

Canada Pension Plan and Related Programs

Program	What is it?	Who is eligible to apply?
Canada Pension Plan (CPP) Retirement Pension	<p>Monthly payment based on how much and for how long you contributed to Canada Pension and/or Quebec Pension.</p> <p><i>* Child drop out provision available for parents who stayed home with child</i></p>	Seniors 60+ who have worked in Canada and contributed to CPP or QPP.
Survivor Benefits	<p>Survivor benefits are paid to a deceased contributor's estate.</p> <p>* Surviving spouse or common law partner or the next of kin may be eligible, in that order. Benefits include:</p> <ul style="list-style-type: none"> • Death Benefit: one time payment • Survivor's Pension: monthly payment to spouse • Children's Benefit: monthly payment to dependent children <p><i>* Separated or same sex spouse may be eligible</i></p>	<p>Deceased must have contributed to the plan for a required amount of time.</p> <ul style="list-style-type: none"> • Death Benefit: contributor's estate, surviving spouse may apply • Survivor's Pension: spouse may apply • Children's Benefit: children under the age of 18 or 18-25 years and in full time attendance at school or university may apply • Application forms must be completed for both Survivor Benefits and Death Benefits
International Pensions	Canada has international social security agreements with many countries that can help you get pensions or benefits from either country.	If you have lived or worked in another country, you should call Service Canada and obtain more information/application form.

* For more information see Service Canada under Information/Resources

Information/Resources

Service Canada

1-800-O-Canada (1-800-622-6232)

TTY/TDD 1-800-926-9105

www.servicecanada.gc.ca

Local Service Canada Centres:

Burlington,

440 Elizabeth St.....905-637-4525

Georgetown

232 Guelph St.....905-877-6915

Milton

310 Main St. E.....905-878-8418

Oakville

117 Cross Ave.

Unit B5.....1-800-959-9522

Ontario Ministry of Finance/ Tax Credits and Refunds

1-800-263-7965

www.trd.fin.gov.on.ca

Veterans Affairs Canada

1-800-522-2122

www.vac-acc.gc.ca

Ontario Disability Support Program

Ontario Ministry of Community and Social Services

North Halton 1-800-567-6388

South Halton .. 905-637-4500 ext. 4640

For more information contact
Halton Region

Dial 311 or 905-825-6000

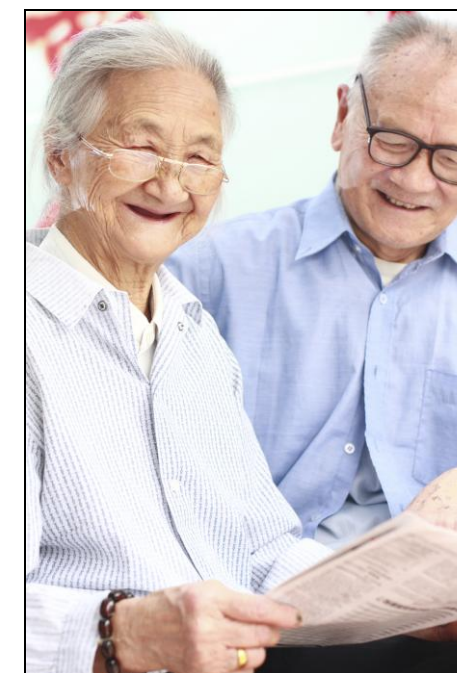
Toll free: 1-866-4HALTON

(1-866-442-5866)

TTY: 905-827-9833

www.halton.ca

Government Income Sources for Seniors



June 2010

Fast Facts Elder Services Advisory Committee (ESAC)



Old Age Security and Related Programs

Don't forget to file your income tax return to ensure you get the benefits you are entitled to even if you have no income to claim.

Program	What is it?	Who is eligible?	How to apply? Where do I get more info?
Old Age Security Pension (OAS)	Monthly payment based on the number of years lived in Canada. If senior has lived in Canada 40 years, they will receive the maximum. Because this income is taxable, pensioners who have a net income above a certain level, have to repay part. Repayments will be deducted monthly.	Seniors who are 65 years of age and <ul style="list-style-type: none"> live in Canada and have lived in Canada at least 10 years after age 18; or do not live in Canada but lived in Canada for at least 20 years after reaching age 18. 	Fill out an application six months before you turn 65 years of age. Forms are available from Service Canada Centres.
Guaranteed Income Supplement (GIS)	Additional money, on top of the OAS, to low income seniors living in Canada.	Seniors entitled to OAS <ul style="list-style-type: none"> Based on income of senior and spouse. 	Fill out an application form available from Service Canada. You need to renew yearly by filing an income tax form by April 30.
Guaranteed Annual Income Supplement (GAINS)	Monthly payment which guarantees a minimum income for seniors.	Seniors who are 65 years of age or older and <ul style="list-style-type: none"> receive full or partial OAS and GIS are a permanent resident of Ontario for the past 12 months: or previously lived in Ontario for a total of 20 years after age 18. have an income from all sources below the level guaranteed by the province. 	No application required if receiving OAS and GIS. For more information, contact the Ontario Ministry of Finance at 1-800-263-7965 or TDD/TTY 1-800-263-7776. Website: www.fin.gov.on.ca
Allowance	Monthly payment to a spouse 60 to 64 years of age based on the combined income of senior and spouse (age 65+ years).	Individuals who are 60–64 years of age and <ul style="list-style-type: none"> spouse is entitled to receive OAS and GIS have lived in Canada for at least 10 years since age 18 years or qualify through International Benefits (lived and worked in another country) (Must be a Canadian Citizen)	Fill out an application form available from Service Canada. You need to renew yearly by filing an income tax form by April 30.
Allowance for the Survivor	Monthly payment based on the income of the survivor (aged 60-64 years).	Individuals who are 60–64 years of age and <ul style="list-style-type: none"> spouse has died have lived in Canada for at least 10 years since age 18 or qualify through International Benefits (lived and worked in another country) (Must be a Canadian Citizen)	You need to fill out an application form available from Service Canada by April 30.
GST/HST Credit Program	Payment to Canadians with low and modest incomes to help offset all or part of the GST/HST they pay on the purchase of goods.	Individuals who are a resident of Canada or new residents of Canada	You need to apply yearly by filing an income tax form by April 30 even if there is no income to report. New residents can apply at any time.

*For more information see Service Canada under Information/Resources