



# Information Sheet for the Old Age Security Pension

This information sheet will help you complete the application for the Old Age Security pension. 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 (OAS) pension you must:

- be 65 years of age or older;
- have a legal residence 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 been a legal resident of 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 65<sup>th</sup> 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 65<sup>th</sup> 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 RESIDENCE 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 called Landed Immigrant), or a temporary resident's permit holder (formerly a 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 residence status.

# Information Sheet for the Old Age Security Pension

## PROOF OF CANADIAN LEGAL RESIDENCE STATUS (continued)

**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 residence 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 Minister's Permit - Minister's Permit;
- Resident under a Temporary Resident'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, 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

# Information Sheet for the Old Age Security Pension

## 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](http://servicecanada.gc.ca) and mail it with your application.

# Information Sheet for the Old Age Security Pension

## 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 \$64,718 - 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.

## 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 authorised 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](http://servicecanada.gc.ca)

### In Canada or the United States, call

English: 1 800 277-9914

French: 1 800 277-9915

1 800 255-4786 *(For TTY users who have speech or hearing impairments)*

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

*This information sheet contains general information concerning the Old Age Security (OAS) 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.*



# Application for the Old Age Security Pension

## Under the Old Age Security Program

<b>1. Social Insurance Number</b>  _____	<b>2. Your first name, initial and last name</b> <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms.  _____												
<b>3. Name at birth</b> <i>(If different from above)</i>  _____	<b>4. Date of birth</b>  _____ Year                  Month                  Day												
<b>Important:</b> 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.													
<b>5. Country of Birth</b> <i>(If born in Canada, indicate province or territory)</i>  _____	<b>6. Preferred language for correspondence</b>  <input type="checkbox"/> English <input type="checkbox"/> French												
<b>7a. Home address</b>  _____ _____ _____ Postal code _____  Telephone number during the day  _____	<b>7b. Mailing address</b> <i>(If different from home address)</i>  _____ _____ _____ Postal code _____												
<b>8. Direct deposit</b> <i>(For Canada only)</i>  For deposits outside of Canada, please contact us. Do you want your monthly payments deposited into your account at your financial institution?  <input type="checkbox"/> No <i>(Go to question 9)</i> <input type="checkbox"/> Yes <i>(Complete this section)</i>  <input type="checkbox"/> chequing account, please attach an unsigned personalized cheque. Write the word "VOID" on the front of the cheque and your social insurance number on the back.  <input type="checkbox"/> savings account, complete the boxes below <i>(you may want to contact your financial institution to get this information):</i>  <table border="0" style="width: 100%;"> <tr> <td style="width: 33%;">Branch Number</td> <td style="width: 33%;">Institution Number</td> <td style="width: 33%;">Account Number</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td colspan="2">Name(s) on the account(s)</td> <td>Telephone number of your financial institution</td> </tr> <tr> <td colspan="2">_____</td> <td>_____</td> </tr> </table>		Branch Number	Institution Number	Account Number	_____	_____	_____	Name(s) on the account(s)		Telephone number of your financial institution	_____		_____
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Service Canada delivers Human Resources and Social Development Canada (also known as Human Resources and Skills Development Canada) programs and services for the Government of Canada.

# Application for the Old Age Security Pension Under the Old Age Security Program

Social Insurance Number

## 9. Current marital status

(This information may help us determine your eligibility to other benefits.)

Single    Married    Common-law    Separated    Divorced    Surviving spouse or common-law partner

If your marital status is married or common-law, please provide the following information:

First name, initial and last name of your spouse or common-law partner

Date of birth

Social Insurance Number

Year

Month

Day

## 10. When do you want your pension to start? (See information sheet under "When to apply".)

As soon as I qualify OR (Indicate a date) \_\_\_\_\_  
Year   Month

**Note:** If you indicate a date, no payment will be made for any period before that date, even if you qualify before.

## 11. Guaranteed Income Supplement

(See the Information Sheet under "Guaranteed Income Supplement" for important information.)

If your Old Age Security pension is approved, do you want to apply for the Guaranteed Income Supplement?

Yes    No

## 12. Canadian Legal Residence Status (You must complete either 12a, 12b or 12c)

**12a. I am a Canadian citizen and have lived continuously in Canada since birth.**

Yes   **Proceed to question 17**

**12b. I am living in Canada now and I am a:**

Canadian Citizen

Resident under a Minister's Permit

Permanent Resident (formerly known as Landed Immigrant)

Temporary resident permit holder

Other (please specify) \_\_\_\_\_

**Note:** You must provide proof of your legal status in Canada.  
(See the information sheet under "Documents Required".)

**12c. I am currently living permanently outside of Canada, and immediately before I left Canada I was a:**

Canadian Citizen

Resident under a Minister's Permit

Permanent Resident (formerly known as Landed Immigrant)

Temporary resident permit holder

Other (please specify) \_\_\_\_\_

**Note:** You must provide proof of your legal status in Canada.  
(See the information sheet under "Documents Required".)

# Application for the Old Age Security Pension Under the Old Age Security Program

Social Insurance Number
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**13. If you were born outside Canada, please indicate:**

The date you first entered Canada

The city where you first entered Canada

\_\_\_\_\_

Year      Month      Day

\_\_\_\_\_

**14. Residence history**

List below **all** of the places you have lived from age 18 to present **both** inside **and** outside of Canada. Do not include periods when you were outside Canada for less than six months at a time.

(**Note:** You *must* provide proof of your residence history. See the information sheet under "Documents Required". If you need more space, use a separate sheet of paper.)

	Period from	To	Country												
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**15. Benefits from other countries** (See the information sheet under "Social Security Agreements".)

If you have lived or worked in a country other than Canada, you could qualify for benefits from that country. Please provide the following information:

	PERIOD LIVED	PERIOD WORKED																										
Country	From	To	From																									
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**16.** If you are not considered a resident of Canada for tax purposes, is your net world income for the year 2008 more than \$64,718?

Yes  No (See information sheet under "Taxes and your pension".)

# Application for the Old Age Security Pension Under the Old Age Security Program

Social Insurance Number
-------------------------

**17.** Give the following information about one person, not related to you by blood or marriage, with whom we can confirm your residence in Canada. Please note that if for any reason we lose contact with you, we could contact that person to get in touch with you.

First name, initial and last name <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms.  Telephone number during the day  _____	Mailing address  _____ _____ _____  Postal code _____
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**18. SIGNATURE**

**It is an offence to knowingly make a false or misleading statement on this application.**

I declare that the information on this application is true and complete. I realize that my personal information is governed by the *Privacy Act* and may be disclosed where authorized under the *Old Age Security Act*.

Applicant's signature	Date
▶ _____ _____	_____ Year      Month      Day

**Signature with a mark or by someone other than the applicant**

If you (the applicant) signed with a mark (e.g. X), the mark must be made in the presence of a witness.

If the application was signed by someone who has the authority to act on behalf of the applicant, that person must provide proof of authorization (*contact us to find out what documents are required*). In either situation, the witness or the person who signed the application on behalf of the applicant must provide the following information:

Name	Relationship to the applicant
_____  Address  _____ _____ _____  Postal code _____	_____  Telephone number during the day  _____  _____

If the applicant signed with a mark, the witness must also sign the following declaration:

I have read the content of this application to the applicant who appeared to fully understand and who made his or her mark in my presence.

Witness's signature	Date
▶ _____ _____	_____ Year      Month      Day

**FOR OFFICE USE ONLY**

<input type="checkbox"/> Approve  <input type="checkbox"/> Deny	Effective Date: _____ <span style="margin-left: 100px;">Year      Month</span>  Aggregate: _____  ▶ _____ <span style="margin-left: 100px;">Signature      Year      Month      Day</span>	Date Stamp
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Service  
Canada