

Apply for Old Age Security online

What is Old Age Security

Old Age Security is a Government of Canada pension program that provides monthly payments to eligible people aged 65 and older. Eligibility is based on how long a person has lived in Canada, not on their work history.

Why apply online

With [My Service Canada Account](#), you can:

- ✓ apply at any time
- ✓ access tools and information to help you make informed decisions
- ✓ get instant confirmation your application has been received
- ✓ view accurate, up-to-date information about your benefits
- ✓ get status updates about your benefits
- ✓ find information on other benefits you may qualify for



Step 1

Check if you qualify for Old Age Security

To qualify, you must:

- ✓ be at least 65 years old
- ✓ be a Canadian citizen or a legal resident of Canada
- ✓ have lived in Canada for at least 10 years since the age of 18

Step 2

Find out if you need to apply

Many people are **automatically enrolled**.

Service Canada will send you an **enrolment letter around your 64th birthday** if they already have the information needed. If you receive an enrolment letter with the correct information, **you do not need to apply**.

You **must** apply if:

- ✓ you receive a letter asking you to apply
- ✓ the letter you received has incorrect information
- ✓ you do **not** receive an enrolment letter by one month after your 64th birthday

If you need to, you can [authorize someone to communicate with Service Canada on your behalf](#).

Step 3

Choose your start date

Your Old Age Security benefits can start as early as the month after your 65th birthday. Or you can delay up to age 70, increasing your monthly payment by 0.6% per month delayed (36% total for 60 months).

Use the [OAS Benefits Estimator](#) to help you decide when to start your benefits. The estimator takes only 5 to 10 minutes to complete and will help you find out how much money you can get from Old Age Security benefits.

Important

If you have a [low income and qualify for the Guaranteed Income Supplement](#), there is no benefit to delaying the start of your Old Age Security pension.

Step 4

Gather documents

Before applying online, have the following information ready:

- ✓ Where you have lived since age 18
- ✓ Information about your spouse or common-law partner (such as their Social Insurance Number and date of birth), if applicable
- ✓ The date you would like your payments to start
- ✓ Your banking information (to register for direct deposit)

Step 5

Apply online

How to apply online:

- ✓ [Sign in](#) or [register](#) for My Service Canada Account
- ✓ Select "Manage my benefits" from the Old Age Security section
- ✓ Select "Your benefits" at the top left, then select "Apply for benefits"
- ✓ Follow the steps to complete the application form
- ✓ Submit your application

The quickest and easiest way to apply for the OAS program benefits is online. By applying online, you can avoid mail delays and waiting in line.

You can also [use a paper form to apply by mail or in person](#).

Step 6

After you apply

Service Canada will:

- ✓ review your application
- ✓ contact you if more information is needed
- ✓ send you a decision letter confirming your monthly amount and start date

You can check your application status anytime through [My Service Canada Account](#).

Where to find help

 **Online** Canada.ca/en/contact

 **By phone** Service Canada
1-800-277-9914