Supplement

The Guaranteed Income Supplement (GIS) is an additional monthly payment for seniors living on a low income. It is not taxable.

To be eligible for the GIS, you must:

- qualify to receive an OAS pension (full pension amount or partial pension amount); and
- live in Canada.

You may start receiving the GIS as early as you start receiving your OAS pension. The GIS amount you receive depends on your annual net income or, in the case of a couple, the combined income of you and your spouse / common-law partner. Your GIS amount may change each year depending on your income.

While the OAS pension is taxable income, the GIS is not.

Note: If you leave Canada for more than six months, your payment will stop regardless of how long you previously lived in Canada. It will start again the month you return to Canada.

If you apply for the GIS, Service Canada will review your account each year to assess your ongoing eligibility. It is very important that you file an income tax return by April 30th each year.

To see if you qualify, go through the [Guaranteed Income Supplement eligibility map](#) then download the application on [page 21](#).



Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)



The Guaranteed Income Supplement and Social Security Agreements

If you qualify for the OAS pension through the terms of a Social Security Agreement, you may also receive the GIS.

You may receive a partial GIS (1/10th of the full GIS amount) for each year you have lived in Canada after the age of 18. Your GIS amount will be increased for each additional year you live in Canada (up to a full GIS amount at 10 years).

Note: If you entered Canada as a sponsored immigrant, you cannot receive the GIS while you are still being sponsored. Exceptions may be made under specific circumstances (such as if your sponsor dies, is imprisoned for a period of more than six months, is convicted of a criminal offence, or declares personal bankruptcy).



[Go to the table of contents](#)

Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)



Stuart is 60 years old and married to Maggie. Maggie is 65 years old and receives both the OAS pension and the Guaranteed Income Supplement. Stuart has legal status in Canada and has lived in Canada for more than 10 years since the age of 18.



Sonia determines that Stuart may be eligible for the Allowance. She reminds Stuart that once he is in receipt of the Allowance, if he or Maggie leave Canada for more than six months, his Allowance payment and her Guaranteed Income Supplement payment will be stopped. Sonia also explains that the Allowance will no longer be paid once Stuart turns 65 years old and becomes eligible for the OAS pension.

1.4 The Allowance

The Allowance is a monthly benefit for individuals aged 60 - 64 whose spouse or common-law partner receives the OAS pension and the Guaranteed Income Supplement. Payment of the Allowance stops when the person receiving it reaches their 65th birthday (the age of eligibility for the OAS pension and the Guaranteed Income Supplement).

To be eligible for the Allowance, you must:

- ☑ be between the ages of 60 and 64 (including the month of your 65th birthday);
- ☑ be a Canadian citizen or legal resident of Canada when your application is approved; and
- ☑ have lived in Canada for at least 10 years* since the age of 18.

*If you have not lived in Canada long enough, a [Social Security Agreement](#) may help you to qualify.

Note: If you or your spouse or common-law partner leave Canada for more than six months, your Allowance payment will stop regardless of how long you previously lived in Canada. It will start again the month you return to reside in Canada.

[Click here to apply for the Allowance.](#)



Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

	
<p>Mary is 62 years old, living on a low income and her spouse has passed away.</p>	<p>Mary has not remarried or entered into a common-law relationship since the death of her spouse. As she is a Canadian citizen and has lived in Canada for more than 10 years since the age of 18, Sonia determines that she may be eligible for the Allowance for the Survivor.</p>

1.5 The Allowance for the Survivor

The Allowance for the Survivor is a benefit for individuals aged 60 - 64 who are widowed and living on a low income. Payment of the Allowance for the Survivor stops when the person receiving it reaches their 65th birthday (the age of eligibility for the OAS pension and the Guaranteed Income Supplement).

To be eligible for the Allowance for the Survivor, you must:

- ☑ be between the ages of 60 and 64 (including the month of your 65th birthday);
- ☑ be a Canadian citizen or a legal resident of Canada when your application is approved;
- ☑ have lived in Canada for at least 10 years* since the age of 18; and
- ☑ not have remarried or started a common-law relationship since the death of your spouse or common-law partner.

*If you have not lived in Canada long enough, an [International Social Security Agreement](#) may help you to qualify.

[Click here to apply for the Allowance for the Survivor.](#)



Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

1.6 Benefit amounts

This section will help you estimate the amount you will receive if you are eligible for the OAS pension, the Guaranteed Income Supplement and/or the Allowance benefits.

The benefit amount tables on the [next page](#) represent the maximum amounts you could receive. However, several items could impact how much you receive of each benefit.

For the **OAS pension**, your benefit amount may be impacted by:

- your years of residency in Canada, which will determine if you receive a full or partial* pension. Please refer to [page 9](#) to determine how residency is calculated.

*If you are receiving a partial pension, please [contact Service Canada](#) for information on benefit amounts.

Note: If your net annual income exceeds a certain amount (\$74,788 for 2017), you may have to repay part or your entire OAS pension. Your OAS pension would be reduced as a monthly recovery tax.

For the **Guaranteed Income Supplement**, your amount may be impacted by:

- your income, or combined income (if you are married / living in a common-law relationship);
- your marital status.

For the **Allowance**, your benefit amount may be impacted by:

- the combined income of you and your spouse or common-law partner.

For the **Allowance for the Survivor**, your benefit amount may be impacted by:

- your income.

Please proceed to the [next page](#) for the benefit amounts tables.

Note: The amounts may change every three months (in January, April, July, and October) to protect you from increases in the cost of living.

Note: The Guaranteed Income Supplement, Allowance, and Allowance for the Survivor are reassessed annually. Benefit amounts are based on your income or, if applicable, the combined income of you and your spouse or common-law partner for the last tax year. If you or your spouse have retired or suffered a loss of pension income, you may need to provide an estimate of your reduced income to receive a more favourable benefit amount.

For more detailed information about benefit amounts, please refer to the [Service Canada website](#).



Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

1.6 Benefit Amounts (Cont'd)

Benefit Amounts for the OAS Pension and Guaranteed Income Supplement (those aged 65 and older)

Your situation	Maximum OAS pension amount	Maximum Guaranteed Income Supplement amount	Potential maximum monthly payment amount
Single			
	\$600.85	\$897.42	\$1,498.27
Married / Common-law			
...and your partner receives the full OAS pension	\$600.85	\$540.23	\$1,141.08
...and your partner does <i>not</i> receive an OAS pension	\$600.85	\$897.42	\$1,498.27
...and your partner receives the Allowance	\$600.85	\$540.23	\$1,141.08

Benefit Amounts for the Allowance (those aged 60 to 64)

Your situation	Maximum Allowance benefit amount
Married / Living in a common-law relationship	
...and your partner receives the full OAS pension and GIS	\$1,141.08

Benefit Amounts for the Allowance for the Survivor (those aged 60 to 64)

Your situation	Maximum Allowance for the Survivor benefit amount
...you are a surviving spouse / common-law partner	\$1,360.20



2.0 Applying

This chapter will help you apply for the OAS pension and the Guaranteed Income Supplement ([Section 2.2](#)).

You can apply by:

- visiting your nearest Service Canada centre;
- completing the forms and mailing them in to Service Canada.

You may need to attach required documentation to your application.

Examples include:

- birth certificate;
- valid passport;
- immigration or foreign official documents;
- immigration visas / records;
- letters from past employers;
- band council letters;
- other official documents from your country of origin.

Note: If you anticipate a long wait time to secure your required documentation (for example, if you need to contact your country of origin), it is recommended that you submit your application now, and send Service Canada your documentation as soon as you receive them.

IN THIS CHAPTER:

[2.1 Automatic enrolment for the OAS pension and the GIS](#)

[2.2 Applying for the OAS pension and the Guaranteed Income Supplement](#)

[2.3 Applying for the Guaranteed Income Supplement](#)

[2.4 After you apply](#)



[Go to the table of contents](#)

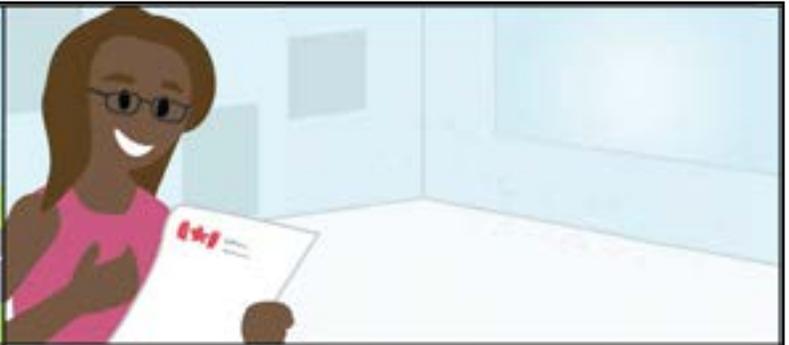
Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

	
Jocelyne is 64 years old, a Canadian citizen, and has 40 years of Canada Pension Plan (CPP) contributions.	Jocelyne receives a letter from Service Canada notifying her that she will be automatically enrolled for the OAS pension the month after her 65 th birthday. The letter includes the information Service Canada has used to help Jocelyne qualify for OAS. The information is correct, so she does not need to contact Service Canada or complete an application form.

2.1 Automatic enrolment for the OAS Pension and the Guaranteed Income Supplement

If you are 64 years old, live in Canada and have participated in the Canada Pension Plan and/or Quebec Pension Plan for at least 40 years, you may be automatically enrolled for the OAS pension.

If you qualify for automatic enrollment, you will be notified in writing prior to turning 65 years of age. You will also be informed of the information that has been used to determine your eligibility.

If this information is inaccurate, you must make any corrections in writing prior to your 65th birthday.

In some cases, Service Canada may ask you to complete an application form before your 65th birthday.

Note: If you are automatically enrolled for the OAS pension, Service Canada will also assess whether you are eligible for the Guaranteed Income Supplement.



Click to go to:

[The OAS Program](#)

Applying

[Other benefits](#)

[More information](#)

2.2 Applying for the OAS Pension and Guaranteed Income Supplement

About this application guide

Use this information sheet alongside your combined Old Age Security and Guaranteed Income Supplement Application (ISP3550). It guides you through the questions of the application and provides information on the documents you will need to include. Each section outlined in this guide (e.g., Section D) refers to the corresponding section on the application form. [To download the application \(ISP3550\) and a detailed reference guide \(ISP3550A\), please click here.](#)

Below you will find guidance on some of the more complex questions on the combined application.

Section B1:
OAS pension
start date

You can choose when between 65 and 70 years of age you want to start receiving payments. For each month you wait to start your OAS pension, your pension amount will go up by 0.6 percent per month (7.2 percent per year). You can also delay payment past the age of 70; however, your pension amount will not increase any further.

Note: If you choose to delay your OAS pension, you will not be eligible for the Guaranteed Income Supplement, our spouse or common-law partner, if applicable, will not be eligible for the Allowance during that period.



Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

2.2 Applying for the OAS Pension and Guaranteed Income Supplement (Cont'd)

Section B2:
Legal Status

For the OAS pension, you must have legal status in Canada. This means you are a Canadian Citizen or permanent resident (formerly known as landed immigrant) or, hold a Temporary Resident's Permit (formerly known as Minister's Permit) the day before your application is approved, or the day before you left Canada.

Required Documentation:

If you were born in and have lived in Canada all your life, you do not need to provide proof of legal status. We will contact you for documentation if required.

If you were born outside of Canada, a certified copy of one of the following documents may be required, depending on your situation:

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



Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

2.2 Applying for the OAS Pension and Guaranteed Income Supplement (Cont'd)

Sections B3 to B6:
Residence history

Required Documentation:

If you have not lived in Canada all of your life, you must list all the places you have lived (both in and outside of Canada) from age 18 to present. and the time period for each. Include any absences from Canada that were longer than 6 months. Try to provide exact dates of entry and departure where possible. If you do not have enough space, you can attach another sheet of paper.

Section C1 to C10:
Applying for the
Guaranteed Income
Supplement

The Guaranteed Income Supplement is based on your previous year's income. Service Canada reviews your eligibility very year based in part on information from the Canada Revenue Agency. As a result, you must file your income tax return on time (by April 30). If you do not file on time, your Guaranteed Income Supplement may not be renewed on time.

Section C1:
Applying

To apply for the Guaranteed Income Supplement, please complete Sections C2 to C10. If you do not want to apply, check the box in C1 and go to Section D.

Sections C2, C3,
C8, and C9:
Income

Indicate if you or your spouse or common-law partner has retired, ceased to operate a business, had a reduction in pension income in the last two years or expects a reduction in pension income over the next two years. If you select "yes" in any of these sections, you will receive a special form to help you estimate the income you expect to receive. If it works in your favour, Service Canada will base your benefit amount on the current calendar year.



Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

2.2 Applying for the OAS Pension and Guaranteed Income Supplement (Cont'd)

Section C4:
Foreign income

You must report to Service Canada any foreign income you or your spouse or common-law partner receives each year. Foreign income includes wages, employer pensions, social security benefits, dividends, investments and rental income received from another country. Show these amounts in the currency in which they are paid. You must report the entire amount of the foreign income, even if it is not paid in Canada or if it is not taxable in Canada.

Section C5:
Marital status

You must confirm your marital status in this section. If you are married, you must provide your marriage certificate. If you are in a common-law relationship, please complete and submit a [Statutory Declaration of Common-law Union \(ISP3004\)](#).

Section C6:
Marital status
(Cont'd)

If you and your spouse or common-law partner are living apart for reasons beyond your control, tell us when you started living apart. Also complete and submit a [Statement - Spouses/common-law partners living apart for reasons beyond their control \(ISP3040\)](#).

Living apart for reasons beyond your control means that a couple is not living together in a home maintained by either of them.

This includes situations when one member remains in the home they shared while the other:

- moves into a long-term care facility, nursing home or retirement home due to age or illness;
- is incarcerated; or
- lives in a separate residence for financial or employment reasons to be close to available work or to medical care.



Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

2.2 Applying for the OAS Pension and Guaranteed Income Supplement (Cont'd)

Section D1:
Payment
information

Direct deposit in Canada: If you want to receive your payments by direct deposit into your bank account in Canada, the account must be in your name. A joint account is also acceptable. You can provide a void cheque or your banking information (branch number, institution number and account number) to Service Canada. These numbers appear at the bottom of a cheque.

Direct deposit outside of Canada: For direct deposit outside of Canada, please contact Service Canada at 1-800-277-9914 (from the United States) or +1-613-957-1954 (from all other countries.) (Collect calls are accepted Monday to Friday, 8:30 a.m. to 4:30 p.m. Eastern Time) or [click here to download the form and access the list of countries where direct deposit is available](#).

Section D3:
Taxes and your
Old Age Security
Pension

The OAS pension is taxable income. You are not required to have income tax deducted from your monthly OAS payment, but you may choose this option to reduce your tax payable when you file your annual income tax return.

If you would like to have income tax deducted from your monthly OAS payment, please indicate the dollar amount or the percentage you would like to have deducted.

Note: You can change the amount of monthly income tax deducted from your OAS pension payment at any time after you start your OAS pension.



Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

2.2 Applying for the OAS Pension and Guaranteed Income Supplement (Cont'd)

A note about documentation to attach to your application

If possible, you should provide certified photocopies to Service Canada, instead of original documents. Service Canada can only accept a photocopy if it has been certified as a true copy of the original. If you go to the nearest Service Canada office, a Service Canada employee can certify your documents (free of charge).

Others who are authorized to certify documents (though not necessarily free of charge) include:

- accountants;
- Chiefs of First Nations Bands;
- Justices of the Peace;
- lawyers or notaries;
- social workers; or
- managers of financial institutions.

Make sure that the person who certifies your document(s) has:

- compared the original document to the photocopy;
- stated their official position / title and signed and printed their name;
- provided their telephone number;
- indicated the date they certified the document; and
- written on the photocopy: *"This photocopy is a true copy of the original document which has not been altered in any way."*

If you do decide to send original documents, you should send them by registered mail. Service Canada will return all original documents to you.



Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

2.2 Applying for the OAS Pension and Guaranteed Income Supplement (Cont'd)

A note about documentation to attach to your application

If you are married or living in a common-law union, you must provide proof (unless previously provided for a Canada Pension Plan or the OAS benefit).

Proof of marriage can include:

- a marriage certificate;
- an official copy or extract of the church, synagogue, mosque, temple, etc.;
- a civil record of marriage as issued by a competent authority;
- marriage registration forms (if an official copy or extract of the record from Vital Statistics and registration number);
- a completed [Statutory Declaration of Legal Marriage \(ISP1809B\)](#).

Proof of common-law union can include:

- [Statutory Declaration of Common-law Union \(ISP3004\)](#) - must be witnessed by a Commissioner of Oaths (offered for free in a Service Canada Office); and
- another proof of the relationship, such as:
 - ✓ Certificate of Civil Union in Quebec;
 - ✓ Domestic Partners Certificate in Nova Scotia and Saskatchewan, Certificate of Common-Law Relationship in Manitoba, Adult Interdependent Partner Agreement in Alberta;
 - ✓ marital status claimed on a current ISP benefit;
 - ✓ Income Tax and Benefit Returns;
 - ✓ provincial registration forms;
 - ✓ cohabitation or prenuptial agreement / joint wills or bank accounts.



Go to the table of contents

Click to go to:

[The OAS Program](#)

Applying

[Other benefits](#)

[More information](#)

2.3 Applying for the Guaranteed Income Supplement

About this Guaranteed Income Supplement application guide

Use this information sheet alongside the [application for the Guaranteed Income Supplement or Statement of Income for Allowance or Allowance for the survivor \(ISP3025\)](#). It guides you through the sections of the application and provides information on the documents you will need to include. Each section outlined in this guide refers to the respective section on the application form.

Note: The GIS is based on your previous year's income. Your ongoing eligibility will be reviewed annually based in part on information Service Canada receives from the Canada Revenue Agency. As a result, you must file your income tax return on time (by April 30). If you do not meet the deadline, the renewal of your supplement could be delayed.

You have to apply separately for the Guaranteed Income Supplement if:

you already receive the Old Age Security pension but never applied for the Guaranteed Income Supplement before; or
you chose not to apply for it when filling out the Application for the Old Age Security Pension and the Guaranteed Income Supplement (ISP3550).

[To download the application for the Guaranteed Income Supplement or Statement of Income for Allowance or Allowance for the survivor \(ISP3025\), please click here.](#)

A note about documentation to attach to your application

If you are married or living in a common-law union, you must provide proof (unless previously provided for a Canada Pension Plan or the OAS benefit).

Note: Certification guidelines are the same as those listed for the OAS pension application ([see page 26](#)).

Proof of marriage can include:

- a marriage certificate;
- an official copy or extract of the church, synagogue, mosque, temple, etc.;
- a civil record of marriage as issued by a competent authority;
- marriage registration forms (if an official copy or extract of the record from Vital Statistics and registration number);
- a completed [Statutory Declaration of Legal Marriage \(ISP1809B\)](#).

Proof of common-law union can include:

- [Statutory Declaration of Common-law Union \(ISP3004\)](#) - must be witnessed by a commissioner of oaths (offered for free in a Service Canada Office); and
- another proof of the relationship, such as:
 - ✓ Certificate of Civil Union in Quebec;
 - ✓ Domestic Partners Certificate in Nova Scotia and Saskatchewan, Certificate of Common-Law Relationship in Manitoba, Adult Interdependent Partner Agreement in Alberta;
 - ✓ marital status claimed on a current ISP benefit;
 - ✓ Income Tax and Benefit Returns;
 - ✓ provincial registration forms;
 - ✓ cohabitation or prenuptial agreement / joint wills or bank accounts.



Go to the table of contents

Click to go to:

[The OAS Program](#)

Applying

[Other benefits](#)

[More information](#)

2.3 Applying for the Guaranteed Income Supplement

Sections A and B:

Please make sure that your name, address, Social Insurance Number and telephone number are correct.

Section C:

You must confirm your marital status in this section. If you are married or living in a common-law union, you must provide proof (original, or certified copies). Please see the [previous page](#) for examples of proof of marriage or common-law union.

Section D:

Tell us if you or your spouse or common-law partner has been absent from Canada for more than 6 months in the last 18 months. If the answer is “yes,” please submit proof of their departure and return to Canada.

See next page for Section E: Income Report

Section F:

If you or your spouse or common-law partner has retired, ceased to operate a business, or had a reduction in pension income, please complete this section. If this section applies to you, you will receive a special form to help you estimate the income you expect to receive. If it works in your favour, Service Canada will base your benefit amount on the current calendar year.

Section G:

You and your spouse or common-law partner (if applicable) must sign the form. If you are unable to sign the form, a mark such as an “X” is acceptable.

Section H:

If you had to sign Section G with a mark (such as an “X”), then a witness must give their information in this section.



Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

2.3 Applying for the Guaranteed Income Supplement

Section E: In this section, you will report on all of your income. Use your Income Tax and Benefit Return to help you fill out this information.

INCLUDE these sources of income:

- Block 1:** Canada Pension Plan or Quebec Pension Plan benefits: line 114
- Block 2:** Other pension income (remember that foreign pension income must be reported, even if paid abroad): lines 115 and 116
- Block 3:** Employment Insurance: line 119 / Workers' compensation benefits: line 144
- Block 4:** Interest and other investment income: line 121
- Block 5:** Taxable Canadian dividends: line 120 / Taxable capital gains: line 127
- Block 6:** Net rental income: line 126
- Block 7:** Net employment income: (line 101 + 104) minus (lines 308 + 312). Deduct \$3,500 from your net employment income. If the result is negative, enter "0."
- Block 8:** Net self-employment income: (lines 135 + 137 + 139 + 141 + 143) minus (lines 222 + 310 + 317)
- Block 9:** Other income: (lines 122 + 128 + 129 + 130) minus (lines 207 + 208 + 209 + 210 + 212 + 214 + 215 + 217 + 219 + 220 + 221 + 223 + 224 + 229 + 231 + 232)
- Block 10:** Total income for the year: add the amounts from blocks 1 through 9. If the amount is negative, circle the number. If you have no income, enter "0."

DO NOT include these income sources:

- any OAS pension, Guaranteed Income Supplement, Allowance or Allowance for the Survivor amounts;
- War Veteran Allowance, Veterans Disability, Dependents Pension Program;
- Death benefits from the Canada Pension Plan or Quebec Pension Plan;
- Canada Child Benefit;
- assistance payments from municipal, provincial or Canadian federal government;
- support and/or gifts from relatives, registered charities or other organizations;
- municipal tax rebates;
- lottery winnings;
- inheritances;
- GST credits, or other payments issued by the Canada Revenue Agency;
- Registered Disability Savings Plan payment.



Go to the table of contents

Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

2.4 After you Apply

When to contact Service Canada

It is your responsibility to contact Service Canada if:

- you need to correct inaccurate or incomplete information or provide information not previously disclosed;
- you move;
- your banking information changes;
- your marital status changes;
- you leave Canada for more than six months;
- you are involuntarily separated*;
- [a beneficiary dies](#).

*If you and your spouse / common-law partner are no longer able to live together for reasons beyond your control, such as when one partner has to move into a nursing home or long-term care facility, you may be entitled to receive a higher benefit amount.

Updating your personal information with Service Canada

You can view and update your personal information online through [My Service Canada Account \(MSCA\)](#). If you currently receive the OAS pension, or if your first OAS pension payment is pending, you can use MSCA to:

- change your mailing address and / or telephone number;
- sign up for direct deposit or update your banking information;
- view your payment information, including payment dates and monthly amounts.

If you receive a letter notifying you that you will be automatically enrolled for the OAS pension and you do not wish to start to receive it, you can use MSCA to delay receipt of your pension.

For all other changes, please contact Service Canada ([see page 34](#)).

When you can expect to hear from Service Canada

After you apply, Service Canada will contact you by mail once a decision has been made, or to request additional information or documentation to process your application. If you apply 6 months or more in advance, Service Canada will try to ensure you are put into pay the month you are eligible.

If Service Canada requires more information, it is in your best interest to respond as soon as you can. This will ensure your application is processed as quickly as possible.



Go to the table of contents

Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

2.4 After you Apply (Cont'd)

When you can expect to receive your benefit payment

If you request to receive OAS (and, if applicable, the Guaranteed Income Supplement) by direct deposit, payment will be made into your account on the third-from-last banking day of each month. Otherwise, a cheque will be mailed to you during the last three banking days of each month.

If you are automatically enrolled for the OAS pension (and, if applicable, the Guaranteed Income Supplement) and you currently receive a Canada Pension Plan benefit by direct deposit, your OAS pension will be deposited into the same account.

Receiving your OAS pension outside of Canada

Your OAS pension can be paid outside of Canada if:

- you have resided in Canada for at least 20 years after the age of 18;
- you have lived or worked in a country that Canada has an agreement with and you meet the 20-year residence requirement under the guidelines of that agreement.

If you do not meet these requirements, you can only receive the OAS pension outside of Canada for up to six months. When you return to Canada, payment of your OAS pension will resume.

Receiving other benefits outside of Canada

If you leave Canada for more than six months, your Guaranteed Income Supplement, Allowance and/or

Allowance for the Survivor payment will be stopped regardless of how long you previously lived in Canada. Your payment will resume once you return to reside in Canada.

If you need someone to contact Service Canada or act on your behalf

If you want to authorize someone to give and receive information to Service Canada on your behalf, you can complete the [Consent to Communicate Information to an Authorized Person form \(ISP1603\)](#) form and mail it to your nearest Service Canada office ([see list of offices here](#)).

This form does not allow the person to apply for benefits on your behalf, change your payment address, or request / change the withholding of tax.

If you are incapable of managing your own affairs, another person or agency (a trustee) may be appointed to act on your behalf.

To make changes on behalf of another person, you must submit a [Certificate of Incapability \(ISP3505\)](#), completed by a medical professional. You must also complete one of the following forms:

- [Agreement to administer benefits by a Private Trustee \(ISP3506\)](#); or
- [Agreement to administer benefits by an Agency or Institution \(ISP3507\)](#).



Go to the table of contents

3.0 Other benefits

3.1 Other federal and provincial benefits

To see if you may be eligible for other federal and provincial/territorial benefits, use the [Canada Benefits Finder](#).

Answer a few simple questions, the Canada Benefits Finder is able to identify programs and services that you may be eligible for.

3.2 Foreign benefits

If you live or have lived or worked in another country, you may also be eligible for foreign benefits from that country. In some cases, Canada's Social Security Agreements with other countries may help you qualify for a foreign benefit. The terms of each agreement are different so you will need to contact Service Canada to find out more about your particular situation. For additional information about Canada's agreements with other countries, please [click here](#).

If you have lived or worked in a country with which Canada has not signed an agreement, you must contact that country directly to find out if you qualify for a foreign benefit.



[Go to the table of contents](#)

4.0 More Information

Congratulations! You have learned all about the OAS program and other benefits that you may be eligible for.

4.1 Contacting Service Canada

To visit us in-person, please [click here](#) to find your nearest Service Canada office.

To contact us in writing, please mail forms / documentation to your provincial office [listed here](#).

To contact Service Canada by phone from Canada or the United States, call (toll free) 1-800-277-9914 or TTY: 1-800-255-4786.
Hours of operation: 8:30 am to 4:30 pm EST, Monday to Friday.

For more information, and to connect with Service Canada on social media:



[Connect with us on Facebook](#)



[Chat with us on Twitter](#)



[Watch our videos on YouTube](#)

IN THIS CHAPTER:

[4.1 Contacting Service Canada](#)

[4.2 Glossary of terms](#)



Go to the table
of contents

Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

4.2 Glossary of Terms

Allowance	A monthly benefit available to low-income individuals aged 60 to 64 whose spouse or common-law partner receives the Guaranteed Income Supplement.
Allowance for the Survivor	A monthly benefit available to individuals aged 60 to 64 who have a low income, who are living in Canada, and whose spouse or common-law partner has died.
Automatic Enrollment	<p>If you are 64 years old, live in Canada and have paid into the Canada Pension Plan or Quebec Pension Plan program for at least 40 years, you should be automatically enrolled with Service Canada for the OAS pension.</p> <p><u>Note:</u> If you are automatically enrolled for the OAS pension, Service Canada will also assess your entitlement to the GIS.</p>
Canada Benefits Finder	A self-serve tool that gives you a customized list of federal and provincial or territorial programs and services for which you may be eligible.
Canada Pension Plan	Funded through the contributions of employees and employers. With very few exceptions, every person over the age of 18 who works in Canada outside of Quebec and earns more than a minimum amount (\$3,500 per year) must contribute to the Canada Pension Plan. The plan provides pensions and benefits when you retire, or if you become disabled or pass away.
Certified documents	A certified copy (often a photocopy) of a primary document that has on it an endorsement or certificate that it is a true copy of the primary document.
Common-law	Two people who have lived together in a conjugal relationship for at least one year.



Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

4.2 Glossary of Terms

Foreign benefit	A benefit from another country where you have lived or worked. These benefits depend on that country's rules about the payment of their benefits in other countries.
Guaranteed Income Supplement	A monthly non-taxable benefit for OAS pension recipients who have a low income and are living in Canada.
Legal Status	A Canadian citizen or person legally admitted into Canada as a permanent or temporary resident. If applying for an Old Age Security pension from outside the country, you must have been a Canadian citizen or legal resident when you left Canada.
My Service Canada Account (MSCA)	An online tool that provides convenient and secure access to view and update your Employment Insurance, Canada Pension Plan, and Old Age Security information online.
Old Age Security (OAS) pension	A monthly benefit available to seniors aged 65 and older who meet the Canadian legal status and residence requirements. It is funded out of the general revenues of the Government of Canada, which means that you do not pay into it directly. You can receive the OAS pension even if you have not worked in Canada.
Quebec Pension Plan	Funded through the contributions of employees and employers. It is a required public insurance plan for workers age 18 and over who earn more than \$3,500 per year. It gives people who work in Quebec (or have worked in Quebec) and their families with basic financial protection in the event of retirement, death or disability.



Click to go to:

[The OAS Program](#)

[Applying](#)

[Other benefits](#)

[More information](#)

4.2 Glossary of Terms

Residence in Canada

Periods when you normally live in Canada. Some absences from Canada may also be included, like periods of work outside Canada for a Canadian employer (such as the Canadian Armed Forces or an international charitable organization).

Service Canada

Provides Canadians with a single point of access to a wide range of government services and benefits. Service Canada gives Canadians access to a full range of government services and benefits through the Internet, by telephone, in person or by mail.

Social Security Agreement

A signed agreement between Canada and another country that can help you meet the residence requirements for OAS program benefits, as well as foreign benefits. Canada has signed these agreements with over 50 countries.

