Old Age Security (OAS) Pension - Frequently Asked Questions

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About the Old Age Security pension

1. What is the Old Age Security pension?

The Old Age Security pension is a monthly payment available to most Canadians aged 65 or older. You must apply to receive benefits. If you meet the eligibility requirements explained below, you may be entitled to receive the Old Age Security pension even if you are still working or have never worked.

2. Who can receive the Old Age Security pension?

We look at two things to determine if you can receive the Old Age Security pension: your age and your years of residence in Canada.

If you fall into either of the categories below, you may be eligible to receive the Old Age Security pension.

Category 1 - People living in Canada

- You are 65 or older.
- You live in Canada and are a Canadian citizen or a legal resident at the time your pension is approved.
- You lived in Canada for at least 10 years after reaching age 18.

Category 2 - People living outside Canada

- You are 65 or older.
- You left the country and you were a Canadian citizen or a legal resident of Canada when you left.
- You lived in Canada for at least 20 years after reaching age 18.

If you do not fall into either of these two categories, you may still qualify for a pension since Canada has social security agreements with many countries. If you have lived in one of these countries or contributed to its social security system, you may qualify for a pension from that country, from Canada or from both countries. For more information, contact us or see International Benefits.
3. When should I apply?

You should apply for the Old Age Security pension six months before you turn 65. Normally, you must apply on your own behalf. If you are applying for someone else, please contact us for more information.

4. How do I apply?

You can print an application kit from the HRDC Forms Web site you can call our office free of charge at 1 800 277-9914 or 1 800 255-4786 (TTY/TDD) to request that a kit be mailed to you.

The kit contains detailed instructions to help you apply for the Old Age Security pension, including where to send the completed application form.

5. What documents will I need to provide?

Depending on your situation, you will have to provide up to two kinds of documents with your application:

- **Birth or baptismal certificate** - Normally, you have to prove that you are at least 65 years old by submitting a birth or baptismal certificate. You do not have to provide these certificates if you applied for a benefit under the Canada Pension Plan and sent one of these documents at that time. If you cannot obtain one of these certificates, contact us for information about other documents that may be acceptable.
- **Citizenship or immigration documents** - If you were not born in Canada, you must submit proof of your legal status in Canada such as citizenship or immigration documents. If you have not lived continuously in Canada since age 18, you must submit proof of all the dates you arrived in Canada and when you left. Usually, you can do this with a passport.

The application kit contains more detailed information about these requirements.

How your benefits are calculated

6. How is my Old Age Security benefit calculated?

The Old Age Security pension is like a large pie divided into 40 equal portions. If you qualify for the "full pension," you are entitled to receive all 40 portions each month. If you qualify for a "partial pension," you will receive some, but not all, of the 40 portions each month. Whether you qualify for a full or partial pension depends on how long you've lived in Canada. See below for more details.

**Full Pension**

Normally, if you meet the conditions in either of the two categories below, you qualify for a full pension:

- **Category 1** -
• You lived in Canada for at least 40 years after turning 18.

Category 2 - You were 25 years of age or over on July 1, 1977, and;

1. resided in Canada, or;
2. had some prior residence in Canada after age 18, or;
3. were in possession of a valid Canadian Immigration Visa and

You resided in Canada for the 10 years immediately prior to the approval of your application.

If you have not lived in Canada for all of these last 10 years because you gave up residence here at some time, you may still qualify for a full pension if you meet both conditions below:

• You lived in Canada for the year immediately before your application was approved.
• Prior to these last 10 years, you lived in Canada after age 18 at least 3 times as long as the total of your absences during the last 10 years.

Partial Pension

If you don't qualify for the full pension and you meet the conditions in either of the situations below, you may qualify for a partial pension. Once a partial pension is approved, the number of portions of the "pie" that you will receive can never be increased. You will, however, qualify for any cost-of-living increases.

Consult the Old Age Security Payment Rates for current rate information.

7. How much is a partial pension?

For each complete year of residence in Canada after age 18, you earn 1 of the 40 portions available in the pension. In other words, if you lived in Canada for 10 years after age 18, you would qualify to receive 10 portions which is equal to one-quarter of the full pension.

Receiving your Old Age Security pension

8. When will I begin receiving my Old Age Security pension?

You must apply to receive your pension. Usually, your Old Age Security pension will begin either on the month after you have met the residence requirements or the month after your 65th birthday, whichever comes later.

If you apply after age 65, you can receive a back payment to cover up to 11 months plus the month in which we receive your application. For example, if you apply for the pension when you turn 66, you would receive a back payment for 12 months of benefits. The back payment is calculated from the month that we receive your application.

9. When do payments arrive?

Payments usually arrive in the last three banking days of each month. You can consult the exact payment dates on this Web site. If your payment is more than a week late, or if you lose your payment, please contact us.
10. Can you send the payment to my bank?

Yes. Normally, we deposit your pension payment directly into your bank account either in Canada or the United States through our Direct Deposit service. Although payment by cheque is possible, Direct Deposit offers several advantages:

- Your deposit will always be on time and you can start using the money and earning interest immediately.
- Your payment can never be lost, stolen or damaged.
- Your pension will automatically be deposited into your account if you are ill, on vacation or travelling.

Contact us to learn more about this free service. If you wish to sign up for the service, you can do so over the telephone. Be sure to have this information when you call:

Personal Information

- your Social Insurance Number;
- your telephone number, including area code; and
- your current residential address, including the postal code.

Banking Information

- the name of your bank or financial institution;
- the branch number of the bank; and
- your bank account number

If you have a chequing account, you can find the banking information on your cheque.

11. What happens if I move?

If you are planning to move, you must contact us to tell us your new address and postal code as soon as possible. This will allow us to update our records and make sure that your payment gets to you on time. Even if your payments are deposited directly into your bank account, we still need to know your new address so we can send you important information and your yearly income tax slip.

12. Can I receive my pension outside Canada?

Usually, we can send you your payment outside the country for as long as you want if:

- You lived in Canada for at least 20 years after reaching age 18; or
- You lived or worked in a country that has a social security agreement with Canada and are considered to meet the 20-year residence requirement.

If you do not fall into either of the above categories, we can only send your payments outside Canada for the month that you leave, and for six months after that. For example, if you left Canada in January, we would send payments until the end of July. After July, the payments would stop. If you plan to be absent from Canada for more than six months, you must call us well before you leave. If you return to live in Canada, contact us on your return and we will start
your payments again from the month of your return. Whether you are living in Canada or abroad, all payments are in Canadian dollars.

If you return to live in Canada, contact us on your return and we will start your payments again from the month of your return. Most recipients will receive their cheque in the local currency of their country of residence.

13. Will I get cost-of-living increases?

We will increase your pension payments to reflect any increases in the cost of living as measured by the Consumer Price Index. We make any necessary adjustments every three months—-in January, April, July, and October.

The Old Age Security pension will not go down if the cost of living falls.

Consult the Old Age Security Payment Rates for current rate information.

14. Will my pension ever stop?

If you have not lived in Canada for at least 20 years after turning 18, we will stop your pension if you are out of the country for more than six months. We will also stop the pension when you die but it is important that you instruct someone to notify us.

Filing your income tax return

15. Is my Old Age Security pension taxable?

Like most other retirement income, your basic Old Age Security pension is taxable income. Pensioners who earn individual net income of $62,144 or more as of 2006 (including the Old Age Security pension) have to repay part of their pension benefits (see The Repayment of Old Age Security Pension Benefits (Deductions for higher-income seniors)). These repayments are normally deducted each month from your pension payment.

If you live outside of Canada, you may be subject to non-resident tax (see The Old Age Security Recovery Tax).

16. How do I pay the income tax on my pension?

You can pay income tax in three different ways:

- Each month. If you wish, we can deduct income tax from your monthly pension.
- Four times a year. You may be required by law to pay your income tax in quarterly instalments.
- Yearly. Many Canadians determine how much tax they owe when they file their annual tax return and pay their income tax at that time.

Contact us for more information or contact your local Canada Revenue Agency (CRA) tax services office.

17. How do I include pension information in my tax return?
Each January, you will receive an OAS tax slip that will show the amount of Old Age Security pension you received during the previous year. The amount will reflect your regular benefits, any back payments you received during the year and any taxes you have had deducted. You should use the information on your OAS tax slip to prepare your tax return and submit a copy of the slip with your return.

**Appealing a decision**

**18. What can I do if I do not agree with a decision affecting my Old Age Security pension?**

If you disagree with a decision that affects your pension, you have the right to an explanation. Call us first and we can explain the reasons for our decision. If you are not satisfied with our response, you may request a "reconsideration." To do this, you must send a letter to the Regional Director of Income Security Programs within 90 days of receiving notice of our decision. Please refer to Regional Offices for the correct mailing address. In your letter, provide the Regional Director with:

- your name;
- your address;
- your Social Insurance Number; and
- your reason(s) for making the appeal.

If you are not satisfied with the Regional Director's response, you can appeal the decision to the Office of the Commissioner of Review Tribunals.

Consult our fact sheet on The Old Age Security Appeals Process for more information.

**Protecting information about you**

**19. How is information about me protected?**

Your privacy is protected by two Acts.

The Old Age Security Act and Regulations ensure that only specific agencies authorized by the Minister of Human Resources Development Canada are entitled to review relevant parts of your records. Personal information in your file cannot be given to other agencies or individuals without your consent.

The Access to Information Act also prevents the release of information about you without your consent. However, there are two exceptions: information can be released if it has already been made public or if the release is allowed under the Privacy Act. The government can only use information for the purpose for which it was collected, except to comply with a warrant or subpoena, or to enforce a law.

**20. Can I have access to information on my file?**

You have the right to review information about you that is kept on file by the Government of Canada. To help citizens get access to information about themselves, the Government has published Info Source: Sources of federal government information. To make a request, you must complete an information request form. These forms and Info Source are available in government
offices open to the public, such as a Human Resources Development Canada office. They are also available at public libraries, most rural post offices and in Canadian missions abroad.

**Other public retirement benefits**

21. What other benefits may I or my spouse or common-law partner be entitled to receive?

In addition to the basic OAS pension, low-income seniors may qualify for other retirement benefits such as the Guaranteed Income Supplement, the Allowance which includes the Allowance for the survivor.

If you made at least one valid contribution to either the Canada Pension Plan or the Quebec Pension Plan, you will be eligible for a retirement pension at age 65. If you have retired or substantially reduced your hours of work, you could qualify for a reduced retirement pension as early as age 60.

Disability benefits and survivor benefits are also available under the Canada Pension Plan and the Quebec Pension Plan if sufficient contributions have been made. You must apply to receive any of these benefits.

For more information on the Quebec Pension Plan, visit the Web site of the Régie des rentes du Québec.

You may be entitled to benefits under the Employment Insurance Program or from other federal programs such as War Veterans Allowances from Veterans Affairs Canada.

Your provincial or territorial, and municipal governments may offer income assistance and services to seniors such as housing or health coverage (see Provincial and territorial governments). Please contact these governments directly for more information.

For more information on federal, provincial and territorial programs for seniors, visit the Canadian Seniors Policies and Programs Database Web site.

22. How do I request a review of my Old Age Security account to ensure I am receiving my full benefit entitlement?

The Government of Canada wants to ensure that you receive all of the benefits to which you are entitled. We take great care in reviewing applications so that the payments we make to you are accurate. We also routinely check client accounts to ensure continued accuracy.

If you think that we may have made a mistake on your account, or that you may not have applied for a benefit to which you are entitled, please Contact Us. We will be glad to review your file either by mail, or over the phone with you. If you send us a request by mail, please be sure to include your name, mailing address, telephone number, and your Social Insurance Number.

This service is provided free of charge.

**More Information**
For more information about the Old Age Security Program and the Canada Pension Plan, please contact us at the telephone numbers below. The calls, which are free of charge, can be made anywhere from Canada and the United States.

- For service in English: 1 800 277-9914
  For service in French: 1 800 277-9915

If you are hearing or speech-impaired and use a telecommunications device for the deaf (TDD), please call 1 800 255-4786.

Please have your Social Insurance Number on hand when you call.

Note: This web page provides an overview of the Old Age Security Program and its supplements, the Guaranteed Income Supplement, Allowance and Allowance for the survivor. It is intended to give a general description of how the program works, who is eligible and how benefits are determined. It is not possible, in this space, to provide a comprehensive description of all the details of the complex legislation governing this program. In case of disputes, the wording and provisions of the Old Age Security Act and Regulations prevail.

OAS Main Menu

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