



## Information Sheet for the Allowance or Allowance for the Survivor

This information sheet will help you complete the application for the Allowance or Allowance for the Survivor. The Allowance is a non-taxable monthly benefit paid to the spouse or common-law partner of someone who is receiving the Old Age Security pension and who qualifies for the Guaranteed Income Supplement. The Allowance for the Survivor is a non-taxable monthly benefit paid to a surviving spouse or common-law partner who has low income. Either benefit may be paid until you turn 65 years of age. It will then be replaced with an Old Age Security pension, if you qualify.

### Qualifying for the Allowance or Allowance for the Survivor

To receive the Allowance or Allowance for the Survivor you must:

- be 60 to 64 years of age;
- have a legal status in Canada;
- meet the residence requirements;
- submit the necessary documents;
- **complete** and **sign** the application.

Also,

**If you are applying for the Allowance, you must:**

- be married to or living in a common-law relationship with someone who is receiving the Old Age Security pension and who qualifies for the Guaranteed Income Supplement; and
- not be separated from your spouse or common-law partner\*.

**If you are applying for the Allowance for the Survivor, you must:**

- not have remarried or started living in a common-law relationship with a new partner; and
- not have been living apart from your common-law partner\* at the time of death; and
- not have been divorced from your spouse at the time of death; and
- provide a statement of income. Please contact Service Canada to obtain the appropriate form.

*\*A common-law partner is a person of the opposite or same sex who has been living with you in a conjugal relationship for at least one year.*

### Social Security Agreements *(Refer to question 13 on the application)*

Canada has social security agreements with many countries that could help you meet the residence requirements to qualify. If you lived or worked in one or more of these countries, you may also qualify for benefits from these countries. It could also be the case if you are a surviving spouse or common-law partner and your deceased spouse or common-law partner lived or worked in another country. We will send you an application form if necessary.

### When to Apply

You can apply no earlier than 11 months before your 60<sup>th</sup> birthday. If you have already reached age 60, send your application as soon as possible so you won't lose any payments.

Please note that we can pay your benefit back to a maximum of 11 months from the date we receive your application, but no earlier than the month after your 60<sup>th</sup> birthday.

## Unable to Apply

If, due to a medical condition, you were unable to apply earlier or to ask someone to apply on your behalf, please contact us to obtain a form called "*Declaration of Incapacity*". If you meet all of the eligibility requirements, filling out and returning this form may allow you to receive your pension with an earlier start date.

## Payment Outside of Canada

You can receive the Allowance or Allowance for the Survivor while you are outside of Canada, but only for 6 months after your departure. After that, your payments will be stopped and you will have to reapply if you return to live in Canada.

## Documents Required

### **Proof of Birth** *(Refer to question 4 on the application)*

You do not need to provide proof of birth with your application. However, the Old Age Security program has the right to request proof of birth at any time, when deemed necessary.

### **Proof of Marital Status** *(Refer to question 9 on the application)*

If you are married, please provide us with your Marriage certificate. If you live in a common-law relationship, please contact us to find out what documents are required.

### **Proof of Canadian Legal Status** *(Refer to question 10 on the application)*

To be eligible for the Allowance, you must have legal status in Canada as well as meeting the residence requirement. You are considered to have legal status if you are a Canadian Citizen, a permanent resident (formerly known as Landed Immigrant) or you hold a Temporary Resident's permit (formerly known as a Minister's Permit) on the day before your application is approved or the day you left Canada, if you left within the last 6 months.

**If you were born in Canada and have lived in Canada all your life**, you do not need to prove your legal status.

**If you were born in Canada and became a citizen of another country before February 15, 1977**, you may have given up your Canadian citizenship. If you are not sure what your status is, please contact a Citizenship and Immigration office.

**If you were born outside of Canada**, a certified photocopy of one of the following documents is usually sufficient to confirm your Canadian citizenship or legal status:

- Canadian Citizen - Certificate of Canadian citizenship, naturalization certificate, or Canadian passport issued in 1970 or later;
- Permanent Resident (formerly known as Landed Immigrant) - Canadian immigration documents (for example IMM1000 - Record of Landing or Permanent Resident Card) or Canadian immigration stamp on your passport;
- Resident under a Temporary Resident's Permit (formerly known as a Minister's Permit) - Temporary Resident's Permit.

### **Proof of Residence History** *(Refer to question 12 on the application)*

If you have not lived in Canada all your life, you must send us certified photocopies of documents that prove your history of residence in Canada. You can use the following documents to prove when you entered, departed or returned to Canada:

- passports;
- immigration records (such as visas);
- customs declarations; or
- other approved documents that can prove your history of residence in Canada.

## Immigration Documents: Legal Status / Residence History

**If you no longer have your original immigration documents**, Service Canada may be able to obtain information from Citizenship and Immigration Canada on your behalf. In order for Service Canada to obtain this information, you must complete, sign and return the Consent to Exchange Information with Citizenship and Immigration Canada (SC ISP-3210) with your OAS application. Please visit our internet site at: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) or call us to obtain the form.

### **If You Are a Surviving Spouse or Common-Law Partner** *(Refer to question 13b on the application)*

You must provide us with certified copies of the following documents:

- proof of your spouse's or common-law partner's date of death; and
- proof of your marriage or common-law union. *(For common-law unions, contact us to find out what documents are required.)*

If you have already provided these documents to the Old Age Security program or Canada Pension Plan, you do not have to provide them again.

## Certified Photocopies of Original Documents

When you send us documents, we suggest you send **certified photocopies** rather than the original documents, if possible. This will ensure the original documents stay with you in case you need them for other purposes. If you must send your original documents, we suggest you send them by registered mail. We will return all the original documents to you.

We can only accept a photocopy of an original document if it is readable and if you have someone certify that it is a true copy of the original. If you bring your original documents to any Service Canada Centre, our staff will photocopy the documents and certify them for free. If you cannot visit a Service Canada Centre, you can ask a member of one of the following professions to certify your photocopy:

- |   |  |
|---|--|
| - Accountant  | - Member of a Provincial Legislature or their staff                                  |
| - Chief of First Nations Band   | - Minister of Religion   |
| - Commissioner for Oaths  | - Municipal Clerk  |
| - Employee of a Service Canada Centre acting in an official capacity  | - Official of a federal or provincial government department, or one of its agencies  |
| - Funeral Director  | - Official of an Embassy, Consulate or High Commission                               |
| - Justice of the Peace  | - Official of a country with which Canada has a reciprocal Social Security Agreement |
| - Lawyer, Magistrate, Notary  | - Police Officer   |
| - Manager of a Financial Institution  | - Professional Engineer  |
| - Medical and Health Practitioner: Chiropractor, Dentist, Doctor, Naturopathic Doctor, Nurse Practitioner, Ophthalmologist, Optometrist, Pharmacist, Psychologist, Registered Nurse | - Social Worker  |
| - Member of Parliament or their staff   | - Teacher  |
|   | - University Professor   |

People who certify photocopies must compare the original document to the photocopy, state their official position or title, sign and print their name, give their telephone number and indicate the date they certified the document. They also must write the following statement on the photocopy:

***This photocopy is a true copy of the original document which has not been altered in any way.***

**Note:** If your photocopy is missing **any** of the above elements, it will not be accepted and you will have to submit a new, properly certified photocopy, which will result in delays in processing your application.

If an original document has information on both sides, both sides must be photocopied and certified.

You cannot certify photocopies of your own documents and you cannot ask a relative to do it for you.

Please write the Client Identification Number or Social Insurance Number on any document or photocopy that you send us.

## Payment Information

If your application is approved, your monthly payments will be deposited into your account at your financial institution. The account must be in your name. A joint account is also acceptable.

### Direct Deposit in Canada

In order to enroll for direct deposit banking you must provide the branch, financial institution and account numbers that appear at the bottom of a cheque. A sample of a void cheque is provided below identifying where the branch, financial institution and account numbers are located.

The image shows a sample void cheque form. At the top left, there is a field for "Name and Address of Account holder". To the right is "Cheque Number: 000102". Below the name field is "Pay to the order of" followed by a line for the name. To the right of this is a large "VOID" watermark. Further right is a field for "Date" and a field for the amount in dollars, indicated by a "\$" symbol. Below the amount field is a line for "Dollars". At the bottom left is a field for "Signature". At the very bottom is the MICR line: "485" "00646" 842 :0164"0234-5800". Below this line, three boxes are shown: "BRANCH NUMBER" under "485", "INSTITUTION NUMBER" under "00646", and "ACCOUNT NUMBER" under "842".

### Direct Deposit Outside Canada

For direct deposit outside Canada, please contact us at 1-800-277-9914 from the United States and at 613-957-1954 from all other countries (collect calls accepted Monday to Friday, 8:30 a.m. to 4:30 p.m. Eastern Time). The form and a list of countries where direct deposit service is available can be found at [www.directdeposit.gc.ca](http://www.directdeposit.gc.ca).

## Signature

**Note:** 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.

## Protection of Personal Information

The information requested is required under the *Old Age Security Act* (OAS). We may not be able to give you a benefit if you do not give us all the information we need. We will keep this information in the Personal Information Bank ESDC PPU 116. Your personal information is governed by the *Privacy Act* and we may disclose it where we are authorized to do so under the *OAS Act*.

Under the *OAS* and the *Privacy Act*, you have the right to look at the personal information about you in your file. You can ask to see your file by contacting a Service Canada Centre. To find out how to get your personal information through the Access to Information Coordinator's office, see the *Info Source*, a directory that lists all the information banks and the information they contain. Copies of the *Info Source* are available in all Service Canada Centres.

## For More Information

To learn more about Canada Pension Plan, Old Age Security Program and Service Canada online services, please visit our Internet site at: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).

**In Canada and the United States, call**

English : 1-800-277-9914

French : 1-800-277-9915

TTY : 1-800-255-4786

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

*(Please have your Social Insurance Number ready when you call.)*

*This information sheet contains general information concerning the Old Age Security (OAS) pension and reflects the OAS legislation. If there are any differences between what is in this document and the OAS Act, the Act is always right.*