

Canada Pension Plan (CPP) and related programs

Program	What is it?	Who is eligible? How do I apply?
Canada Pension Plan (CPP) Retirement Pension	Monthly payment based on how much (and for how long) you contributed to the CPP and/or Quebec Pension Plan (QPP). <i>* Child drop out provision can increase payments for parents who stayed home with child</i>	Seniors 60+ who have worked in Canada and contributed to CPP or QPP. Call 1-800-277-9914
Survivor Benefits	Survivor benefits are paid to the estate of a deceased contributor. Surviving spouse, common law partner or next of kin may be eligible (in that order)*. Benefits include: <ul style="list-style-type: none"> • Death Benefit: one-time payment • Survivor's Pension: monthly payment to spouse • Children's Benefit: monthly payment to dependent children <i>* Separated or same-sex spouse may be eligible.</i>	Deceased must have contributed to the plan for a required amount of time. <ul style="list-style-type: none"> • Death Benefit: goes to contributor's estate, surviving spouse may apply • Survivor's Pension: spouse may apply • Children's Benefit: children under 18 or 18-25 years and in full time attendance at any type of school • Application forms must be completed for both Survivor Benefits and Death Benefits. Call 1-800-277-9914
International Pensions	Canada has international social security agreements with many countries that may help you get pensions or benefits from another country.	If you have lived or worked in another country, you should call Service Canada and obtain more information or an application form. Call 1-800-277-9914

For more information see Service Canada under Resources (in this document)

Resources

- Service Canada**
 1-800-O-Canada (1-800-622-6232)
 TTY/TDD 1-800-926-9105
www.servicecanada.gc.ca
 Local Service Canada Centres:
- 676 Appleby Line, Burlington
 - 232 Guelph St., Georgetown
 - 433 Steeles Ave. E #103, Milton
 - 117 Cross Ave., Unit B5, Oakville
- Ontario Ministry of Finance Tax Credits and Refunds**
1-866-688-8297
www.trd.fin.gov.on.ca
- Veterans Affairs Canada**
 For pensions and benefits
1-866-522-2122
www.veterans.gc.ca
- Ontario Disability Support Program**
 Ministry of Community and Social Services
 North Halton.....1-800-567-6388
 South Halton905-637-4500, ext. 4640
www.mcass.gov.on.ca

For more information, visit **www.halton.ca/oaac** or dial 311.

halton.ca ☎ 311

SCS-15119

Government Income Sources for Older Adults



March 2016

Fast Facts

Older Adult Advisory Committee (OAAC)



Old Age Security and related programs

Program	What is it?	Who is eligible?	How to apply? Where do I get more info?
Old Age Security (OAS) pension	Monthly payment based on the number of years lived in Canada. If an older adult has lived in Canada for 40 years, they will receive the maximum. This is taxable income. A portion of OAS will be reduced back if your income exceeds a certain income threshold.	Older adults who are 65 years of age and: <ul style="list-style-type: none"> live in Canada and have lived in Canada for at least 10 years after age 18; or do not live in Canada but lived in Canada for 20 years after age 18. Starting in April 2023, the age of eligibility will gradually increase from 65 to 67 over six years, with full implementation by January 2029. This change will affect people born in 1958 and later.	Complete an application six months before you turn 65. Forms are available at Service Canada offices. <ul style="list-style-type: none"> Call 1-800-277-9914; or Visit www.servicecanada.gc.ca
Guaranteed Income Supplement (GIS)	Additional money, on top of the OAS, available to older adults with a low income living in Canada.	<ul style="list-style-type: none"> Available to seniors who are receiving OAS pension and: Annual income (or in the case of a couple, your combined income) lower than the maximum annual income. Starting in April 2023, the age of eligibility will gradually increase from 65 to 67 over six years, with full implementation by January 2029. This change will affect people born in 1958 and later.	Complete an application form available from Service Canada. You need to renew annually by filing an income tax form by April 30. <ul style="list-style-type: none"> Call 1-800-277-9914; or Visit www.servicecanada.gc.ca
Guaranteed Annual Income System (GAINS)	Monthly payment which guarantees a minimum income for seniors.	Seniors who are 65 years of age or older and: <ul style="list-style-type: none"> receive full or partial OAS and GIS; have been a permanent resident of Ontario for the past 12 months or previously lived in Ontario for a total of 20 years after age 18; and your total income from all sources is below the level guaranteed by the province. 	No application required if receiving OAS and GIS. For more information, contact the Ontario Ministry of Finance. <ul style="list-style-type: none"> Call 1-866-668-8297; or Visit www.fin.gov.on.ca
Allowance	Monthly payment to a spouse 60 to 64 years based on the combined income of older adult and spouse (age 65+ years). Spouse refers to common-law partner including same or opposite sex partnerships.	Individuals who are 60–64 years of age and: <ul style="list-style-type: none"> spouse is entitled to receive OAS and GIS; and have lived in Canada for at least 10 years since age 18 years or qualify through International Benefits (lived and worked in another country), applicants must be a Canadian Citizen. 	Complete an application form available from Service Canada. You need to renew annually by filing an income tax form by April 30. <ul style="list-style-type: none"> Call 1-800-277-9914; or Visit www.servicecanada.gc.ca
Allowance for the Survivor	Monthly payment based on the income of the survivor (aged 60-64 years).	Individuals who are 60–64 years of age and: <ul style="list-style-type: none"> have a spouse who has died; and have lived in Canada for at least 10 years since age 18 or qualify through International Benefits (lived and worked in another country, applicants must be a Canadian Citizen). 	Fill out an application form available from Service Canada. <ul style="list-style-type: none"> Call 1-800-277-9914; or Visit www.servicecanada.gc.ca
Goods and services tax/ Harmonized sales tax (GST/ HST) credit	Payment to Canadians with modest incomes to help offset all or part of the GST/HST they pay on the purchase of goods and services.	Individuals who are either a current or new resident of Canada.	Apply annually by filing an income tax form even if there is no income to report. New residents can apply at any time. <ul style="list-style-type: none"> Call 1-800-959-1953; or Visit www.cra-arc.gc.ca