

Canada Pension Plan (CPP) and related programs

Program	What is it?	Who is eligible? How do I apply?
Canada Pension Plan (CPP) Retirement Pension	<p>Monthly taxable payment based on how much (and for how long) you contributed to the CPP and/or Quebec Pension Plan (QPP).</p> <p><i>* The Child drop out provision can increase payments for parents who stayed home with children.</i></p>	<p>Seniors 60+ who have worked in Canada and contributed to CPP or QPP. Payments must be applied for and will vary depending on one's age when applying.</p> <ul style="list-style-type: none"> Apply online via My Service Canada account or Call 1-800-277-9914.
Survivor Benefits	<p>A surviving spouse, common law partner or next of kin may be eligible*.</p> <p>Benefits include:</p> <ul style="list-style-type: none"> Death Benefit: one-time payment to the estate. 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>The deceased must meet minimum contributions to the CPP</p> <ul style="list-style-type: none"> Death Benefit: The estate executor or surviving spouse may apply. Survivor's Pension: spouse may apply. Children's Benefit: children under 18 or 18-25 years and in full time attendance at recognized school or university. <ul style="list-style-type: none"> Apply online via My Service Canada account or Call 1-800-277-9914.
International Pensions	<p>Canada has international social security agreements with many countries that may help you get pensions or benefits from another country.</p>	<p>If you have lived or worked in another country, you should call Service Canada and obtain more information or an application form.</p> <ul style="list-style-type: none"> Call 1-800-277-9914.

For eligibility for these programs and tax credits use the Government Services Benefits Finder Tool www.canada.ca/benefits-finder

Resources

Canadian Government

1-800-622-6232

www.canada.ca

Local Service Canada Centres

- 676 Appleby Line, Burlington
- 232 Guelph St., Georgetown
- 433 Steeles Ave., E #103, Milton
- 125 Cross Ave., Oakville

Ontario Benefits Finder

www.ontario.ca/page/find-benefits-and-programs

Canada Benefits Finder

www.canada.ca/benefits-finder

Veterans Affairs Canada

For pensions and benefits

.....1-866-522-2122

TTD/TTY 1 833-921-0071

www.veterans.gc.ca

Ontario Disability Support Program (ODSP)

North Halton.....905-825-6000, ext. 8454

South Halton905-637-4500, ext. 4640

www.ontario.ca/page/ontario-disability-support-program

For more information, visit www.halton.ca or call 311.



halton.ca 311

SCS-2224390

Government Income Sources for Older Adults



2024

Fast Facts

Older Adult Advisory Committee (OAAC)



Old Age Security and related programs

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Old Age Security (OAS) pension	Monthly taxable payment based on the number of years lived in Canada after age 18.	Seniors who are 65 years of age or older and: <ul style="list-style-type: none"> live in Canada and have lived in Canada for at least 10 years after age 18; or do not live in Canada but lived in Canada for 20 years after age 18. May be subject to claw back for higher income earners.	To receive OAS you must apply six months before you turn 65. Forms are available at Service Canada offices or <ul style="list-style-type: none"> Call 1-800-277-9914; or Apply online via My Service Canada Account
Guaranteed Income Supplement (GIS)	Monthly “non-taxable” payment in addition to the OAS, available to older adults with a low income living in Canada.	Available to seniors who are receiving OAS pension and: <ul style="list-style-type: none"> have an annual income (or in the case of a couple, your combined income) lower than the maximum annual income. 	To receive GIS you must apply. Forms are available from Service Canada. (Once you receive the GIS, your application is renewed by filing your annual income tax.) <ul style="list-style-type: none"> Call 1-800-277-9914; or Apply online via My Service Canada Account
Guaranteed Annual Income System (GAINS)	Monthly “non taxable” payment which guarantees a minimum income for seniors. This program is offered by the Province of Ontario.	Seniors who are 65 years of age or older and: <ul style="list-style-type: none"> receive full or partial OAS and GIS; have been a permanent resident of Ontario for the past 12 months or previously lived in Ontario for a total of 20 years after age 18; and your total income from all sources is below the level guaranteed by the Province. 	No application required if you receive OAS and GIS. For more information, contact the Ontario Ministry of Finance. <ul style="list-style-type: none"> Call 1-866-668-8297; or Visit www.fin.gov.on.ca/en/credit
GIS Allowance	Monthly payment to an individual age 60 to 64 years whose spouse or common law partner (including same or opposite sex partnerships) is already receiving the GIS. The combined annual income must be less than the maximum annual income threshold for the GIS Allowance.	Individuals who are 60–64 years of age and: <ul style="list-style-type: none"> spouse is entitled to receive OAS and GIS; and have lived in Canada for at least 10 years since age 18 years or qualify through International Benefits (lived and worked in another country), applicants must be a Canadian Citizen. 	Complete an application form available from Service Canada. You need to renew annually by filing an income tax form by April 30. <ul style="list-style-type: none"> Call 1-800-277-9914; or Apply online via My Service Canada Account
Survivors Pension	Monthly payment paid to a survivor (aged 60-64 years). The combined annual income must be less than the maximum annual income threshold for the Allowance for the Survivor.	Individuals who are 60–64 years of age and: <ul style="list-style-type: none"> have a spouse or common law partner who has died; and remains single have lived in Canada for at least 10 years since age 18 or qualify through International Benefits (lived and worked in another country, applicants must be a Canadian Citizen). 	Complete an application form available from Service Canada. <ul style="list-style-type: none"> Call 1-800-277-9914; or Apply online via My Service Canada Account
Goods and services tax/ Harmonized sales tax (GST/ HST) credit	Payment to Canadians with modest incomes to help offset all or part of the GST/HST they pay on the purchase of goods and services	Individuals who are either a current or new resident of Canada.	Your application is submitted by filing your annual income tax return. New residents can apply before filing their first income tax return. <ul style="list-style-type: none"> Call 1-800-387-1193; or Apply online via CRA – MyAccount
Canada Carbon Rebate (CCR)	A tax-free payment to individuals and families to help offset the cost of the federal pollution pricing. It consists of a basic amount and a supplement for residents of small and rural communities.	Individuals who are living in Canada in the month before the payment. Payments are made on the 15th of April, July, October and January.	Your application is submitted by filing your annual income tax return. To claim the rural supplement, you must indicate eligibility on your tax return. <ul style="list-style-type: none"> Call 1-800-959-8281