

OLD AGE SECURITY & RELATED BENEFITS

You may be eligible for the Old Age Security (OAS) pension after living in Canada for at least 10 years after the age of 18. The OAS pension starts at the age of 65 and no contributions are needed.



IN ADDITION TO THE OAS, THERE ARE 3 TYPES OF OAS BENEFITS:

- + Guaranteed Income Supplement (GIS)
- + Allowance
- + Allowance for the Survivor

ELIGIBILITY

- + Be 65 years or older;
- + Be a Canadian citizen or legal resident at the time of applying;
- + Have resided within Canada for at least 10 years after turning 18.

If the applicant is living outside of Canada, then they must:

- + Have been a citizen or resident the day before they left;
- + Have resided in Canada for at least 20 years after turning 18.

NOTE

You may still be eligible for OAS even if you've never worked, since OAS is not based on work history.

DEFERRING OAS

You may defer your OAS for up to five years after you become eligible as this will allow for a higher monthly amount. If you delay your OAS, your monthly payments may increase by 0.6% for every month you delay receiving it, to a maximum of 36% at age 70.

Consequently, if you choose to defer your OAS pension, you will not be eligible for the GIS, and your spouse or common-law partner will not be eligible for the Allowance benefit for the period you are delaying your OAS pension.

FINDING ADDITIONAL HELP

Service Canada Phone numbers:

- + Canada and the United States Toll-free: **1-800-277-9914**
- + Canada and the United States TTY: **1-800-255-4786**
- + Outside Canada and the United States: **1-613-957-1954**
(Call collect)

The hours of operation are 8:30 a.m. to 4:30 p.m. EST, Monday to Friday.