



SCARBOROUGH REGIONAL
PO BOX 5100 STN D
SCARBOROUGH ON M1R 5C8

CLIENT NAME

Date: 2022-04-21

Client Identification Number:
[REDACTED]

Client Name:
[REDACTED]

- IMPORTANT -

Please keep this letter for your records.

We are pleased to inform you that your **Old Age Security pension** should start one month after you turn 65.

Your estimated pension is the current maximum rate of **\$648.67** each month.
This amount is taxable and may increase based on inflation.

Your pension is scheduled to start automatically based on the following information:

1. Your year and month of birth are 1958-04.
2. You are a Canadian citizen or a legal resident of Canada.
3. You have lived in Canada for at least 40 years since the age of 18.

If this information is correct, and you want to start your Old Age Security pension at age 65, **you do not need to contact us or take any action.**

You may also be entitled to receive the **Guaranteed Income Supplement**, a monthly, income-tested benefit available to individuals living in Canada who receive the Old Age Security pension.

We will calculate the amount of Guaranteed Income Supplement you could receive using information from your tax-filing statements from the Canada Revenue Agency. If you have a spouse or common-law partner, we will also use their information. We will send a letter before you turn 65 to make sure that the information we have is correct.

You must contact us if:

- any of the three items listed above is **not correct** (see **section 2** in the information sheet attached with this letter); or
- you **do not** want your Old Age Security pension to start the month following your 65th birthday. You can choose to delay your Old Age Security pension for up to five years depending on your personal, financial or employment situation and receive a higher pension amount (see **sections 3 and 4** in the attached information sheet).

Please note that Service Canada has a right to request additional information at any time to confirm your eligibility for the Old Age Security Pension or the Guaranteed Income Supplement.

If you would like to use online services, visit **Canada.ca/My-Service-Canada-Account** (see **section 10** in the attached information sheet for more information about the benefits of online services).

For more information about your Old Age Security pension, the Guaranteed Income Supplement or your eligibility for other benefits

Visit Canada.ca/Service-Canada-contact

Privacy Notice Statement

The Old Age Security (OAS) automatic enrolment process can take place when the Minister of Employment and Social Development Canada (ESDC) has sufficient information to determine that you may be eligible for an OAS pension and a Guaranteed Income Supplement (GIS). Participation in the OAS/GIS automatic enrolment process is voluntary. Your decision not to participate in the process will result in the requirement to complete and submit an application should you decide to receive the OAS pension and/or the Guaranteed Income Supplement in the future.

If you are already in receipt of a Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) benefit, we have collected and used your CPP and/or QPP information, including your date of birth, current address, Social Insurance Number (SIN) and other administrative information applied to your CPP or QPP account to determine that you may be eligible for an OAS pension. If you are not already in receipt of a CPP or QPP benefit, we have also collected information relative to your tax filing from the time you reached 18 years of age to determine that you may be eligible for an OAS pension.

Your personal information was collected under the authority of the *Old Age Security Act* to determine your potential eligibility for benefits. The SIN was collected under the authority of section 18 of the *OAS Regulations*, and in accordance with Treasury Board Secretariat *Directive on the Social Insurance Number* which lists the OAS program as an authorized user of the SIN. The SIN will continue to be used to ensure your exact identification and for income and marital status verification purposes with the Canada Revenue Agency to deliver better service to you and minimize government duplication.

Your personal information may be used and/or disclosed for policy analysis, research, and/or evaluation purposes. However, these additional uses and/or disclosures of your personal information will never result in an administrative decision being made about you (such as a decision regarding your entitlement to a benefit).

Your personal information 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, 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 policy analysis, research and/or evaluation purposes. The information may be shared with the governments of other countries in accordance with agreements for the reciprocal administration or operation of foreign pension programs and of the *Old Age Security Act*.

Your personal information is administered in accordance with the *Department of Employment and Social Development Act*, the *Old Age Security 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 ESDC PPU 116. Instructions for obtaining this information are outlined in the government publication entitled *Info Source*, which is available at the following Web site address: **Canada.ca/infosource-ESDC**. *Info Source* may also be accessed online at any Service Canada Centre. You also 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/en/** or by calling 1-800-282-1376.

Important information about your Old Age Security pension and the Guaranteed Income Supplement



1. The Old Age Security pension and the Guaranteed Income Supplement

The **Old Age Security pension** is a monthly benefit available to most Canadians over 65 years of age who meet the legal status and residence requirements.

It is funded through Government of Canada revenues. This means that you do not pay into it directly. You can receive the Old Age Security pension even if you never worked or are still working.

It is different from the **Canada Pension Plan** and **Quebec Pension Plan** which are funded through the contributions of employees and employers.

The **Guaranteed Income Supplement** is a monthly, non-taxable, income-tested benefit. It is available to people who are receiving the Old Age Security pension and who live in Canada.

2. If the information in this letter is not correct

If any of the three items of information we have provided about you on the first page of this letter are not correct, **you must inform us in writing as soon as possible** before your 65th birthday.

This is because anyone who knowingly fails to correct inaccuracies may be subject to an administrative monetary penalty under the *Old Age Security Act*, and any payments you receive to which you are not entitled will have to be repaid.

Send a short letter to the address on the first page of this letter and include this information:

I declare that the following information used to determine my eligibility for Old Age Security is not correct:
(list which information is not correct).

The correct information is:
(list the correct information).

Your name, address, telephone number, signature and date.

Your Client Identification Number
(on the first page of this letter).

If possible, include a copy of the first page of this letter, but please keep the original for your records. If you have any questions, call us at **1-800-277-9914**.

3. Delaying your Old Age Security pension

You can choose to delay your Old Age Security pension for up to five years depending on your personal, financial or employment situation.

Delaying the Old Age Security pension will automatically delay the Guaranteed Income Supplement and your Guaranteed Income Supplement will not increase.

Delaying your Old Age Security pension will increase your monthly amount. Your monthly pension payment will increase by 0.6 percent for each month you delay it, up to a maximum of 36 percent at age 70. If you choose to apply later, you may be entitled to receive up to 11 months of retroactive payments.

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 \$648.67.

65		\$648.67
66	12 months X 0.6% = 7.2%	\$695.37
67	24 months X 0.6% = 14.4%	\$742.08
68	36 months X 0.6% = 21.6%	\$788.78
69	48 months X 0.6% = 28.8%	\$835.49
70	60 months X 0.6% = 36%	\$882.19

When you are ready to start your Old Age Security pension and the Guaranteed Income Supplement you will need to submit a paper application.

4. How to delay your Old Age Security pension

If you want to delay your Old Age Security pension, you must contact Service Canada as soon as possible. You can do this through your online **My Service Canada Account**, or in writing.

If you already have an account, visit **Canada.ca/My-Service-Canada-Account**, select **Change** then **Delay receiving my OAS pension**. Check the box at the bottom of the page and select **Submit**, then **Confirm**.

If you do not yet have an account, see section 10 (Online services) for more information about how to register.

If you prefer to contact us in writing, send a short letter to the address on the front of this letter and include the following information:

I declare that I do not want to receive the OAS pension and the GIS benefit at this time.

Your name, address, telephone number, signature and date.

Your client identification number
(on the first page of this letter).

If possible, include a copy of the first page of this letter, but please keep the original for your records.

Important information about your Old Age Security pension and the Guaranteed Income Supplement

5. Receiving your pension

If you receive Canada Pension Plan benefits by **direct deposit**, your Old Age Security pension and Guaranteed Income Supplement benefit (if applicable) will be deposited into the same account.

If you currently receive a Quebec Pension Plan benefit or if you do not yet have direct deposit set up for your Canada Pension Plan benefit, you can sign up for it as a fast and reliable way to receive your pension.

Go to **Canada.ca**, and from the navigation bar, select **Benefits**, then **Public Pensions**, then follow the link to sign up. You will need:

- your social insurance number;
- the name of your bank or financial institution; and
- your transit (branch), institution and account numbers.

Your banking information can be found at the bottom of cheques for your account.

The diagram shows a cheque with the following fields and labels:

- Name and Address of Account holder
- Cheque Number: 000102
- Date
- Pay to the order of: "VOID" \$
- Dollars
- Signature
- MICR line: 485" "00646" 842 :0164"0234-5800
- Labels for MICR line: BRANCH NUMBER (485"), INSTITUTION NUMBER ("00646"), ACCOUNT NUMBER (842)

If you have any questions about direct deposit, call us at **1-800-277-9914**.

If you do not want to use direct deposit, we will send your pension cheques by mail to the address on this letter.

6. Payment schedule

You can expect to receive your payments within the last three banking days of each month, starting in the month after you turn 65.

7. Old Age Security pension payments are taxable

Your Old Age Security pension payments are taxable and must be reported on your annual income tax return. You have the option to have a monthly amount deducted from your payment for income tax purposes.

The Guaranteed Income Supplement benefit is not taxable.

If your net income is above a certain amount (e.g. \$79,845 in 2021), the Canada Revenue Agency will ask us to withhold a portion of your payment for income tax purposes. To find out more about the **Old Age Security Pension Recovery Tax** visit the

8. Guaranteed Income Supplement payments are renewed every year

We use information from the Canada Revenue Agency to determine your entitlement to the Guaranteed Income Supplement.

Once you begin receiving the Guaranteed Income Supplement, we will renew your entitlement every July.

To avoid delays in renewing your benefit, it is important to file your income tax return by the April 30th deadline each year.

9. Other benefits

If you are approved for the Guaranteed Income Supplement and your spouse or common-law partner is between the ages of 60 and 64, he or she may also be eligible for the **Allowance**.

Your spouse or common-law partner must apply for the benefit separately.

For application forms visit **Canada.ca/OAS-forms** or contact us at **1-800-277-9914**. For information about eligibility and the amounts your spouse or common-law partner could receive, visit **Canada.ca/OAS-payment**.

You can also visit **CanadaBenefits.gc.ca** to use the **Canada Benefits Finder**, a tool that will list federal, provincial and territorial programs and services for which you may be eligible.

If you have lived or worked in another country, you may also qualify for benefits from that country. More information about these benefits can be found by visiting **Canada.ca/Pension-international**.

10. Online services

Visit **Canada.ca/My-Service-Canada-Account** where you can use online services to:

- change your address or phone number;
- delay your pension;
- set up direct deposit or change your banking information;
- print copies of your Old Age Security tax slips.

If you do not have a My Service Canada Account, you will need your **Personal Access Code** to create one.

Our records show that you already have a Personal Access Code. If you have lost this code, you can request a new one online, or call us at **1-800-277-9914**.