



# Services for Seniors Guide

A guide to Government of Canada services for seniors and their families





## About this guide

### Who should use this guide?

You will find the information in this guide useful if you are:

- 50 years of age or older;
- planning for retirement;
- caring for a senior; or
- a friend or family member of a senior.

### What kind of information is in this guide?

This guide provides information about Government of Canada services and programs for seniors and their families.

### Where can you find more information on the Internet?

You can find detailed information about the many programs and services the Government of Canada offers to seniors on the Internet. You can start your search on Service Canada's Web site at [www.servicecanada.gc.ca/seniors](http://www.servicecanada.gc.ca/seniors).

### How to reach us

Call: **1 800 O-Canada (1-800-622-6232)**

TTY: **1-800-926-9105**

Click: **[servicecanada.gc.ca](http://servicecanada.gc.ca)**

Visit: **a Service Canada Centre**

This document is available on demand in alternative formats such as large print, braille, audio cassette, CD, DAISY, and computer diskette. Call **1 800 O-Canada (1-800-622-6232)** to request your copy. If you have a hearing or speech impairment and use a teletypewriter (TTY), call **1-800-926-9105**.



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# How does Canada's pension system work?

In Canada, we have a public pension system that provides seniors with a secure, modest retirement income base. The two main pension programs that provide benefits are:

- the Old Age Security program; and
- the Canada Pension Plan.

## Note

**To receive them, you must apply for Old Age Security and Canada Pension Plan benefits.** They do **not** start automatically. Contact us for more information.

## Old Age Security (OAS)

The **Old Age Security program**, the cornerstone of Canada's retirement income system, provides you with a modest pension at age 65 if you have lived in Canada for at least 10 years. If you are a low-income senior, you may be eligible for other benefits as early as age 60.

The Old Age Security program offers four types of benefits:

### 1. The Old Age Security pension

If you are 65 or older, 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.

### 2. The Guaranteed Income Supplement (GIS)

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. Because this supplement is based on marital status and income, you may qualify now, even if you did not qualify in a previous year.

### 3. The Allowance

If you are 60 to 64 and your spouse or common-law partner receives the Old Age Security pension and is eligible for the Guaranteed Income Supplement, you should apply for the Allowance.

### 4. The Allowance for the Survivor

If you are 60 to 64, have little or no income, and your spouse or common-law partner has died, you may qualify for the Allowance for the Survivor.

#### Note

**You must apply for Old Age Security benefits to receive them.** They do **not** start automatically. Contact us for more information.

### Need more information on Old Age Security?

- Call toll-free **1-800-277-9914** in Canada and the United States. If you have a hearing or speech impairment and use a teletypewriter (TTY), call **1-800-255-4786**.
- Call **613-990-2244** from outside Canada and the United States (collect calls are accepted).

You can also find details on the Web site at [www.servicecanada.gc.ca/seniors](http://www.servicecanada.gc.ca/seniors). Click on “Old Age Security Pension.”

### Canada Pension Plan (CPP)

Most working Canadians contribute to the Canada Pension Plan and are entitled to a retirement pension. Quebec residents are covered by a similar plan, called the Quebec Pension Plan. For more information on the Quebec Pension Plan, call the Government of Quebec at **1-800-463-5185** (TTY users **1-800-603-3540**), or visit the Web site at [www.rrq.gouv.qc.ca/en](http://www.rrq.gouv.qc.ca/en).

The Canada Pension Plan pays retirement, survivor, death, disability, and children’s benefits to those who qualify.

- **If you had low or zero earnings during the time you were raising children who were under the age of seven and born after December 31, 1958**, the child-rearing provision could help you qualify for benefits or could help increase your monthly benefit amount.

- **If you are a surviving spouse or common-law partner of a contributor**, you may be eligible for monthly survivor benefits. 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 may provide a death benefit to the estate of the contributor to help with funeral expenses.
- **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 aged 60 or older**, you can share your Canada Pension Plan retirement pensions. Pension sharing can result in income tax savings.

### Note

**You must apply for Canada Pension Plan benefits to receive them.** They do **not** start automatically. Contact us for more information.

### The Canada Pension Plan retirement pension

If you have contributed to the Canada Pension Plan, you are entitled to a retirement pension. You can apply in person, or by sending your application by mail. You can also access and print the application form through the Internet at [www.seniors.gc.ca](http://www.seniors.gc.ca).

In most cases, people begin receiving their pension at the age of 65, but you can apply for the Canada Pension Plan as early as age 60. If you take your pension before the age of 65, your benefits will be reduced. If you apply between the ages of 65 and 70, your benefits will be increased. For more information, call toll-free **1-800-277-9914**, or visit the Web site at [www1.servicecanada.gc.ca/en/isp/pub/factsheets/retire.shtml](http://www1.servicecanada.gc.ca/en/isp/pub/factsheets/retire.shtml).

### Note

You should apply at least six months before you want to receive your Canada Pension Plan retirement pension.

### Other Canada Pension Plan benefits

If you have contributed enough to the Canada Pension Plan, you or your family members may also be eligible for the following benefits:

- **Disability benefits:** If your disability prevents you from working, you and your dependent children may be eligible to receive monthly disability benefits.



- **Survivor benefits:** When you die, your surviving spouse or common-law partner and dependent children may be eligible for monthly survivor benefits.
- **Death benefits:** When you die, the Canada Pension Plan may provide a lump-sum payment to your estate to help with the cost of your funeral.
- **Children's benefits:** When you die, your dependent children up to the age of 25 may be eligible to receive children's benefits.

## Other features of the Canada Pension Plan

- **Sharing credits after a divorce or separation:** If you are separated or divorced, any Canada Pension Plan contributions that you and your spouse/common-law partner have made can be divided equally. This division applies to contributions you both made during your marriage or common-law relationship. This may benefit you, because the more credits you have, the higher your CPP benefits will be, up to a maximum amount.
- **Child-rearing provision:** If you have children born after December 31, 1958, you may be able to increase your benefits by applying for the child-rearing provision. Under this provision, we consider the fact that you may have worked fewer hours or stopped working while you were raising your children younger than seven years old. When we calculate your benefits, we will factor in the time you spent out of the work force to ensure these periods of low earning do not reduce your pension or make you ineligible.

## Need more information on the Canada Pension Plan?

- Call toll-free **1-800-277-9914** in Canada and the United States. If you have a hearing or speech impairment and use a teletypewriter (TTY), call **1-800-255-4786** (collect calls are accepted).
- Call **613-990-2244** from outside Canada and the United States.

For details, go to the Web site at [www.servicecanada.gc.ca/seniors](http://www.servicecanada.gc.ca/seniors), then click on the “Canada Pension Plan Retirement Pension” link.

## **Tax savings for seniors and pensioners**

### **Sharing pensions to save on income tax**

If you are married or in a common-law relationship, you may be eligible to split pension or superannuation income to reduce your income tax. You and your spouse or common-law partner may also be eligible to split annuity and registered retirement income fund (RRIF) payments (including life income fund payments), and RRSP annuity payments if you were 65 or older at the end of the year or if you received the payments because of the death of your spouse or common-law spouse.

### **Age credit increase could reduce your taxes**

The maximum amount used to calculate the age credit has been raised to \$5,177 for the 2007 tax year, reducing taxes for low- and middle-income seniors aged 65 and older.

### **You can now wait until you are 71 to convert RRSPs**

The age limit for converting a registered retirement savings plan (RRSP) to a registered retirement income fund (RRIF) has been increased from 69 to 71.

## **Need more information about these new tax measures?**

### **Call the Canada Revenue Agency toll-free!**

- Call toll-free **1-800-959-8281**. If you have a hearing or speech impairment and use a teletypewriter (TTY), call **1-800-665-0354**.

You can also visit the Canada Revenue Agency Web site at [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca).

## Applying for your income-related benefits is now easier

The **Guaranteed Income Supplement** provides extra money to Old Age Security pensioners with a low income. The **Allowance** and the **Allowance for the Survivor** also provide extra money to eligible low-income individuals aged 60 to 64.

If you do not currently receive these benefits, you can now make a one-time application. If you are either a new applicant or an individual who already receives these benefits, your benefits will be renewed automatically each year, as long as you remain eligible and file an annual income tax return on time. If you do not file your return on time, or if further information is needed, you will receive a renewal form in the mail.

## 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, retirement, disability, or survivor benefits from that country, from Canada, or from both.

### Need more information about international benefits?

- Call toll-free **1-800-454-8731** in Canada and the United States. If you have a hearing or speech impairment and use a teletypewriter (TTY), call **1-800-255-4786**.
- Call **613-957-1954** from outside Canada and the United States (collect calls are accepted).

You can also find details on the Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).

If you would like to contact us by mail, please send your correspondence to:

International Operations  
Service Canada  
Ottawa ON K1A 0L4  
Canada

### Provincial or territorial benefits

If you are eligible for the Guaranteed Income Supplement, you may also be entitled to benefits and services from your province or territory. For more information, contact your provincial or territorial government information service. To get the telephone number for your province or territory, call **1 800 O-Canada (1-800-622-6232)**.

### How to receive your Old Age Security and Canada Pension Plan payments more easily using direct deposit

Eliminate any worry by signing up for the Old Age Security and Canada Pension Plan **direct deposit** service! The benefits of using direct deposit include:

- always receiving your payments on time; and
- knowing that your cheques will never be lost, stolen, or damaged.

You can sign up for direct deposit when you apply for your Old Age Security or Canada Pension Plan benefits. When you contact us, be sure to have the branch, institution, and account number of your financial institution ready—you can find this information on your personal cheques. If you're already receiving benefits by cheque and want to switch to direct deposit:

- Call toll-free **1-800-277-9914**. If you have a hearing or speech impairment and use a teletypewriter (TTY), call **1-800-255-4786**.

You can also print the application form from the Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca):

- Click on the “On-line Services and Forms” link on the right side of the screen.
- Click on the “Forms Site” link in the first paragraph, and select the “List of Forms” link.
- Scroll down to the Canada Pension Plan section, until you find Form No. ISP1011CPP, “Direct Deposit, Canada Pension Plan and Old Age Security, Request for.”
- Click on that link, print the form, fill it out, and mail it to us at the address provided on the form.

## Pension services available online

If you are comfortable using a computer and have access to the Internet, you can also find general information online, as well as information about how to perform certain transactions. You can:

- apply for the Canada Pension Plan retirement pension;
- view and update your personal information for the Canada Pension Plan and Old Age Security;
- view your *Canada Pension Plan Statement of Contributions* to see how much you've contributed;
- calculate your retirement income using the Canadian Retirement Income Calculator;
- view and print copies of your Old Age Security and Canada Pension Plan tax information slips; and
- apply for a personal access code for Old Age Security and Canada Pension Plan information.

To access these services, visit the Web site at [www.servicecanada.gc.ca/en/online/index.shtml](http://www.servicecanada.gc.ca/en/online/index.shtml).

## Other useful online services

To find out about other benefits that may be available to you, the Government of Canada provides the following online services:

- the **Benefits Finder** at [www.canadabenefits.gc.ca](http://www.canadabenefits.gc.ca) will help you learn about the full range of federal and provincial or territorial benefits available to you; and
- the **Benefits Online Calculator** at [www.cra-arc.gc.ca/benefits/calculator/menu-e.html](http://www.cra-arc.gc.ca/benefits/calculator/menu-e.html) will provide you with an estimate of the amount of GST/HST credit you may be entitled to receive.

### **Why do you need a personal access code?**

By obtaining a personal access code (PAC) for Service Canada's online services, you can view your Canada Pension Plan and Old Age Security tax slips sooner, change your address or your direct deposit information, and view your most recent payment amounts. Please note that people who live outside Canada can only view their information—they cannot make changes to it. To apply for your PAC and use these online services, visit [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) and select “Access My Service Canada Account” from the right-hand menu.

You need a personal access code each time you use the following services on the Internet:

- the “Statement of Contributions” online service;
- the “View and Update Personal Information” online service;
- the “Tax Information Slips” online service.

This personal access code is your key to accessing secure online services—please keep it safe and do not share it with anyone.

To apply for a personal access code, visit the Web site at [www.servicecanada.gc.ca/en/isp/common/proceed/pacinfo.shtml](http://www.servicecanada.gc.ca/en/isp/common/proceed/pacinfo.shtml).

### **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 us at **1-800-277-9914** (TTY users contact **1-800-255-4786**) and we will review your file free of charge.

#### **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;
- 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 is no longer in your care.

# Do you need help planning your retirement income?

## The Canadian Retirement Income Calculator

The Government of Canada has developed this online calculator to help you plan for retirement. The calculator takes you step by step through an estimate of your retirement income from:

- Old Age Security;
- Canada Pension Plan or Quebec Pension Plan;
- employer pension(s);
- registered retirement savings plans (RRSPs); and
- other sources of ongoing income.

The calculator lets you assess your personal financial situation, so that you can decide what additional steps you need to take to reach your retirement goals. To access the calculator, visit <https://srv111.services.gc.ca/>.

## Your *Canada Pension Plan Statement of Contributions*

If you earn a salary or are self-employed, you must pay into the Canada Pension Plan (or the Quebec Pension Plan, if you work in Quebec). The Canada Pension Plan records what you pay as contributions and reports them to you on a personal contribution statement.

Your *Canada Pension Plan Statement of Contributions* is an important financial document, since it tells you how much your monthly retirement pension could be at age 65. It also gives you estimates on possible disability and survivor benefits that you or your family may be entitled to receive.

To order a copy of this statement:

- Call toll-free **1-877-454-4051** and ask us to mail one to you. If you have a hearing or speech impairment and use a teletypewriter (TTY), call **1-800-255-4786**.

- You can also print an *Application for a Statement of Contributions* from the Web site at [www.hrsdc.gc.ca/eforms/forms/2006/isp2000e.pdf](http://www.hrsdc.gc.ca/eforms/forms/2006/isp2000e.pdf), fill it out, and mail it to us at the address on the form.

You can also view and print your *Canada Pension Plan Statement of Contributions* online if you have a Canada Pension Plan/Old Age Security personal access code. To do so, visit the Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca), go to “On-line Services and Forms,” and under “View or Update,” click on “CPP Statement of Contributions.”

### Registered retirement savings plans

A registered retirement savings plan (RRSP) helps Canadians, including self-employed people, save for retirement. RRSPs are federally registered and must meet the requirements of Canada's *Income Tax Act*. You can make tax-deductible contributions to your RRSP based on the amount of income you earn. When you retire, your RRSP will provide retirement income based on your contributions and the return on your RRSP investments.

The year you turn 71 is the last year you can contribute to your RRSP. By the end of that year, you have to choose one of the following options for your RRSP savings:

- transfer them to a registered retirement income fund (RRIF);
- use them to purchase an annuity for life;
- use them to purchase an annuity spread over a number of years; or
- withdraw them and pay tax on the amount you withdrew.

### Need more information on RRSPs?

To get a copy of the guide *RRSPs and Other Registered Plans for Retirement*:

- Call toll-free **1-800-959-8281**. If you have a hearing or speech impairment and use a teletypewriter (TTY), call **1-800-665-0354**.

You can also find details on the Canada Revenue Agency's Web site at [www.cra.gc.ca/forms](http://www.cra.gc.ca/forms).



## Retiring abroad

If you are planning to spend your retirement abroad, there are certain details you should consider, including weather, culture shock, immigration regulations, tax laws, and access to services like health care. Before you move abroad, you will need to conduct careful research to make sure your retirement plans are feasible.

The Internet makes it easier than ever to carry out a detailed evaluation before you leave. If you are retiring as a couple, do this research together, so that both of you fully understand what your choices involve. Recognizing and preparing for potential difficulties ahead of time is much easier than dealing with disappointment, or even a crisis, later.

### Need more information on retiring abroad?

To get a copy of the publication *Retirement Abroad: Seeing the Sunsets*:

- Call toll-free **1-800-267-8376** in Canada.
- Call **613-944-4000** outside Canada (long-distance charges apply). If you have a hearing or speech impairment and use a teletypewriter (TTY), call **1-800-394-3472**.

You can also find details on the Internet at [www.voyage.gc.ca](http://www.voyage.gc.ca). Click on “Publications” in the menu on the left, and then on “Living Abroad.”

# Should you file an income tax return after you retire?

To ensure that you get all of the benefits you are entitled to receive, you must file an income tax and benefit return every year, even if you have little or no income.

## The benefits of filing your tax

Here are some possible benefits you may be eligible for that depend on our receiving your tax return:

- tax-free quarterly goods and services tax/harmonized sales tax (GST/HST) credit payments; and
- the Old Age Security program's Guaranteed Income Supplement, Allowance, or Allowance for the Survivor.

### Note

Although the Government of Canada may use information from your tax return to determine whether you qualify for these Old Age Security benefits, you still have to apply for them.

If you are already receiving these benefits, filing your tax return by April 30 counts as re-applying for them for the following year. However, if Service Canada sends you an application renewal form, you must complete it and return it, even if you file a tax return.

Other benefits of filing your income tax return include:

- **provincial or territorial benefits**—your tax return may be used to determine whether you are eligible to receive other benefits from your provincial or territorial government; and
- **voter registration**—you can update your federal voter registration on your tax return.

## Paying tax by instalments

If you receive income that has no tax withheld or does not have enough tax withheld for more than one year, you may have to pay tax by instalments. This can happen if you receive rental, investment, or self-employment income, certain pension payments, or income from more than one job.

### What are instalments?

Instalments are periodic payments of income tax that individuals have to pay the Canada Revenue Agency to cover tax that they would otherwise have to pay on April 30 of the following year. Instalments are not paid in advance; they are paid throughout the calendar year in which you are earning the taxable income.

### Need more information on personal income tax returns and instalments?

- Call toll-free **1-800-959-8281**. If you have a hearing or speech impairment and use a teletypewriter (TTY), call **1-800-665-0354**.

You can also find details on the Canada Revenue Agency's Web site at [www.cra.gc.ca](http://www.cra.gc.ca). Select "Forms and publications" at the top of the menu bar on the left. Scroll down and select the "Topic" link. From the alphabetical index, click on "Instalments."

## Filing your income tax return

### Online

If you're expecting a refund, you can get it faster by filing online. File your tax return using NETFILE, the Internet filing service. To do so, visit [www.netfile.gc.ca](http://www.netfile.gc.ca).

### By phone

You may be able to file your tax return by touch-tone telephone using the TELEFILE service. If you are eligible, you will receive information about this service in your personal tax package. For more information, call toll-free at **1-800-959-8281** (if you have a hearing or speech impairment and use a teletypewriter (TTY), call **1-800-665-0354**), or visit the Web site at [www.cra.gc.ca/telefile](http://www.cra.gc.ca/telefile).

To file your tax return by phone, you need a TELEFILE access code.

To TELEFILE your return, call **1-800-959-1110**. If you do not have an access code, call **1-800-714-7257** to get one.

### **By mail**

You can mail a paper tax return to the Canada Revenue Agency tax centre serving your region using the envelope included in your tax package. Use your mail-in label, if you have one, and make note of the tax centre address for future reference.

## **Getting help with your tax return**

The Community Volunteer Income Tax Program can help most low- and modest-income Canadians with simple tax situations. Contact the Canada Revenue Agency at **1-800-959-8281** or online at [www.cra.gc.ca/volunteer](http://www.cra.gc.ca/volunteer).

### **Services and information in alternative formats**

You can obtain services and information in alternative formats:

- If you have a hearing or speech impairment and use a teletypewriter (TTY), call toll-free **1-800-665-0354** for general tax information.
- You can also get publications in braille, in large print, in e-text (computer diskette), or on audio cassette. Call toll-free **1-800-959-2221** weekdays from 8:15 a.m. to 5:00 p.m. Eastern Time.

For more details, visit the Web site at [www.cra.gc.ca/alternate](http://www.cra.gc.ca/alternate).

## **Publications of interest**

You may find the following publications from the Canada Revenue Agency helpful:

- *When You Retire* (P119)  
This pamphlet gives information on tax provisions that may affect you after you retire. It outlines the more common types of income you might receive, as well as deductions and credits you can claim. It also explains how you can pay the income tax you owe by having tax withheld at source, or by paying your income tax by instalments.

- *Canadian Residents Going Down South* (P151)  
This pamphlet is for you if you spend part of the year in the United States for health reasons, to vacation, or for other reasons, but you still maintain residential ties in Canada. It will give you information about certain income tax requirements that may affect you. It will also help you understand the U.S. tax laws that may apply to you.
- *Paying Your Income Tax by Instalments* (P110)  
This pamphlet is for you if you have to pay tax by instalments because you receive income that has no tax withheld or does not have enough tax withheld for more than one year. It will give you information about how to calculate your instalment payments, and when these payments are due.

## To order publications from the Canada Revenue Agency

- Call toll-free **1-800-959-2221**. If you have a hearing or speech impairment and use a teletypewriter (TTY), call **1-800-665-0354**.

You can also find details on the Canada Revenue Agency's Web site at [www.cra.gc.ca/forms](http://www.cra.gc.ca/forms).

## How to receive your payments from the Canada Revenue Agency by direct deposit

You can have your refund and your payments deposited directly into your bank account by signing up for direct deposit. To sign up, simply complete the direct deposit instructions on the last page of your tax return, or ask for the *Direct Deposit Request – Individuals* form. It's available from the Canada Revenue Agency:

- Call toll-free **1-800-959-2221**. If you have a hearing or speech impairment and use a teletypewriter (TTY), call **1-800-665-0354**.

You can also find details on the Canada Revenue Agency's Web site at [www.cra.gc.ca](http://www.cra.gc.ca). From the home page, click on the "Individuals" link. From there, select "Direct deposit" under the "Topics for Individuals" section.



## Do you plan to continue working?

### Starting a business

If you are thinking of starting a business, contact **Canada Business**. Canada Business provides entrepreneurs with information, advice, and support. Information officers will help you locate services, research rules and regulations, find forms and applications, and seek out sources of funding and support.

### Need more information on starting a business or want to find the nearest Canada Business Centre?

- Call toll-free **1-888-576-4444**. If you have a hearing or speech impairment and use a teletypewriter (TTY), call **1-800-457-8466**.

You can also find details on the Internet at [www.CanadaBusiness.ca](http://www.CanadaBusiness.ca).

### Finding a job

Want to find a job? Help is available. Visit the Government of Canada's **Job Bank** site at [www.jobbank.gc.ca](http://www.jobbank.gc.ca) for a variety of tools and helpful information.

You can:

- look through more than 35,000 job postings;
- use the interactive online **Résumé Builder** to tune up your résumé; and
- tell the **Job Alert** feature to send you an e-mail when jobs you are interested in become available.

### Need more information on Government of Canada employment programs, services, and resources?

- Call toll-free **1 800 O-Canada (1-800-622-6232)**. If you have a hearing or speech impairment and use a teletypewriter (TTY), call **1-800-926-9105**.

You can also find details on the Internet at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) under "Employment."



