

# Benefits and credits for seniors

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If you are age 60 and above or about to approach retirement, you may be thinking about your financial needs as you get older. There are a number of government programs and benefits for seniors living in Canada. Many are for individuals aged 65 or older, but some can start earlier. Similar to other benefits and credits, it is important to first file a tax return in order to be eligible. Below is some information on the federal programs and benefits available for seniors. Visit the Government of Canada's webpage on [Federal/Provincial/Territorial Ministers Responsible for Seniors Forum](#) to learn more about other programs and resources for seniors.

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## Old Age Security (OAS)

The [Old Age Security \(OAS\)](#) program is a government pension program available to seniors aged 65 and older. You can receive OAS payments even if you have never worked or are still working, but you do need to have lived in Canada for at least 10 years.

### To qualify

- If you are living in Canada, you must:
  - be 65 years old or older
  - be a Canadian citizen or a legal resident at the time your OAS application is approved
  - have lived in Canada for at least 10 years since you were 18
- There are additional requirements if you are currently living outside of Canada.

### To apply

- Some people can be automatically enrolled into the OAS program and will receive a notice letter from Service Canada.
- If you do not receive the notice letter, you will need to apply online on [My Service Canada Account](#) or using the [paper application](#).
- Apply as soon as one month after your 64th birthday.
- Make sure you have the following information:
  - Your social insurance number (SIN)
  - If you have a partner, their SIN and date of birth
  - The date you would like your pension to start

### What you can receive

- The amount of your OAS payments depends on how long you have lived in Canada after the age of 18.
  - You can qualify for the full OAS pension amount if you have lived in Canada for at least 40 years after turning 18 (from January to March 2020, this amount was \$613.53 each month).
- If you have a low income, you may be able to get an additional amount under the Guaranteed Income Supplement (GIS).

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## Guaranteed Income Supplement (GIS)

The **Guaranteed Income Supplement (GIS)** is an additional amount on the OAS pension for seniors who have a low income.

### To qualify

- You are receiving an OAS pension.
- You have a yearly income less than the limit (in January 2020, the yearly income limit is \$18,600 for a single person receiving the full OAS pension).

### To apply

- Some people can be automatically enrolled into the OAS program and GIS and will receive a notice letter from Service Canada.
- If you do not receive the notice letter, you will need to apply online on **My Service Canada Account** or using the **paper application** for the OAS program and GIS.
- Apply as soon as one month after your 64th birthday.
- Make sure you have the following information:
  - Your social insurance number (SIN)
  - If you have a partner, their SIN and date of birth
  - The date you would like your pension to start

### What you can receive

- Your GIS amount depends on your marital status and your previous year's income.
  - For example, you can receive a GIS amount of \$916.38 (as of January 2020) if you are a single, widowed, or divorced and receiving the full OAS pension.

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## Allowance for people aged 60-64 and Allowance for the Survivor

The **Allowance** is a benefit for people aged 60-64 who have a low income and whose partner is receiving the GIS. The **Allowance for the Survivor** is a benefit for people aged 60-64 who have a low income and whose partners have died.

### To qualify

- You are aged 60-64.
- You are a Canadian citizen or legal resident.
- You live in Canada now and have lived in Canada for at least 10 years since the time you were 18.
- For the Allowance:
  - Your spouse or common-law partner is receiving the OAS and is eligible for the GIS.
    - You and your partner have a yearly combined income less than the limit (in January 2020 the limit is \$34,416).
- For the Allowance for the Survivor:
  - Your spouse or common-law partner has died and you have not remarried or entered into a common-law relationship.
  - Your yearly income is less than the limit (in January 2020 the limit is \$25,056).

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## To apply

- **Apply for the Allowance** in writing by completing and mailing in the application forms.
- Apply 6 to 11 months before your 60th birthday.

## What you can receive

- Your Allowance amount depends on your age, income level, and marital status.
- The maximum monthly amounts that you can receive (as of January 2020) are:
- Allowance: \$1,165.16
- Allowance for the Survivor: \$1,388.92

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## Canada Pension Plan (CPP)

The **Canada Pension Plan (CPP) retirement pension** is a benefit that replaces part of your income when you retire. It is available to people who have worked in Canada and have made at least one contribution into the pension plan or received contribution credits from a former spouse or common-law partner.

## To qualify

- You are at least 60 years old.
- You made at least one CPP contribution while you were working.

## To apply

- You can apply online on **My Service Canada Account** or using the **paper application**.
- Apply before you want your pension to start.

## What you can receive

- Your CPP amount is based on how much you earned while you were working, how much you paid into the CPP, and the age you decide to start your pension payments.
- Most people get their CPP at age 65, but you can start to receive your CPP as early as age 60. If you have a low income, it may be better to take CPP early unless you receive social assistance.