



Application for the Old Age Security Pension and the Guaranteed Income Supplement

Information about this application

Old Age Security (OAS) is a monthly payment available to seniors aged 65 or over who meet the legal status and residence requirements. If Service Canada has enough information to determine that you are eligible to receive the OAS pension, you will receive a letter to inform you that your pension will be paid to you automatically when you reach age 65. If you did not receive a letter, complete and submit this application to apply. Also use this application to apply for the Guaranteed Income Supplement (GIS), a non-taxable amount added to the OAS pension. The GIS amount depends on your marital status and annual net income. Each section of this application has information and instructions to assist you:

- A. Personal information
- B. Applying for the Old Age Security pension
- C. Applying for the Guaranteed Income Supplement
- D. Payment information
- E. Benefits from other countries
- F. Declaration and signature
- G. Terms and Conditions/Privacy Notice Statement

 When you see this symbol, read the information provided.

 For information about the OAS program, visit canada.ca/OAS or call Service Canada at 1-800-277-9914.



Discover the Convenience of My Service Canada Account (MSCA)

- Apply online at any time for available Canada Pension Plan (CPP) and Old Age Security (OAS) benefits and services.
- Access accurate and up-to-date information about your CPP and/or OAS benefit entitlement.
- Get instant confirmation that your form or document has been received.
- Access tools and information to help you make an informed decision.
- Find help and information on additional benefits you may qualify for.

Go to canada.ca/msca or scan:

For your safety, visit cyber.gc.ca/en for tips on protecting your devices and reporting suspected cyber incidents.



Important - Please read

Unless stated on this application, you do not need to provide proof when applying. However, Service Canada may contact you later to ask for more information or documents.

Section A Personal information

A1 Social Insurance Number	A2 Preferred language ☐ English ☐ French
A3 <i>Optional</i> ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Miss	A4 First name Middle name Last name(s)

Section A Personal information (continued)

A5	Date of birth (YYYY-MM-DD)		Last name at birth (if different from above)	
A6	Home address (no., street, apt., RR)			
	City/Town	Province/Territory	Country	Postal code
A7	Mailing address if different from above (no., street, apt., PO box, RR)			
	City/Town	Province/Territory	Country	Postal code
A8	Telephone number		Alternate telephone number	
A9	Service Canada may contact you by email to provide you with information or ask you to call us. Personal information will not be requested or shared.			
	Email address (Optional)			

Section B Applying for the Old Age Security pension

To be eligible for the Old Age Security (OAS) pension you must be at least 65 years of age and meet the legal status and residence requirements:

Legal status: If living in Canada, you must be a Canadian Citizen or legal resident at the time we approve your OAS application; if living outside Canada, you must have been a Canadian Citizen or legal resident of Canada when you left.

Residence: If living in Canada, you must have resided in Canada for at least 10 years since age 18; if living outside Canada, you must have resided in Canada for at least 20 years since age 18. If you do not meet the 10 or 20 year residence requirement, you may still be eligible for the OAS pension if you have lived or worked in a country with which Canada has a social security agreement.

 For more information about Canada's social security agreements, visit canada.ca/pension-international.

OAS pension start date

You can decide when to start receiving your OAS pension. Before you decide, read this information:

If eligible, your OAS pension can start as early as the month following your 65th birthday.

You can choose to delay receiving your OAS pension up to age 70, which may increase your monthly amount by 0.6 percent for every month you delay (7.2 percent per year).

Example of how much you could get for your Old Age Security pension at different ages if your Old Age Security pension at age 65 was \$762.50.

65		\$762.50
66	12 months x 0.6% = 7.2%	\$817.40
67	24 months x 0.6% = 14.4%	\$872.30
68	36 months x 0.6% = 21.6%	\$927.20
69	48 months x 0.6% = 28.8%	\$982.10
70	60 months x 0.6% = 36%	\$1037.00

OAS pension start date (continued)

If you delay your OAS pension, you will not be eligible for the GIS during that time and, if applicable, your spouse/common-law partner will not be eligible for the Allowance during that time. Also, the GIS does not increase when you delay the OAS pension.

The earliest you can apply is 11 months before the date you want your OAS pension to start.

B1 When do you want your OAS pension to start? (select only one)

- ☐ As soon as I am eligible
- ☐ As of (YYYY-MM) _____

 See the Reference Guide for more information about choosing your OAS pension start date.

Legal status**B2 If you live in Canada, complete question 1 below; if you live outside Canada, complete question 2.****1) I am living in Canada, and I am a:**

- ☐ Canadian citizen ☐ Permanent resident (or Landed Immigrant) ☐ Status Indian
- ☐ Other (example: temporary resident, student, temporary worker)

specify: _____

2) I am living outside of Canada, and before I left I was a:

- ☐ Canadian citizen ☐ Permanent resident (or Landed Immigrant) ☐ Status Indian
- ☐ Other (example: temporary resident, student, temporary worker)

specify: _____

 You must provide documents to prove your legal status. See the Reference Guide for information.

Sponsorship**B3 Were you ever admitted into Canada under a sponsorship agreement?**

- ☐ Yes ☐ No (if No, please go to question B4)

Please provide the following details on your sponsorship:

Immigration, Refugees and Citizenship Canada (IRCC) Unique Client Identifier (UCI) Number:

Category of sponsorship agreement: _____

Was your sponsorship agreement with the province of Quebec? ☐ Yes ☐ No

Date you became a Permanent Resident of Canada: (YYYY-MM-DD) _____

Length of sponsorship undertaking in years: _____ 

Was there a break in your sponsorship?

- ☐ Yes If yes, please describe the type of break:

☐ No _____

 You may have to provide a document to prove a break in sponsorship. See the Reference Guide for information.

Residence history

B4 If you were born in Canada, go directly to question B5.

If you were born outside Canada, indicate:

Date you first entered Canada: (YYYY-MM-DD)

What type of immigration document did you have when you entered?

☐ Temporary resident permit ☐ Visitor visa ☐ Work permit ☐ Study permit

☐ Permanent resident (or Landed Immigrant) ☐ Other (specify):

B5 Have you always lived in Canada since age 18? ☐ Yes If yes, go to Section C
☐ No If no, complete questions B6 and B7

B6 Residence is the period of time when you ordinarily reside and make your home in Canada. Periods when you were only present in Canada (for example, temporary visits or time spent studying in Canada) are not considered as residence in Canada.

**List all of the countries, including Canada, where you have resided since age 18.
Do not include periods when you were outside Canada for less than six months at a time.**

[illegible]

See the Reference Guide for more information about residence.

B7 Certain absences from Canada may be included as residence in Canada (example: military or diplomatic service, studying abroad, employment with an international agency or Canadian corporation, missionary work, etc.).

Tell us about the nature of those absences. If this does not apply, go to Section C.



See the Reference Guide for more information about absences from Canada.

Section C Applying for the Guaranteed Income Supplement

If your OAS pension is approved and you reside in Canada, you may also be eligible for the Guaranteed Income Supplement (GIS), a non-taxable amount added to your monthly OAS pension. The GIS amount depends on your marital status and net annual income or, in the case of a couple, the combined net annual income.

When you apply for the GIS, Service Canada will obtain your income information from the Canada Revenue Agency to determine if you are eligible. Even if you are not immediately eligible, we will review your income every year and your GIS benefit will be automatically paid if you become eligible, as long as you file your income tax return annually with the Canada Revenue Agency.

C1 To apply for the GIS, complete questions C2 to C11 below.

If you do not want to apply for the GIS, check this box ☐ and go to Section D.

Income

The GIS amount is normally based on your income in the previous calendar year. If your income drops due to retirement from employment or self-employment or from your pension income ending or decreasing, your GIS may be calculated based on an estimate of your current employment and pension income. This may increase the amount of your GIS benefit.

C2 Did you retire from work in the last two years, or do you expect to retire in the next two years?

☐ Yes If yes, indicate date of retirement: (YYYY-MM) _____

☐ No

C3 Has your pension income been reduced in the last two years, or do you expect it will be reduced in the next two years?

☐ Yes If yes, indicate date of reduction: (YYYY-MM) _____

☐ No

Foreign income

C4 Do you receive income from another country?

☐ Yes If yes, indicate type of income (for example: wages, pensions, investments, etc.) _____

You must report all world income even if it is not fully taxable in Canada. Indicate the amount of foreign income you receive annually in the currency that it is paid: _____

☐ No



See the Reference Guide for more information about foreign income.

Marital status

C5 Indicate your current marital status:

☐ Single ☐ Married ☐ Common-law ☐ Widowed as of (YYYY-MM): _____

☐ Separated as of (YYYY-MM): _____ ☐ Divorced as of (YYYY-MM): _____

C6 Are you and your spouse/common-law partner living apart for reasons beyond your control?
(for example, your spouse has moved to a long-term care facility)

☐ Yes as of (YYYY-MM): _____ ☐ No ☐ Not applicable



See the Reference Guide for more information.

Information about your spouse/common-law partner

If you do not have a spouse or common-law partner, go to Section D.

C7 Optional ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Miss		First name	Middle name	Last name(s)
Social Insurance Number	Date of birth (YYYY-MM-DD)	Date of marriage or common-law union (YYYY-MM-DD)		
Home address if different from address in Section A (no., street, apt., RR)				
City/Town	Province/Territory	Country	Postal code	

C8 Did your spouse/common-law partner retire from work in the last two years, or does your spouse/common-law partner expect to retire in the next two years?

☐ Yes If yes, indicate date of retirement: (YYYY-MM) _____
☐ No

C9 Has your spouse/common-law partner's pension income been reduced in the last two years or will it be reduced in the next two years?

☐ Yes If yes, indicate date of reduction: (YYYY-MM) _____
☐ No

C10 Does your spouse/common-law partner receive income from another country?

☐ Yes If yes, indicate type of income (for example: wages, pensions, investments, etc.)

You must report all world income even if it is not fully taxable in Canada. Indicate the amount of foreign income they receive annually in the currency that it is paid: _____

☐ No

C11 If your spouse/common-law partner lives in Canada, complete this question. If your spouse/common-law partner lives outside of Canada, go to Section D.

Was your spouse/common-law partner ever admitted into Canada under a sponsorship agreement?

☐ Yes ☐ No

Section D Payment information

Receiving your pension

Service Canada will make your pension payment to your bank account using direct deposit, a quick, reliable and secure way to receive your payments. The account must be in your name. A joint account is acceptable.

D1 Provide your banking information below:

Branch number
(5 digits)

Institution number
(3 digits)

Account number
(maximum of 12 digits)

Name(s) on the account

You can choose to attach a void cheque instead. If you do not provide your banking information (above) or attach a void cheque, we will send your pension payments by cheque to your mailing address.

Direct deposit outside Canada: You may call Service Canada at 1-800-277-9914 from the United States or at 613-957-1954 from all other countries (collect calls accepted). To obtain an enrolment form and a list of countries where direct deposit is available, visit directdeposit.gc.ca.

Taxes and your Old Age Security pension

D2 If you are not a resident of Canada for tax purposes, is your net world income for the year 2025 more than \$93,454?

☐ Yes ☐ No ☐ Not applicable

 See Reference Guide under "Repayment of your OAS pension".

D3 Canadian residents only; if you live outside Canada go to Section E.

The Old Age Security pension is taxable income. You are not required to have income tax deducted from your monthly OAS payment, but you may choose to have an amount withheld to reduce your tax payable when you file your annual income tax return. You can change the monthly income tax deducted from your pension payment any time after you start to receive your OAS pension.

Do you want income tax deducted from your monthly OAS payment? (select only one)

- ☐ Do not deduct income tax from my monthly payment at this time.
- ☐ Deduct \$ _____ from my monthly payment for income tax.
- ☐ Deduct _____ % of my monthly payment for income tax.

Section E Benefits from other countries

If you have ever lived or worked in another country, you may be eligible to receive a benefit from that country. Service Canada can tell you how Canada's social security agreements can help you qualify.

 Visit canada.ca/pension-international for more information.

Section F Declaration and signature

F1 Declaration and signature of applicant

I declare that the information on this application is true and complete. I also declare that I have read and agree to the terms and conditions outlined in Section G.

Signature of applicant

X _____ Date (YYYY-MM-DD) _____

F2 Declaration and signature of spouse/common-law partner (if applicable)

Only if applying for the Guaranteed Income Supplement

I, the spouse/common-law partner of the applicant, declare that the information on this application is true and complete. I also declare that I have read and agree to the terms and conditions outlined in Section G. I understand that this will also be considered as my application for the Guaranteed Income Supplement if I am currently eligible to receive the Old Age Security pension.

Signature of spouse/common-law partner

X _____ Date (YYYY-MM-DD) _____

If you, the applicant, or your spouse/common-law partner signed with a mark (e.g., X), the mark must be made in the presence of a witness and section F3 must be completed.

F3 Declaration and signature of witness or person authorized to act on behalf of the applicant or the applicant's spouse/common-law partner

☐ I am acting as witness

I have read the content of this application to the applicant who appeared to fully understand and who made his or her mark in my presence.

☐ I am signing on behalf of the applicant

☐ I am signing on behalf of the applicant's spouse/common-law partner

I declare that the information on this application is true and complete. I also declare that I have read and agree to the terms and conditions outlined in Section G.

Signature of witness or authorized person

X _____ Date (YYYY-MM-DD) _____

Full name of witness or authorized person

Relationship to applicant

Mailing address (no., street, apt., PO box, RR)

City/Town

Province/Territory

Country

Postal code

 *If you are applying on behalf of the applicant or the applicant's spouse/common-law partner, you must provide proof that you are authorized to act on their behalf (for example, power of attorney or authorization for trusteeship). See the Reference Guide for more information.*

Section G Terms and Conditions/Privacy Notice Statement

Read the following information when you sign your application:

If you make a false or misleading statement, you may be subject to an administrative monetary penalty and interest, if any, under the *Old Age Security Act*, or may be charged with an offence. Any benefits you received or obtained to which there was no entitlement would have to be repaid.

The information you provide is collected under the authority of the *Old Age Security (OAS) Act* to determine eligibility for and entitlement to benefits. The Social Insurance Number (SIN) is collected under the authority of section 18 of the *Old Age Security Regulations* and in accordance with the Treasury Board Secretariat Directive on the Social Insurance Number, which lists the OAS program as an authorized user of the SIN. The SIN will be used to ensure an individual's exact identification and for income verification purposes with the Canada Revenue Agency (CRA).

Participation in the OAS program is voluntary. If you refuse to provide your personal information, the Department of Employment and Social Development Canada (ESDC) will be unable to process your application.

The information you provide may be shared within ESDC, with any federal institution, provincial authority or public body created under provincial law with which the Minister of ESDC may have entered into an agreement for the purpose of administering the OAS program, and/or with non-governmental third parties for the purpose of administering the OAS program, other acts of Parliament and federal or provincial law as well as for research, planning, evaluation, and statistics purposes. However, these additional uses and/or disclosures of your personal information will never result in an administrative decision being made about you.

The information may also be shared with the government of other countries in accordance with agreements for the reciprocal administration or operation of the foreign pension program and of the *Old Age Security Act*.

Your personal information is administered in accordance with the *Department of Employment and Social Development Act*, *OAS Act*, the *Privacy Act* and other applicable laws. You have the right to the protection of, access to, and correction of your personal information, which is described in Personal Information Bank(s) ESDC PPU 116. Instructions for obtaining this information is outlined in the following government publication entitled *Info Source*.

Info Source may also be accessed on-line at any Service Canada Centre.

You have the right to file a complaint with the Privacy Commissioner of Canada regarding the institution's handling of your personal information at: priv.gc.ca/faqs/index_e.asp#q005.



Service
Canada

Service Canada Offices

Old Age Security

Mail your forms to:

The nearest Service Canada office listed below.

From outside of Canada: The Service Canada office in the **province where you last resided**.

Need help completing the forms?

Canada or the United States: **1-800-277-9914**

All other countries: **613-957-1954** (we accept collect calls)

TTY: **1-800-255-4786**

Important: Please have your social insurance number ready when you call.

NEWFOUNDLAND AND LABRADOR

Service Canada
PO Box 9430 Station A
St. John's NL A1A 2Y5
CANADA

PRINCE EDWARD ISLAND

Service Canada
PO Box 8000 Station Central
Charlottetown PE C1A 8K1
CANADA

NOVA SCOTIA

Service Canada
PO Box 1687 Station Central
Halifax NS B3J 3J4
CANADA

NEW BRUNSWICK

Service Canada
PO Box 250
Fredericton NB E3B 4Z6
CANADA

QUEBEC

Service Canada
PO Box 1816 Station Terminus
Quebec QC G1K 7L5
CANADA

ONTARIO

For postal codes beginning with "L, M or N"

Service Canada
PO Box 5100 Station D
Scarborough ON M1R 5C8
CANADA

ONTARIO

For postal codes beginning with "K or P"

Service Canada
PO Box 2013 Station Main
Timmins ON P4N 8C8
CANADA

MANITOBA AND SASKATCHEWAN

Service Canada
PO Box 818 Station Main
Winnipeg MB R3C 2N4
CANADA

ALBERTA / NORTHWEST TERRITORIES AND NUNAVUT

Service Canada
PO Box 2710 Station Main
Edmonton AB T5J 2G4
CANADA

BRITISH COLUMBIA AND YUKON

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Victoria BC V8W 2V2
CANADA

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