



Did you know?

You can now earn more employment income without having your Guaranteed Income Supplement (GIS) benefits reduced. The GIS maximum exemption amount for employment income has been increased to \$3,500 from \$500.

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 and change 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**.

Have you applied for your Old Age Security benefits?

- **If you are 65 or over**, have lived in Canada for at least 10 years after turning 18, and are a Canadian citizen or a legal resident of Canada, you should apply for the Old Age Security pension.
- **If you are eligible for the Old Age Security pension** and have little or no other income, you should also apply for the Guaranteed Income Supplement (GIS). Because this supplement is based on marital status and income, you may qualify now, even if you did not qualify in a previous year.
- **If you are 60 to 64** and your spouse or common-law partner receives the Old Age Security pension and is eligible for the GIS, you should apply for a benefit called the Allowance.
- **If you are 60 to 64**, have little or no income, and your spouse or common-law partner has died, you should apply for a benefit called the Allowance for the Survivor.
- **You can renew your GIS, Allowance, and Allowance for the Survivor benefits** simply by filing your tax return by April 30 each year. If you do not file your return on time, or if further information is needed, you will receive a renewal form in the mail.
- **If you are eligible for the GIS, Allowance or Allowance for the Survivor and have suffered a reduction in your pension or employment income**, you may have your benefits adjusted immediately by providing an estimate of your new, reduced income.

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 choose to begin receiving your pension before age 65, you must meet certain earnings requirements.
- **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. For more information, contact Service Canada at **1-800-277-9914** or visit servicecanada.gc.ca. If you have a hearing or speech impairment and use a teletypewriter, please contact **1-800-255-4786**.

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**

Have your benefits file reviewed free of charge

If you have questions about whether you are eligible for any of the Old Age Security and Canada Pension Plan benefits mentioned here, contact Service Canada at **1-800-277-9914** and we will review your file free of charge. If you have a hearing or speech impairment and use a teletypewriter, please contact **1-800-255-4786**.



Tax savings for seniors and pensioners

- **You can take advantage of the new Tax-Free Savings Account (TFSA).** Investment income in a TFSA, including capital gains, is tax-free. Withdrawals are also tax-free and do not affect federal income-tested benefits or credits, such as the Age Credit and the Guaranteed Income Supplement. Individuals can accumulate \$5,000 in TFSA contribution room annually.

The TFSA provides seniors with an effective means to save in retirement, even after they are required to convert their registered retirement savings into a Registered Retirement Income Fund (RRIF). Individuals can put the after-tax value of their minimum RRIF withdrawal in a TFSA and generally achieve the same benefits as if the amount had been left in their RRIF.

- **You and your spouse or common-law partner** may be able to split your eligible pension income to reduce your combined taxes.

For more information on tax-related measures, contact the Canada Revenue Agency at **1-800-959-8281** or visit www.cra.gc.ca/seniors. If you have a hearing or speech impairment and use a teletypewriter, please contact **1-800-665-0354**.

Need help completing your annual income tax return?

The Community Volunteer Income Tax Program can help most low-income Canadians with simple tax situations. Contact the Canada Revenue Agency at **1-800-959-8281** or visit www.cra.gc.ca/volunteer. To file your tax return by phone, all you need is your **TELEFILE** access code. To TELEFILE your return, contact **1-800-959-1110**. If you do not have an access code, contact **1-800-714-7257** to get one. You can file online using **NETFILE** at www.netfile.gc.ca.

Arrange for monthly income tax deductions

If you live in Canada, you can have income tax deducted from your monthly Old Age Security and Canada Pension Plan benefits by contacting Service Canada at **1-800-277-9914**. This way, you will have your deductions spread over your monthly pension payments instead of paying a lump sum at tax time. If you have a hearing or speech impairment and use a teletypewriter, please contact **1-800-255-4786** to make arrangements.

Be sure to contact 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;
- you leave Canada for more than six months while 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).

How to contact Service Canada

CLICK servicecanada.gc.ca

CALL **1-800-277-9914**
If you have a hearing or speech impairment and use a teletypewriter, please contact 1-800-255-4786.

VISIT your local Service Canada Centre

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

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.