

Learn more

about your public pension benefits

Annual newsletter for beneficiaries residing outside Canada

February 2012



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Use our online services

My Service Canada Account

Get convenient and secure online access to your information:

- view and print your NR4 tax slip(s);
- view your payment information;
- view your mailing address; and more!

Visit www.servicecanada.gc.ca/msca for more information.

Have you registered for direct deposit?

It is a fast, reliable, and secure way to receive your benefit payments. You must apply in writing for this service if your financial institution is outside Canada. Foreign direct deposit is only currently available in selected countries. Please refer to the list of countries where foreign direct deposit is currently available:

www.servicecanada.gc.ca/eng/isp/common/foreigndd.shtml

If you have questions about the direct deposit service or want to change your banking or contact information, you can contact us in writing by mail at:

International Direct Deposit
PO Box 7000
Matane QC G4W 4T5
CANADA

2012 payment dates

If you have signed up for direct deposit of your Old Age Security and Canada Pension Plan benefits, your 2012 payments will be automatically deposited into your bank account on the following dates:

January 27	May 29	September 26
February 27	June 27	October 29
March 28	July 27	November 28
April 26	August 29	December 20

If you have not requested direct deposit, your payment will normally arrive by mail during the last three banking days of each month.

Be sure to tell Service Canada if:

- you move or your banking information changes;
- someone in your family who receives benefits is no longer eligible or dies;
- your marital status changes; or
- a child under 18 entitled to receive a Canada Pension Plan benefit enters or leaves your custody (by birth, adoption, marriage, common-law relationship, death, or other circumstances).

Changes to the Canada Pension Plan

Canadians are living longer and healthier lives, and the transition from work to retirement is increasingly diverse. The Canada Pension Plan (CPP) is adapting to better reflect how Canadians choose to live, work, and retire. Changes started in 2011 and are being gradually introduced until 2016.

If you started receiving a CPP pension before December 31, 2010, and you remain out of the work force in Canada, you will not be affected by the changes to the CPP.

Starting in 2012, if you work for an employer subject to the CPP while receiving your CPP retirement pension, you and your employer will be able to make CPP contributions that will count towards the new **Post-Retirement Benefit (PRB)**.

Visit www.servicecanada.gc.ca/cppchanges for information to help you understand the changes to the CPP retirement pension, including contributing to the PRB, and to estimate the amount you can expect to receive from this new benefit.

Not yet receiving your CPP retirement pension?

The CPP offers you flexibility with respect to the age you retire:

- You can receive your full CPP retirement pension at age 65.
- If you take your pension after 65, you can increase your pension by up to 42% (at age 70) starting in 2013.
- If you take your CPP retirement pension early (after age 60 but before 65), your pension will be reduced based on your age at the time your benefit begins. This reduction is gradually changing to a maximum of 36% reduction (at age 60) in 2016.

More about the Canada Pension Plan

The CPP pays retirement, survivor, death, disability, and children's benefits to those who qualify.

- **If you are a surviving spouse or common-law partner of a deceased CPP contributor**, you may be eligible for a monthly survivor's pension. Dependent children up to the age of 25 may also be eligible for children's benefits (those between 18 and 25 must be attending school full time). The CPP also offers a lump-sum death benefit to the estate of qualifying contributors to help with funeral expenses.
- **If you are a CPP contributor under the age of 65, are not in receipt of the CPP retirement pension, and cannot work at any job because of a severe and prolonged physical and/or mental disability**, you may be eligible for monthly benefits provided by the CPP Disability program. Dependent children up to the age of 25 may also be eligible for children's benefits (those between 18 and 25 must be attending school full time).
- **If you have children born after 1958**, the child-rearing provision may help you receive a higher CPP benefit amount.
- **If your marriage or common-law partnership ends**, pensionable earnings and CPP contributions built up by you and your spouse or common-law partner during the time you lived together are "pension credits" that can be divided equally between you upon divorce or separation.
- **If both you and your spouse or common-law partner are age 60 or older**, you can apply to share your CPP retirement pensions. Pension sharing can result in income tax savings.

Have you applied for your Old Age Security benefits?

The Old Age Security (OAS) program provides income security to seniors who meet the age, legal status, and residence requirements.

- **If you currently live outside Canada**, you can receive the OAS pension provided you are 65 or older and lived in Canada for at least 20 years after turning 18. You can apply as early as one year before your 65th birthday.
- **If you have not lived in Canada for at least 20 years** but have lived or worked in a country that has a social security agreement with Canada, you may meet the 20-year residence requirement under the provisions of that agreement.

Are you or your family members eligible for international benefits?

If you lived or worked in a country that has a social security agreement with Canada, you or your family members may be eligible for old age, disability, or survivor benefits from that country, from Canada, or from both.

From Canada or the United States, contact Service Canada at **1-800-454-8731** or visit **www.servicecanada.gc.ca**. If you use a teletypewriter (TTY), call **1-800-255-4786**.

From outside Canada and the United States, call **613-957-1954** (collect calls accepted).

BY MAIL
International Operations
Service Canada
Ottawa ON K1A 0L4
CANADA

Remember you must apply

Canada Pension Plan and Old Age Security benefits are not provided automatically. You must apply for them. Retroactive payment of benefits is generally limited to no more than 12 months.

Administrative penalties

Administrative penalties under the Canada Pension Plan and Old Age Security are now in force. Individuals who want to come forward and correct inaccurate or incomplete information or to disclose information that they did not divulge during previous dealings with Service Canada should contact Service Canada for help to begin the process.



Your NR4-OAS or NR4 information slip is included with this newsletter

If you elect to file a Canadian income tax return under section 217 of the *Income Tax Act*, or if you are required to file an Old Age Security Return of Income, you must include this slip with your return.

You may also need to include this slip if you report OAS or CPP pensions in a tax return for another country. If you lived in Canada at any time during 2011, you may also receive a T4A(OAS) information slip or a T4A(P) information slip.

Can someone else contact Service Canada on your behalf?

Your personal information is private and confidential and is not shared without your consent. We take this responsibility very seriously. If you want or need someone to contact us on your behalf, you will need to complete a *Consent to Communicate Information to an Authorized Person* form (ISP1603CPP).

Contact us or visit www.servicecanada.gc.ca for more information.



Do you have questions about your Canadian taxes?

Contact the Canada Revenue Agency

CLICK www.cra.gc.ca
CALL 1-800-267-5177
(toll-free in Canada and the United States)
613-952-3741
(call collect from all other countries)
FAX 613-941-2505

How to contact Service Canada

CLICK servicecanada.gc.ca
CALL 1-800-277-9914 (toll-free in Canada and the United States)
613-957-1954 (call collect from outside Canada and the United States)
TTY: 1-800-255-4786
VISIT a Service Canada Centre

BY MAIL
Service Canada
PO Box 8522
Ottawa ON K1G 3H9
CANADA

We will need your Social Insurance Number to access your information.