



Government
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Canada Pension Plan (CPP) and Old Age Security (OAS)

Connecting to Life's Events

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Publications Services

Human Resources and Skills Development Canada

140, promenade du Portage, Phase IV, 12th Floor

Gatineau, (Québec) K1A 0J9

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This quick reference guide is designed to help you connect real life events and transitions to OAS and CPP programs and benefits.

This is only a guide—eligibility requirements must be met to qualify for each benefit.

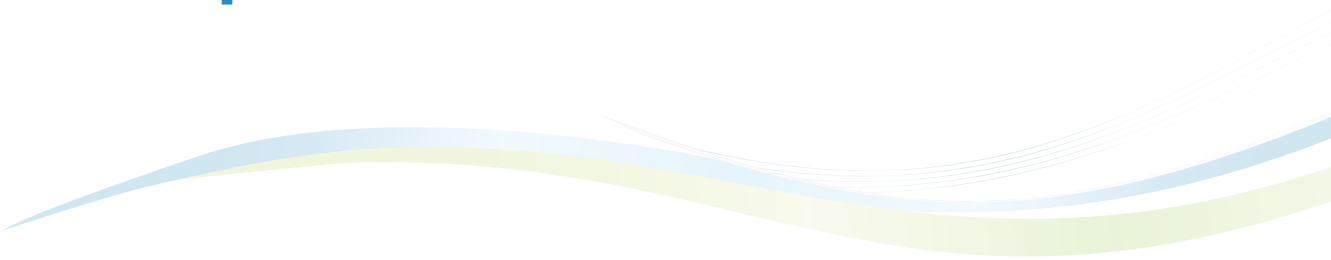
Contact Service Canada for CPP and OAS information or applications:



CALL: 1-800-277-9914

CLICK: [servicecanada.gc.ca](https://www.servicecanada.gc.ca)



An application for benefits should be submitted about six months before the person is entitled to or wants to begin receiving the benefit. International social security agreements may provide old age security, retirement, disability, children's and survivor's benefits to eligible individuals who have lived or worked in Canada and another country, or to the surviving spouse, common-law partner or children of eligible individuals who have lived or worked in Canada and another country. For more information about Canada's social security agreements with other countries, please contact Service Canada.





REMINDER: In order to obtain personal information on behalf of someone else, that person must be with you when you call or the person must have completed the “Consent to Communicate Information to an Authorized Person” form giving Service Canada permission to provide information to you.

Turning 60 years old

When a person turns 60 or is between 60 and 64 years of age, he or she may be eligible for the following CPP and OAS benefits:

- **CPP Retirement Pension** – for a person who has contributed to the CPP and is no longer working or is earning less than the maximum CPP Retirement Pension in the month before and the month of the first payment.
- **OAS Allowance** – for a person aged 60 to 64 who is married or in a common-law relationship with an OAS/Guaranteed Income Supplement pensioner; and who also meets legal status, residency and low-income requirements.
- **OAS Allowance for the Survivor** – for a surviving spouse or common-law partner who is 60 to 64 years of age, has a low income, meets the legal status and residency requirements, and has not remarried or entered into a new common-law relationship.

An application for CPP Retirement Pension benefits should be submitted about six months before the person is entitled to or wants to begin receiving the benefits. An application for the Allowance for the Survivor should be submitted as soon as possible after the death of the contributing spouse or common-law partner.

This is only a guide—eligibility requirements must be met to qualify for each benefit.

Turning 65 years old

When a person is 65 years of age or older, he or she may be eligible for the following CPP and OAS benefits:

- **OAS Pension** – for a person who has lived in Canada for at least 10 years after the age of 18.
- **Guaranteed Income Supplement** – for a person who receives an OAS Pension and has a low income.
- **CPP Retirement Pension** – for a person who has made valid contributions to the CPP.

An application for benefits should be submitted about six months before the person is entitled to or wants to begin receiving the benefit.

This is only a guide—eligibility requirements must be met to qualify for each benefit.

Worked and has had children

Caring for young children can mean leaving the workforce or working fewer hours. CPP contributors should apply for the Child Rearing Provision when applying for a CPP benefit if they meet the following conditions:

- their children were born after December 31, 1958;
- they contributed to the CPP; and
- they left the workforce or worked fewer hours because they stayed home to raise a child or children under age seven.

The Child Rearing Provision may be available to those who receive a Family Allowance or are/were eligible for the Child Tax Benefit.

It is never too late to apply for the Child Rearing Provision. If a person is not certain if he or she applied for the Provision, contact Service Canada to confirm.

This is only a guide—although the Child Rearing Provision can help to keep your CPP benefit as high as possible, you must still meet the eligibility requirements to receive any CPP benefit.

Disability

If an individual is under the age of 65, has worked and contributed to the CPP, and is no longer able to work at any job because of the onset of a disability, the individual may be eligible to receive a CPP Disability Benefit. Applicants must meet the following eligibility requirements:

- **Contributory requirement** – The contributor must have made valid CPP contributions in at least four of the last six years OR persons with 25 or more years of valid contributions, three of the last six years.
- **Medical requirement** – The contributor must be unable, on a regular basis, to work at any job because of a mental or physical disability that is both severe and prolonged.

CPP Children's Benefit – The child or children (under age 18, or between 18 and 25 and attending a recognized school or university full time) of a CPP Disability recipient may also be entitled to a benefit.

This is only a guide—eligibility requirements must be met to qualify for each benefit.

When Death Occurs

If the deceased was receiving a benefit from CPP and/or OAS, notify Service Canada as soon as possible by telephone (1-800-277-9914) or by TTY (1-800-255-4786). Possible CPP and OAS benefits following a death:

- **Allowance for the Survivor** – for a surviving spouse or common-law partner who is 60 to 64 years of age, has a low income, meets the legal status and residency requirements, and has not remarried or entered into a new common-law relationship.
- **CPP Survivor's Pension** – for a surviving spouse or common-law partner, provided he or she is eligible and the deceased made sufficient contributions to the CPP.
- **CPP Death Benefit** – a one-time payment to the estate, the person responsible for funeral expenses, the surviving spouse or common-law partner, or the next of kin, provided the deceased made sufficient contributions to the CPP.
- **CPP Children's Benefit** – for a child or children (under age 18, or between 18 and 25 and attending a recognized school or university full-time) of a deceased person who has paid into the CPP.

This is only a guide—eligibility requirements must be met to qualify for each benefit.

Notifying Service Canada of changes

- **Involuntary separation** – If a couple is no longer able to live together for reasons beyond their control, such as when one partner has to move into a nursing home or long-term care facility, they should contact Service Canada because it may affect the amount of benefits they are entitled to receive.
- **Divorce or separation** – Following a divorce or separation, beneficiaries of the CPP, the Guaranteed Income Supplement and the Allowance must contact Service Canada because it may affect the amount of benefits they are entitled to receive.
- **Marriage or common-law union** – If a single, widowed or divorced CPP or OAS pensioner marries or enters into a common-law union, he or she must contact Service Canada because it may affect the amount of benefits they are entitled to receive.
- **Change of address** – Any time a CPP or OAS pensioner moves, including leaving the country for extended periods, he or she must contact Service Canada so that the information can be updated and used to confirm whether it affects OAS payments.