



# Canada Pension, Old Age Security and Forms Workshop

Disclaimer :

All content on procedures and information is based on the current procedures and directives of our organization.

Refer to our website for the most current and up to date information of the topics to be discussed in this presentation.

**Common benefits for seniors to receive** ( this is a general guide only as individual situations may vary)

- **CPP** – if the client worked and paid into the plan or received credits from a spouse/partner or ex-spouse/partner, the rate will vary depending on contributions (women who had children may have had benefits increased due to Child Rearing Provision, may apply to men who stayed home or reduced work to look after children as well, can only be claimed by one parent/guardian)
- **OAS** – check rate card for current benefits – this will only apply to someone entitled to a full pension, those who have a partial pension due to less than 40 years residence after age 18 will need to phone 1-800-277-9914
- **GIS** – the low-income supplement is added to the OAS cheque so will appear on the client's bank statement as an amount higher than the current OAS rate.
- **ALLOWANCE** – If a client is between age 60 to 64 and their spouse or common-law partner receives an Old Age Security pension (OAS) and is eligible for the Guaranteed Income Supplement (GIS) they may be entitled to receive an Allowance. *If the Spouse of the client is deceased and would have been eligible for OAS and GIS, the client could be eligible for Allowance for the Survivor.*
- **BC Seniors Supplement** – low-income supplement from the province, link to rates <http://www.eia.gov.bc.ca/programs/other.htm#ss>
- **GST/HST rebate** – low-income seniors filing taxes even if they have no or low income could be eligible for rebate.



# Canada's Retirement Income System

**PUBLIC**

**PRIVATE**

**Canada Pension  
Plan / Quebec  
Pension Plan**

**Old Age  
Security Program**

**Registered Pension  
Plans, RRSPs, etc**

# Canada Pension Plan

Maximum -- \$1,507.65

Average -- \$808.00

- Canada Pension Plan is based on your contributions.
- Payable outside Canada.
- You must be at least 60 years old.
- You must have worked and made at least one valid contribution to the CPP (self-supporting).
- You do not have to stop working to receive your retirement pension.
- If you are receiving a CPP Disability benefit and you turn 65, your disability benefit will automatically be converted to a retirement pension.
- Québec has a program with similar benefits (QPP).

# Current Rates: 2026



Employment and  
Social Development Canada

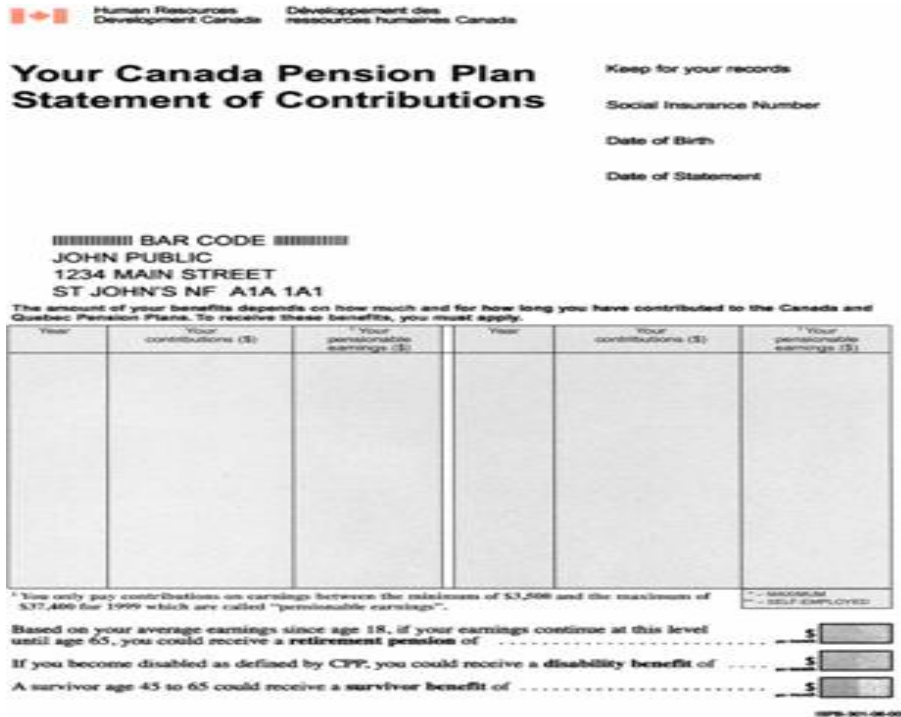
Emploi et  
Développement social Canada



## Maximum benefit amounts and related figures - Canada Pension Plan (CPP), 2026

| Maximum amount of new CPP benefits,<br>month of January 2026 <sup>1</sup> | Flat rate<br>portion | Earnings-<br>related<br>portion | Total      |
|---------------------------------------------------------------------------|----------------------|---------------------------------|------------|
| Retirement pension (at age 65)                                            | N/A                  | \$1,507.65                      | \$1,507.65 |
| Post-retirement benefit (at age 65) <sup>2</sup>                          | N/A                  | \$54.69                         | \$54.69    |
| Disability pension                                                        | \$610.46             | \$1,130.74                      | \$1,741.20 |
| Post-retirement disability benefit <sup>3</sup>                           | \$610.46             | N/A                             | \$610.46   |
| Survivor's pension – younger than 65                                      | \$238.17             | \$565.37                        | \$803.54   |
| Survivor's pension – 65 and older                                         | N/A                  | \$904.59                        | \$904.59   |
| Children of disabled or deceased contributor benefit - under age 18       | \$307.81             | N/A                             | \$307.81   |
| Children of disabled or deceased contributor benefit - full-time student  | \$307.81             | N/A                             | \$307.81   |
| Children of disabled or deceased contributor benefit - part-time student  | \$153.91             | N/A                             | \$153.91   |
| Death benefit (one-time payment) <sup>4</sup>                             | \$2,500.00           | N/A                             | \$2,500.00 |
| Combined Survivor/retirement benefit (retirement at 65)                   | N/A                  | \$1,531.56                      | \$1,531.56 |
| Combined Survivor/disability benefit                                      | N/A                  | \$1,756.14                      | \$1,756.14 |

# CPP Statement of Contributions



- **View and print it from “My Service Canada Account”**
- **Can be mailed to you upon request.**

# My Service Canada Account – My dashboard

**Beta version:** We've made some changes to improve your experience with My Service Canada Account. This new version is a work in progress and will change based on your feedback. Consider sharing your thoughts with us so we can continue to make it better.

Try beta version

▼ Learn more

The beta version offers simplified access to your benefits and personal information through:

- a single dashboard for all your benefits
- a profile page where you can view and edit your personal information
- a page to access your security settings (for example, your secret questions)



Government  
of Canada

Gouvernement  
du Canada

My Service Canada Account

Account Settings

Sign Out

Home

Employment Insurance ▼

Canada Pension Plan/Old Age Security ▼

## Welcome to My Service Canada Account

Last login: January 16, 2020

### Our services

Employment Insurance

Canada Pension Plan / Old Age Security

Service  
Canada

# My Service Canada Account – My dashboard



Gouvernement  
du Canada

Government  
of Canada

My Service Canada Account

► Account

## My dashboard

### Employment Insurance

► Applications, payments and claims, taxes, reports and documents, personal information

### Canada Pension Plan

► Applications, payments, taxes, documents, provisions, personal information

### Old Age Security and Guaranteed Income Supplement

► Applications, payments, taxes, personal information

### Social Insurance Number

► Most requested actions

### Canada Apprentice Loan

► Most requested actions

# When to start CPP?

- Taking CPP early: Reduction factor of 0.60% for each month prior to 65<sup>th</sup> birthday. 36% reduction( $0.60\% \times 60$  months) for CPP @ 60!
- Taking CPP early and working: Remember paying in to CPP is mandatory until 65. You stop paying in to CPP at 70 even if you are still working! Receive a new PRB following each year of contributions.
- Taking CPP at age 65 or later: it will increase by 0.7% for every month after your 65th birthday – 8.4% per year.

If you wait until age 70 you will receive 42% more.

-- No further increase after age 70.

# Contributing to the Post-Retirement Benefit

- If you are 60 to 65 and you work while receiving your CPP Retirement Pension, contributions to the Post-Retirement Benefit (PRB) are mandatory.
- If you are self-employed, you will have to pay both employee and employer portions of the CPP contributions.
- You do not have to apply for the PRB. If you are eligible, it will be paid to you automatically.

# CPP Dropout Provisions

# 1 Periods of CPP Disability

\* until age 65

\* drop out of non-contribution years

- You must be **under** 65 years of age.
- You must have a “**severe and prolonged**” disability as defined by CPP legislation.

If you are retiring because of a medical condition or disability...  
apply for CPP Disability ...not early CPP...

Protects your Canada Pension – drop out  
and

Disability Flat Rate            \$610.46

## 2 Child Rearing Drop-out Provision

- To qualify for the child rearing provision:
- If you **stopped working** or **your earnings became lower while** you are raising your children under the **age of seven**;
- either mother or father can have this provision applied to their calculation if they were the one (at home) caring for the children;
- If you or your spouse/common-law partner received **Family Allowance** payments or were eligible for the **Canada Child Tax Benefit**.

### 3 Low Earnings in Contributor's Work Life

- Over the course of your working life, you might have had periods where you had low or zero earnings. Such periods can occur for a variety of reasons, such as going to school, becoming unemployed, or leaving the workforce to provide care to a family member.
- The Canada Pension Plan (CPP) offers protection against this by **automatically dropping** a number of months of your lowest earnings when calculating your CPP benefit.
- **The percentage is 17%, allowing up to 8 years of your lowest earnings to be dropped from the calculation.**

## 4 Over 65 Dropout Provision

If you are starting your CPP later than age 65 –  
it will increase by 0.7% per month;

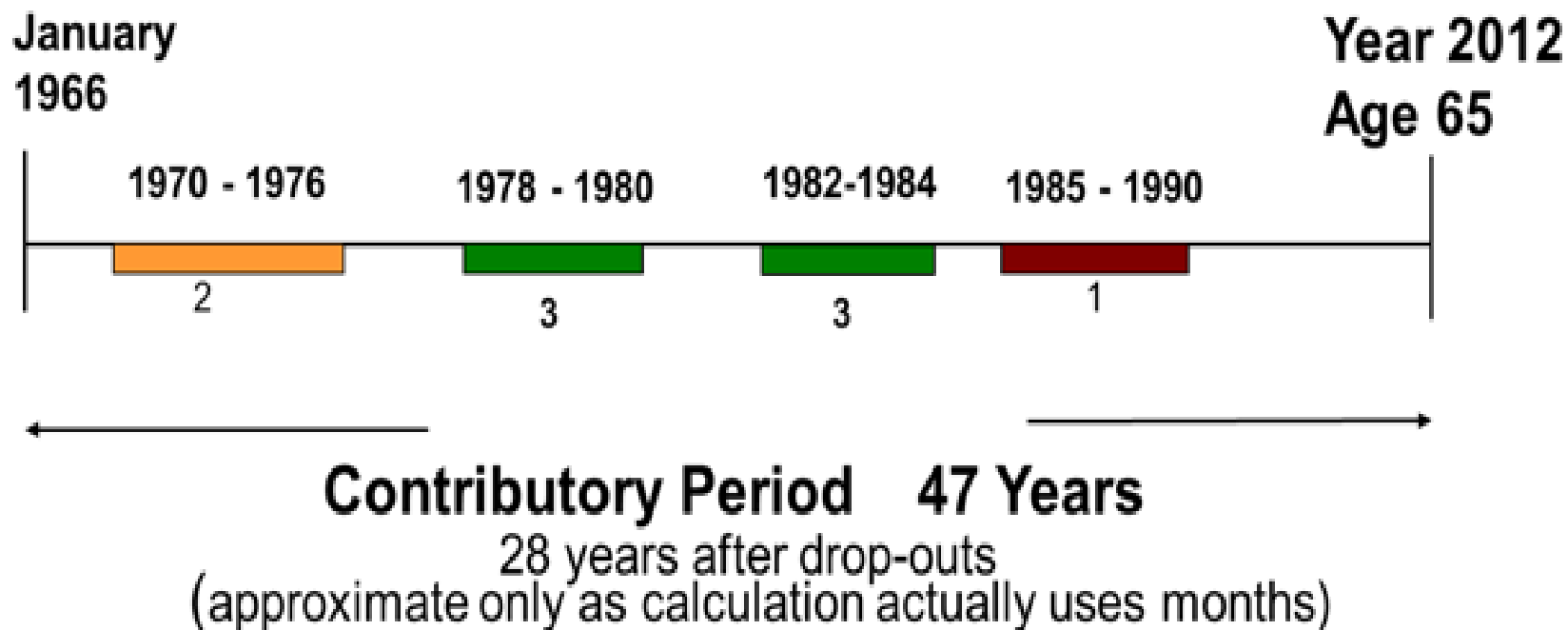
The Over 65 Dropout Provision involves:

1. If you are still working after age 65, you can use these earnings to replace any periods of under age 65 with lower Average Pensionable Earnings

Or

2. If you are not working after age 65, you can simply drop out all periods after age 65, that are low or no earnings.

## EXAMPLE: DROP OUT PROVISIONS



- |                                              |         |
|----------------------------------------------|---------|
| 1. Periods of disability (1985 to 1990)      | 6 Years |
| 2. Raising children (1970 to 1976)           | 7 Years |
| 3. 17% ( $47 - 13 = 34$ years x 17%) approx. | 6 Years |

# Individual Wants and Needs

When deciding whether to apply for the CPP retirement pension prior to age 65, consider:

1. Do you need the cash flow?
2. How long do you think you will live?
3. How confident are you about changing CPP rules?
4. Do you have a bridge pension?
5. Are going to spend the \$\$ or invest it?

# Make an informed decision:

## Call Income Security Programs

- 1-800-277-9914

For an estimate:

- How much would I get at age 60, or 65 – or anywhere between 😊
- How much would I get at if I wait to 65 or 70?
- What if I take CPP at age 60 and and plan to still work until 65 or 70?



# Learn and plan for your retirement

It's never too early or too late to learn about your retirement options and plan for your future!

The **Retirement Hub** helps all seniors, near seniors, and those who support them plan for retirement. The hub provides you with:

- an online space with relevant information and secure links to guide you toward the application process for federal retirement programs and benefits;
- a better understanding of the sources of income available for seniors in their retirement;
- concrete examples and clear rules of thumb for knowing when to apply for public pensions.

The "**Retirement ready quiz**" is an innovative and interactive questionnaire accessible on the Retirement Hub that will generate a personalized list of tasks to guide you on your retirement journey.



# Pension Sharing

For couples: who live together,  
are **at least 60 years of age**,  
and apply for or receive CPP pensions:

- If there is a difference in the amount of retirement pension you or your spouse/ common-law partner receive, you can request to share your retirement pensions.
- If only one of you is a CPP contributor, you can share that one pension **for income tax purposes**.

The overall benefits paid do not increase or decrease  
with pension sharing.

# Credit Splitting

- Credits may be divided upon divorce, legal annulment or separation of spouses or common-law partners.
- May create future eligibility or increase/decrease entitlement to CPP benefits.
- Application should be filled out and sent in to Service Canada **as soon as possible** following divorce or legal separation.
- Applicant's former spouse/former partner is notified of the request in writing.

# Death Benefit

## To qualify for the Death benefit:

- The deceased contributor must have made contributions for not less than the minimum qualifying period.

## To apply for the benefit:

- You must complete an application form and mail in.
- There is no time limit to apply.

## What to expect once the benefit is approved:

- You can receive up to a one-time maximum amount of \$2,500.
- The estate of a contributor who dies before collecting a retirement or disability pension and does not leave behind a survivor is entitled to an additional \$2,500. NEW

# Survivor's Pension

- You must complete an application form (available online and through Service Canada).
- Even if you, as the survivor, remarry or enter into a common-law relationship, the benefit will continue.
- Approximately 60% of Spouse's CPP (up to the maximum combined CPP and Survivor's)
- Contributors who are separated from their legal spouse and request a credit split **on or after January 1, 2025**, will no longer be eligible to receive a survivor's pension for that same separated spouse.

|                                                                          | Flat Rate  | Survivors  | Total      |
|--------------------------------------------------------------------------|------------|------------|------------|
| Survivor's pension – younger than 65                                     | \$238.17   | \$565.37   | \$803.54   |
| Survivor's pension – 65 and older                                        | N/A        | \$904.59   | \$904.59   |
| Children of disabled or deceased contributor benefit - under age 18      | \$307.81   | N/A        | \$307.81   |
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| Combined Survivor/retirement benefit (retirement at 65)                  | N/A        | \$1,531.56 | \$1,531.56 |
| Combined Survivor/disability benefit                                     | N/A        | \$1,756.14 | \$1,756.14 |

# Canada Disability Benefit

To qualify for a CPP Disability Benefit:

- You must have sufficient contributions to the Canada Pension Plan. **Sufficient contributions to the CPP:**

\*four of the last six years (or)

\*for at least 25 years, including three of the last six

years, prior to becoming disabled.

- You must be **under** 65 years of age.
- You must have a “**severe and prolonged**” disability as defined by CPP legislation.

**New:** Children will remain eligible for the Disability Child Benefit when their disabled parent reaches age 65 on or after January 1, 2025, if they are still in school.

Change to Payee for Children's Benefits: the term 'custody and control' replaced by 'decision-making responsibility'.

|                                                                          |            |            |            |
|--------------------------------------------------------------------------|------------|------------|------------|
| Disability pension                                                       | \$610.46   | \$1,130.74 | \$1,741.20 |
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# Post Retirement Disability Benefit

Disability protection for CPP retirement pensioners who *become disabled on or after* their CPP retirement pension start date, but..

- who have not reached age 65
- or received CPP retirement pension for more than 15 months.

Apply for a PRDB by submitting an application(CPPD)  
Or a written request.

# What is the Disability Tax Credit?

- The disability tax credit or DTC is a non-refundable tax credit to help people cope with their disability.
- It is also designed to help supporters, such as parents, reduce the amount of income tax they must pay. Apply if you have a child with a medical condition or disability.
- The whole point of these tax credits is to provide a more level playing field by allowing some tax relief for costs associated with disabilities.
- A bonus is that you may be entitled to retroactive tax credit refunds for up to **10 years** if the disability existed in the past but you failed to apply for it. We have examples of clients who have been able to file for prior years, resulting in up to \$25,000 in retroactive tax credit refunds.
- Apply to Canada Revenue Agency; Form T2201

# Needs Assessment checklist:

- I need to ask you some questions, that may seem more personal, but they are related to trying to get you some additional benefits.
- Are you single? ... if yes, are you divorced or widowed? (Credit split on divorce or Survivors Pension)
- If married, what age are you currently. If you are 60-64 and your spouse is 65 you may be entitled to benefits if you are low income.
- Do you have any children? When you applied for the CPP, ..did you mention your children..... Canada pension has provisions to give you a higher benefit rate on your CPP. They can drop those years where you were staying home and the primary caregiver of your children, under the age of 7. Did you mention your children when you applied? CRDO is often missed and is a benefit that is retroactive.
- Were you divorced or separated from a common-law spouse? Credit split on divorce could make client eligible for a benefit or increase a benefit amount. Some women never worked but stayed home with children; and therefore have few CPP Contributions. Credit split could be very important.
- Are you over 60 years of age and does your spouse collect OAS and GIS? Allowance
- Are you between 60 - 65 and did your spouse pass away? Allowance for Survivor



# Old Age Security Program

The Old Age Security (OAS) program is comprised of:

- Old Age Security Pension (OAS): paid to eligible seniors aged 65 years and older.
- Guaranteed Income Supplement (GIS): paid to low-income OAS recipients.
- Allowance: paid to low-income individuals aged 60 to 64 who are the spouse or common-law partner of a GIS or OAS recipient.
- Allowance for the Survivor: paid to low-income widowed persons aged 60 to 64.

**Note:** You may need to apply to receive these benefits

<https://www.canada.ca/en/services/benefits/publicpensions.html>

# Old Age Security Entitlement

## To qualify for a full OAS Pension:

- You must have resided in Canada for at least 40 years after age 18 and before your application is approved.

## To qualify for a partial OAS Pension:

- You must have 10 years of residency in Canada after the age of 18 (can be met through an International Social Security Agreement with another country).
- You must have one full year of residency in Canada at time of pension approval (partial and full).
- Current Maximum: \$740.09    over 75: \$814.10

# Applying for an OAS Pension

- Apply for the pension at least 6 months and no earlier than 11 months before you want your pension to start.

## What if I am late in filing my application?

- Late applications may cause delays and, if applicable, reduce the amount of retroactive entitlement.

# International Social Security Agreements

Co-ordinates the pension programs of two countries for contributors who lived and/or worked in both countries. This way, contributors may qualify for:

.CPP benefits (Disability, Death and Survivor Pensions) if they lived and/or worked in Canada.

.OAS benefits (OAS, GIS, Allowance, Allowance for the Survivor) if they lived and/or worked in Canada.

or

.Foreign benefits if they lived and/or worked abroad.

For a complete list of countries in which Canada has an agreement with, please visit our website at:

<http://www.servicecanada.gc.ca/eng/services/pensions/international/index.shtml>

# Your OAS monthly pension stops if:

- You have less than 20 years residency in Canada after age 18 and are out of the country for more than 6 months after the month of your departure.
- You are incarcerated in a federal penitentiary for a sentence of 2 years or longer.
- You make a request in writing to have your pension stopped.
- You pass away.

# OAS and Guaranteed Income Supplement

Receiving OAS and Guaranteed Income Supplement (GIS) benefits is now easier!

The Automatic Enrollment process simplifies access to the OAS pension and the GIS.

- If you are selected for the Automatic Enrollment process for the OAS pension and GIS, Service Canada will send you a notification letter the month after you turn 64.
- If you do not receive this letter, you must apply for your OAS Pension and for the GIS benefit in writing using the combined application form.

# Should you wait to collect Old Age Security?

- You can receive your first Old Age Security pension payment the month after you turn 65. *You can receive a higher amount for each month you decide to delay your first payment.*
- You can delay payment of the Old Age Security pension for up to 60 months (5 years) after you are 65. The longer you delay, the larger your pension payment will be each month.
- After age 70, there is no advantage in delaying your first payment. In fact, you risk losing benefits. If you are over the age of 70 and are not receiving an Old Age Security pension, apply now.
- If you are eligible for the Guaranteed Income Supplement and you may have a spouse eligible for Allowance -- there is also no advantage in delaying your first payment.

# Repayment of OAS pension by higher-income pensioners

The *OAS pension repayment range in 2025* is for net world income from **\$93,454 to \$152,062**, for individuals aged 65-74. For those aged 75 and over, the upper threshold is **\$157,923**. Net world income includes the OAS pension.

- 15% for residents, varies for non-residents
- Based on previous year's income
- Monthly deductions from OAS pension

**\*\* if current year's income is considerably less (retirement, no longer have earnings) client should complete**

**CRA form T1216(OAS)**

Contact: CRA International Tax Services Office  
1-800-267-6999 (Canada or U.S.)  
[www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

# Guaranteed Income Supplement (GIS)

- If you were automatically enrolled in the OAS pension and received a letter, you will be automatically enrolled for the GIS if you are eligible.
- If you did not receive a letter from Service Canada informing you that you were selected for automatic enrolment, you must apply in writing for the GIS; however, you must first apply for OAS.

# GIS Rate October to December '26

Full OAS Rate – 40 yrs in Canada after age 18 = **\$762.50**

Over 75 yrs of age = **\$838.75**

## OAS Recovery Tax Thresholds

Based on 2024 Income; Recovery Period from July 2025 - June 2026 - \$93,454 to \$157,923

If 75 or older your annual net income in 2025 must be less than \$161,088

| OLD AGE SECURITY<br>BENEFITS                                 | INCOME CEILING<br>(Full Pension)<br>Not including OAS | MAXIMUM<br>Monthly RATE | MAXIMUM<br>OAS & GIS<br>COMBINED age<br>65 |
|--------------------------------------------------------------|-------------------------------------------------------|-------------------------|--------------------------------------------|
| Single - GIS                                                 | \$23,112                                              | \$1,138.90              | \$1,901.40                                 |
| Couple, both pensioners                                      | \$30,528                                              | \$685.56                | \$1,448.06                                 |
| Couple, one pensioner                                        | \$55,392                                              | \$1,138.90              | \$1,901.40                                 |
| Couple, spouse, or partner + 60<br>Is eligible for Allowance | \$30,528                                              | \$685.56                | \$1,448.06                                 |
| Maximum Allowance - Regular                                  | \$42,768                                              | \$1,138.90              | N/A                                        |
| Maximum Allowance for the Survivor                           | \$30,696                                              | \$1,726.18              | N/A                                        |
|                                                              |                                                       |                         |                                            |

# Income you must report, when you and your spouse applying for the GIS/Allowance:

## What you must include as income:

- [Canada Pension Plan \(CPP\)](#) or [Quebec Pension Plan \(QPP\)](#) benefits
- Other pension income, such as private pensions, superannuation and foreign pension income
- Registered Retirement Savings Plans (RRSPs) that you cashed during the year
- Employment Insurance benefits
- Interest and other investment income
- Capital gains and taxable Canadian dividends
- Net income from any rental properties
- Net employment or self-employment income
- Other income from sources such as workers' compensation payments and alimony

## What is exempted as income:

- Old Age Security, Guaranteed Income Supplement, Allowance or Allowance for the Survivor payments
- If you are employed or self-employed and receive the Guaranteed Income Supplement, you can earn up to \$5,000 and still receive the full benefit amount. For earnings between \$5,000 and \$15,000, your Guaranteed Income Supplement will be reduced by 50 cents for every dollar of income you receive
- Canada Pension Plan or Quebec Pension Plan contributions and your Employment Insurance premiums
- Canada Pension Plan or Quebec Pension Plan contributions and your Employment Insurance premiums of net self-employment income
- Deductions, such as union dues, RRSP deduction, moving expenses and other employment expenses

# Guaranteed Income Supplement (GIS)

## Your GIS benefit stops if:

- You do not file your tax return by April 30th of each year.
- You have a total income more than the maximum amount allowed.
- You leave Canada for more than 6 consecutive months.
- You pass away.

# The Allowance

## To qualify for the Allowance:

- You must be 60 to 64 years of age.
- You must be married to or common-law partner of someone who is already receiving an OAS pension and *is eligible or in receipt of the GIS*.
- You and your partner's combined annual income meets the income requirements.

Full OAS Rate – 40 yrs in Canada after age 18 = **\$762.50**

Over 75 yrs of age = **\$838.75**

### **OAS Recovery Tax Thresholds**

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| Maximum Allowance for the Survivor                           | \$30,696                                              | \$1,726.18              | N/A                                        |
|                                                              |                                                       |                         |                                            |

# The Allowance for the Survivor (ALWS)

To qualify for the ALWS:

- You must be 60 to 64 years of age.
- You must be a widow/widower and since the death have not become the spouse or common-law partner of someone else.
- You must meet the income and residence requirements.
- Benefit will stop if you remarry or at age 65.

Full OAS Rate – 40 yrs in Canada after age 18 = **\$762.50**

Over 75 yrs of age = **\$838.75**

## OAS Recovery Tax Thresholds

Based on 2024 Income; Recovery Period from July 2025 - June 2026 - \$93,454 to \$157,923

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| Maximum Allowance for the Survivor                           | \$30,696                                              | \$1,726.18              | N/A                                        |

# Any life circumstances / changes:

Call Income Security Programs

- 1-800-277-9914

You could be entitled to more benefits!

# Examples:

- If you are between 60-64 and your spouse (65+) passes away – Allowance for the Survivor.
- Your income changes: GIS; Repayment
- If your spouse has to go into a care facility – you can declare 'single' as you are involuntarily separated from your spouse and will get a higher Guaranteed Income Supplement.
- Withdrawal from a TFSA will not affect your GIS; withdrawal from RRSPs and RIFs do!

## DO YOU END UP HAVING TO PAY INCOME TAX WHEN YOU FILE YOUR TAX RETURN EVERY YEAR?

You may be able to reduce your [net tax owing](#) or reduce the amount of your instalment payments by increasing the amount of income tax withheld from certain types of income such as employer sponsored pension income or employment income.

To have income tax withheld from Old Age Security (OAS) or Canada Pension Plan (CPP) benefits, send a completed [Form ISP3520, Request for Income Tax Deductions](#), to your [Service Canada Office](#). You can also make this request by calling **1-800-277-9914**.

# Needs Assessment checklist:

- I need to ask you some questions, that may seem more personal, but they are related to trying to get you some additional benefits.
- Are you single? ... if yes, are you divorced or widowed? (Credit split on divorce or Survivors Pension)
- If married, what age are you currently. If you are 60-64 and your spouse is 65 you may be entitled to benefits if you are low income.
- Do you have any children? When you applied for the CPP, ..did you mention your children..... Canada pension has provisions to give you a higher benefit rate on your CPP. They can drop those years where you were staying home and the primary caregiver of your children, under the age of 7. Did you mention your children when you applied? CRDO is often missed and is a benefit that is retroactive.
- Were you divorced or separated from a common-law spouse? Credit split on divorce could make client eligible for a benefit or increase a benefit amount. Some women never worked but stayed home with children; and therefore have few CPP Contributions. Credit split could be very important.
- Are you over 60 years of age and does your spouse collect OAS and GIS? Allowance
- Are you between 60 - 65 and did your spouse pass away? Allowance for Survivor



# Forms!!



Go to CPP form



Go to CPPD form



Go to OAS / GIS Combined form



# Go to Estimate Form



# Go to Statement of Income Form



# Contact us at Service Canada

How may we help you?



[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)    [www.canada.ca](http://www.canada.ca)



1 800 O-Canada (1-800-622-6232) , TTY: 1-800-926-9105



**Pensions Call Centre:**

1 800 277-9914E

1 800 277-9915F

**EI Call Centre:**

1-800-206-7218

Visit:    Service Canada Centre



# Accessing Service Canada services

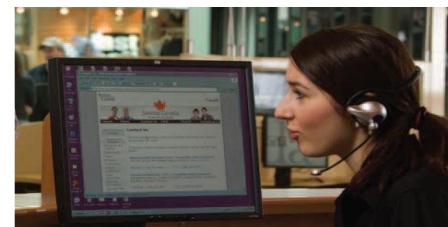
 **Click:** [Canada.ca](https://Canada.ca)

- **Service request:** complete a service request form at: [eservices.canada.ca/en/service/](https://eservices.canada.ca/en/service/). A representative will contact you by telephone within 2 business days.

If your request cannot be completed over the phone, you will be offered an appointment to visit a Service Canada Centre.

 **Call:** 1 800 O-Canada

 **Visit:** Find a service Canada Centre near you



Pensions Call Centre: **1-800-277-9914E**  
**1-800-277-9915F**

If you do not have access to the internet and require Assistance accessing services, please contact the eCOLS Team at the Outreach Support Center:

**1-877-631-2657**

**THANK YOU!  
FOR HELPING  
OUR MUTUAL CLIENTS**

