Canada Pension, Old Age Security and Programs for Seniors

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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.

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Canada's Retirement Income System

PUBLIC		PRIVATE
Canada Pension Plan / Quebec Pension Plan	Old Age Security Program	Registered Pension Plans, RRSPs, etc

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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).

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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, month of January 2026 [1]	Flat rate portion	Earnings-related portion	Total
Retirement pension (at age 65)	N/A	$1,507.65	$1,507.65
Post-retirement benefit (at age 65) [2]	N/A	$54.69	$54.69
Disability pension	$610.46	$1,130.74	$1,741.20
Post-retirement disability benefit [3]	$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) [4]	$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

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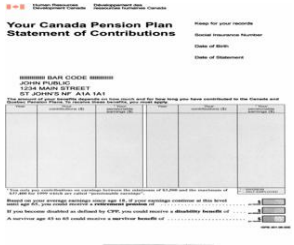
CPP Statement of Contributions


Your Canada Pension Plan
Statement of Contributions

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

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Canada.ca › Employment and Social Development Canada

My Service Canada Account (MSCA)

Sign in to your account to access and manage a wide range of government services and benefits.

- Be cautious of suspicious messages
- Access your Canada Revenue Agency (CRA) tax information
- How to change your direct deposit information, mailing address or telephone number

Sign in

- *Interac*® Sign-In Partner
- GCKey username and password
- Provincial sign-in (BC and AB only)

or **Create an account**

- Register for an account

Canada

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Sign in

- *Interac*® Sign-In Partner
- GCKey username and password
- Provincial sign-in (BC and AB only)

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Services available once you sign in to MSCA

- Canadian Dental Care Plan
- Employment Insurance
- Canada Pension Plan
- Old Age Security
- Canada Disability Benefit
- Social Insurance Number
- National Student Loans Service Centre
- Canada Apprentice Loan online service account
- Debt statements | New

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When to start CPP?

- Taking CPP early: Reduction factor of 0.60% for each month prior to 65th birthday. 36% reduction(0.60% x 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.

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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.

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CPP Dropout Provisions

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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 $598.49

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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.

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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.**

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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.

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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/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
Post-retirement disability benefit [3]	$610.46	N/A	$610.46
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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

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

21. (1) For the purposes of the Act and these Regulations,
(a) a person resides in Canada if he makes his home and ordinarily lives in any part of Canada; and
(b) a person is present in Canada when he is physically present in any part of Canada.
****

and
****
(4) Any interval of absence from Canada of a person resident in Canada that is
(a) of a temporary nature and does not exceed one year,
(b) for the purpose of attending a school or university,
or (c) specified in subsection (5)
shall be deemed not to have interrupted that person's residence or presence in Canada.
****

https://laws-lois.justice.gc.ca/eng/regulations/C.R.C., c. 1246/page-3.html

Each separate period of residency, can be counted as to the number of years, months and days and then added together.
For instance, if one period of residence was 6 years, 5 months and 20 days and another period was 3 years, 6 months and 11 days, that would count as 10 full years and would qualify for 10/40ths of the full basic OAS.

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 Pension Outside of Canada

To receive your OAS pension outside of Canada:

- You must have 20 years of residence in Canada after age 18.

OR

- You meet the 20-year residence requirement through an International Social Security Agreement.

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

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.

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

OAS/GIS Rate October to December '26

OAS amounts – October to December 2026

Type of benefit	Maximum monthly amount [5]	Annual income level cut-off [5]
Old Age Security pension (age 65 to 74) [7,8]	$762.50	N/A
Old Age Security pension (age 75 and over) [7,8]	$838.75	N/A
Guaranteed Income Supplement (GIS)		
• Single person who receives an OAS pension	$1,138.90	$23,112
• Spouse/common-law partner of someone who:		
○ does not receive an OAS pension or Allowance	$1,138.90	$55,392
○ receives an OAS pension	$685.56	$30,528
○ is an Allowance recipient	$685.56	$42,768
Allowance	$1,448.06	$42,768
Allowance for the Survivor	$1,726.18	$31,152 *

* Allowance for Survivor stops if remarry or at 65

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.

To qualify for the Allowance for the Survivor:

- 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.

Allowance	$1,448.06	$42,768
Allowance for the Survivor	$1,726.18	$31,152

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**.

Also, for lower income Seniors

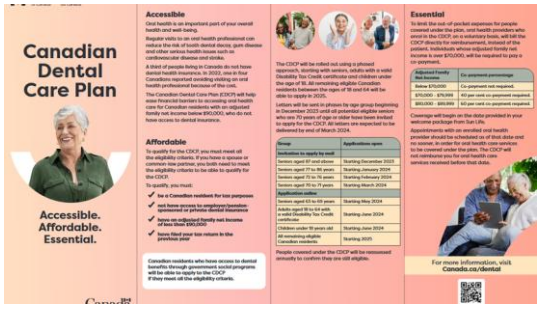
- **Provincial Seniors Supplement – low income supplement from the province. Approved automatically when eligible for GIS. If you are not receiving this benefit:**

  Contact:

  Call or email for more information 1-866-866-0800 or FASBSENI@gov.bc.ca

- **Canada Groceries and Essentials Benefit -- The GST/HST credit is now officially called the Canada Groceries and Essentials Benefit (CGEB), with a 25% increase in effect from July 2026 for five years, and the same eligibility, calculation, and payment schedule as before. — you must file a tax return each year; the CRA automatically determines your entitlement.**

CANADIAN DENTAL CARE PLAN



CDCP – Eligibility

Did you know? In 2022, one in four Canadians reported avoiding visiting an oral health provider due to cost. (Source: Statistics Canada)

The Canadian Dental Care Plan (CDCP) will help to **reduce cost barriers** to access oral health services.

Eligibility Criteria	Coverage	Department(s) Responsible
• Do not have access to dental insurance • Have an adjusted family net income of less than $90,000 • Must be a Canadian resident for tax purposes • Have filed tax return in the previous year	**Phased-in launch** **2024:** Seniors; adults with disabilities; children under 18 **2025: Over 65 and Under 65 with DTC and children.** **May 25: Tentative** All eligible Canadian residents	Health Canada, ESDC/Service Canada

CDCP – Services covered

Dental Specialty	Examples of services that could be covered include:
Preventive Services:	✓ Scaling (cleaning), sealants, and fluoride
Diagnostic Services:	✓ Examinations and x-rays
Restorative Services:	✓ Fillings
Endodontic Services:	✓ Root canal treatments
Prosthodontic Services:	✓ Complete and partial removable dentures
Periodontal Services:	✓ Deep scaling
Oral Surgery Services:	✓ Extractions

Details of the plan, including coverage start date and co-payment tier, are provided to eligible CDCP members in a welcome package.

The full list of dental services covered by the CDCP is available on Canada.ca/dental.

CDCP – Other Plans

Other federal Dental Care Plans:

- Interim Federal Health Program
- Veterans Affairs Canada Dental Services Program
- Non-Insured Health Benefits program for First Nations and Inuit
- Correctional Services Canada Dental Care for Inmates



Provincial & Territorial Public Dental Care Plans

- Under the *Canada Health Act*, provinces and territories provide residents with required emergency/catastrophic surgical-dental procedures performed by a dentist in hospital as publicly insured services.
- Provinces/territories provide additional dental coverage at their discretion.

Coordination of Benefits

Eligible Canadian Dental Care Plan (CDCP) clients covered for benefits under any of these plans can request a coordination of benefits. To view the Coordination of Benefit fact sheet for your province/territory, visit https://www.canada.ca/en/services/benefits/dental/dental-care-plan/providers.html

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New Horizons for Seniors Program

Program objectives

- Promote volunteerism among seniors and other generations
- Engage seniors in the community through the mentoring of others
- Expand awareness of elder abuse, including financial abuse
- Support the social participation and inclusion of seniors
- Provide capital assistance for new and existing community projects and programs for seniors

Community-based projects

Community-based projects are eligible to receive up to $50,000 in grant funding for 1 year.

Grants up to $50,000 for Community-based projects

Pan-Canadian projects

Pan-Canadian funding support large projects that meet the growing social needs of seniors and create an important impact in communities. Organizations can apply for projects up to 5 years in duration.

Grants and contributions Pan-Canadian projects

Visit www.seniors.gc.ca for more information.

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Assistance in Preparing Tax Returns

Community organizations host free tax clinics to prepare returns for **eligible** taxpayers. Eligibility is based on family income levels and tax situation.

To find a tax clinic, select the “Find a Clinic” button on the Canada Revenue Agency (CRA) website or call our Individual Income Tax Enquiries line:

- **Find a clinic**
- 1-800-959-8281

Visit www.cra.gc.ca for more details

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Protect yourself from scams

Beware of scammers pretending to be the CRA. When in doubt, call the CRA. Learn about what to expect if the CRA contacts you, go to **canada.ca/taxes-fraud-prevention**

Beware of false information online!

There is disinformation online that the Government of Canada has introduced a new $680 one-time payment.

There is no new one-time payment. To avoid disinformation about Government benefits or payments, refer to official Government of Canada web pages.

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Canada Benefits Finder



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BRITISH COLUMBIA

- BC Bus Pass Program
- Life-Threatening Health Needs
- Medical Services Only
- Pursuing Income
- Senior's Supplement
- Support, Shelter & Special Care Facilities

Family and social supports

Resources for children, youth, families, seniors and people living with disabilities. Includes child care, income assistance and disability assistance.

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Housing-related programs

Home Adaptations for Independence – provides financial assistance to help low-income seniors and people with disabilities in BC continue to live in the comfort of their home. Homeowner Eligibility and Application | BC Housing has the contact information and application information.

Contact phone number: 1-604-646-7055.

SAFER

You may be eligible for SAFER if you meet all of the following conditions:

* you are age 60 or older.

* You have lived in British Columbia for the full 12 months immediately preceding your application.

* You and your spouse (with whom you are living) meet the citizenship requirements.

*You pay more than 30% of your gross (before tax) monthly household income towards the rent for your home, including the cost of pad rental for a manufactured home (trailer) that you own and occupy.

Accessing Service Canada services

Click: Canada.ca

- **Service request:** complete a service request form at: 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



Any Questions?

