



What is the NR4 or NR4-OAS slip?

This mailing includes your NR4 or your NR4-OAS slip. These are Canada Pension Plan and Old Age Security tax slips for beneficiaries living outside Canada. You must include these slips if you elect to file a Canadian income tax return or if you are required to file an Old Age Security Return of Income. They are also needed if you report Canada Pension Plan or Old Age Security pensions in a tax return for another country. If you lived in Canada at any time during the past year, you may also receive a T4A(OAS) slip and/or a T4A(P) slip.

Have you applied for your Old Age Security benefits?

If you currently live outside Canada, you should apply for the Old Age Security pension provided you are 65 or over and have lived in Canada at least 20 years after turning 18. You can apply **no earlier** than 11 months **before** your 65th birthday.

If you have not lived in Canada for 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. Please see the **International benefits** section on page two for further information.

Get the most from your Canada Pension Plan

The Canada Pension Plan (CPP) pays retirement, survivor, death, disability and children's benefits to those who qualify.

- **You can begin receiving your CPP retirement pension between the ages of 60 and 70.** The CPP adjusts the amount of your pension by 0.5 percent for each month before or after age 65 from the time you begin receiving your pension. The adjustment is permanent. This means that if you choose to start your pension early, the payment does not increase when you reach 65. The maximum adjustment that may be made, up or down, to the retirement pension is 30 percent.
- **If you are a surviving spouse or common-law partner,** you may be eligible for a monthly survivor benefit. Dependent children up to the age of 25 may also be eligible (those between 18 and 25 must be attending school full-time). The Canada Pension Plan also offers a lump-sum death benefit to the estate of qualifying contributors to help with funeral expenses.
- **If you are a Canada Pension Plan contributor under the age of 65 and cannot work at any job due to a severe and prolonged physical and/or mental disability,** you may be eligible for basic earnings replacement in the form of monthly benefits provided by the Canada Pension Plan Disability Program.
- **If you have children born after 1958,** the Child Rearing Provision may help you receive a higher Canada Pension Plan benefit amount.
- **If you divorce or separate,** Canada Pension Plan contributions made by you and your spouse or common-law partner during your marriage or common-law relationship can be divided equally.
- **If you and your spouse or common-law partner are both age 60 or over,** you can apply to share your Canada Pension Plan retirement pensions. Pension sharing can result in income tax savings.

Remember, Old Age Security and Canada Pension Plan benefits are not provided automatically; you must apply for them. If you reside outside of Canada, visit servicecanada.gc.ca for more information.

International benefits

If you lived or worked in a country that has a social security agreement with Canada, you or your family may be eligible for old age, disability or survivor benefits from that country, from Canada, or from both. From Canada or the U.S., contact Service Canada at **1-800-454-8731** or visit **servicecanada.gc.ca**. If you have a hearing or speech impairment and use a teletypewriter, please contact **1-800-255-4786**.

From outside Canada and the U.S.

CALL 1-613-957-1954
(collect calls accepted)

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

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 U.S.)
613-952-3741 (call collect from all other countries)

FAX **613-941-2505** (International Tax Services Office)

Speed up transactions online!

Create your own *My Service Canada Account*

Your **My Service Canada Account** is a fast and convenient way to securely:

- view and print your Canada Pension Plan and Old Age Security tax information slips sooner;
- view your most recent payment amounts; and
- view your address or your direct deposit information.

To access Service Canada's online service called **My Service Canada Account**, you will need to register for a Government of Canada **epass** user ID and password as well as obtain a **Personal Access Code**. Once you have registered, you can access your online account any time simply by providing your **epass** user ID and password.

For more information on the registration process and to use these and other online services, visit **servicecanada.gc.ca** and select **Access My Service Canada Account**.

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 while you are receiving benefits; or
- a child under 18 for whom you receive a Canada Pension Plan benefit enters or leaves your custody (by birth, adoption, marriage, common-law relationship, death or other circumstances).



Please remember, if you contact us, we will need your Social Insurance Number to access your information.

For more information of interest to seniors, please visit www.seniors.gc.ca.