Old Age Security and the Canada Pension Plan

Human Resources Développement des Development Canada ressources humaines Canada

Canadä

Canada's public pensions are internationally recognized as among the best in the world. And the Government of Canada's commitment to improving the lives of seniors goes well beyond public pensions. Canada offers seniors a wealth of programs and services designed to enhance their quality of life.

Old Age Security benefits for seniors with a low or modest income

Most people over 65 in Canada qualify for the Old Age Security (OAS) pension. If you have a low or modest income, you may qualify for additional benefits from the Old Age Security program through:

- the **Guaranteed Income Supplement** (GIS) for OAS pensioners;
- the **Allowance** for 60 to 64 year-old spouses/common-law partners of GIS recipients; or
- the **Allowance for the survivor** for 60 to 64 year-old widowed spouses/ common-law partners.

These benefits are based on income and marital status, and are tax-free. If you're single and your annual income is less than \$12,816, not counting your OAS pension, you may qualify for the GIS. The allowable income level is higher for couples. Please contact us for more information.

Because the GIS is based on yearly income, keep in mind that even if you did not qualify in a previous year, you may qualify now.

You have to renew your GIS, Allowance or Allowance for the survivor benefit every year. You can do this by filing an individual income tax return by April 30.

Services for Seniors

A Guide to Government of Canada Services for Seniors and their Families

All Canadians deserve the highest quality of life possible, and seniors are no exception. *Services for Seniors* is a guide to more than 120 services provided by the Government of Canada to help seniors plan for retirement, stay healthy, live in safety and security and be as active as possible. The guide can help you find out what's available and where to get more information.

To obtain your free copy of *Services for Seniors*, please call **1 800 O-Canada** (1 800 622-6232). If you use a TTY, call **1 800 465-7735**. The guide is also available in large print, on audio cassette, in braille and on computer diskette, and can be found online: canada.gc.ca



International benefits

Canada has social security agreements with 46 countries. If you lived or worked in another country, you or your family may be eligible for old age, retirement, disability or survivor benefits from that country, or from Canada, or from both.

Call 1 800 277-9914 (TDD/TTY: 1 800 255-4786) or go to www.hrdc-drhc.gc.ca/ibfa From outside Canada or the U.S., call (613) 957-1954 or write to International Operations, Income Security Programs, Human Resources Development Canada, Ottawa, ON, K1A 0L4, Canada.

Getting the most from the Canada Pension Plan

The CPP pays retirement, survivor, death and disability benefits. The province of Quebec operates its own plan that is very similar to the CPP.

Survivor benefits

The CPP offers a lump-sum death benefit to the estate of the contributor. Male or female widowed spouses/ common-law partners of CPP contributors can get survivor benefits. Surviving children are also eligible.

Credit splitting

CPP contributions made by you or your spouse/common-law partner during your marriage or common-law relationship can be divided equally following divorce or separation.

Pension sharing

You and your spouse/common-law partner can apply to share your CPP retirement pensions if you are both 60 years old or more. This may result in tax savings.

Child rearing drop-out provision (CRDO)

The CRDO may help you increase your benefits. If you had stopped working or your income was reduced to raise your children under seven you can apply for this provision.

Be sure to tell us..

- if you move we'll need your new address.
- if a spouse/common-law partner or family member who receives an OAS or CPP benefit dies.
- if your marital status changes while you are receiving the GIS, Allowance or Allowance for the survivor.
- if you leave Canada for more than six months while receiving OAS, GIS, Allowance or Allowance for the survivor benefits.
- if a child for whom you receive a CPP benefit is no longer in your care.

Income tax deductions for OAS and CPP recipients

If you live in Canada, you can ask HRDC to have income tax deducted from your monthly CPP or OAS benefits.

Need a hand completing your income tax return?

The Community Volunteer Income Tax Program of the Canada Customs and Revenue Agency (CCRA) can help most low-income Canadians complete their tax returns. This service is free. Visit their Web page:

www.ccra.gc.ca/volunteer

Or call 1 800 959-8281

For more information about these programs, contact HRDC free of charge:

Call:

If you use a TDD/TTY device, call: Or write:

Or visit our Web site:

1 800 277-9914 1 800 255-4786 HRDC, PO Box 8522,

Ottawa, ON K1G 3H9

www.hrdc-drhc.gc.ca/isp

If you write to us, please include your social insurance number. If you call or visit one of our offices, please have your number handy.