



Old Age Security: Overview

COVID-19

Learn more about the latest updates related to the coronavirus disease (COVID-19) outbreak:

- [Consult the One-time tax-free payment for seniors](#)
- [Consult the Public Pensions notices](#)
- [Consult the Canada Economic Response Plan](#)

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The Old Age Security (OAS) pension is a monthly payment you can get if you are 65 and older. In some cases, Service Canada will be able to automatically enroll you for the OAS pension. In other cases, you will have to apply for the Old Age Security pension. Service Canada will inform you if you have been automatically enrolled.

In most cases, you do not have to apply to get this benefit.

Why you may have to apply

You may have to apply for the Old Age Security. We may not have enough information to enroll you automatically.

When payments start

You can receive your first payment the month after you turn 65.

Delaying your first payment

You can receive a higher Old Age Security pension amount for each month you decide to delay your first payment.

Old Age Security pension amount

You can receive up to \$614.14 per month (October to December 2020 maximum monthly payment). The amount you receive depends on how long you lived in Canada or specific countries after the age of 18.

You will have to pay tax on the Old Age Security pension payment.

Extra payment based on your income

Guaranteed Income Supplement

You may also be eligible for the Guaranteed Income Supplement if:

- you are 65 or older
- you live in Canada
- you get the Old Age Security pension
- your income is below:
 - \$18,624 if you are single, widowed or divorced
- Your income plus the income of your spouse/common-law partner is below:
 - \$24,576 if your spouse/common-law partner receives the full OAS pension
 - \$44,640 if your spouse/common-law partner does not receive an OAS pension
 - \$44,640 if your spouse/common-law partner receives the Allowance

You apply for the GIS at the same time as you apply for the OAS pension.

Benefits for your spouse or common-law partner

Allowance

If you are eligible to receive the Guaranteed Income Supplement, your spouse or common-law partner may be able to receive the Allowance if your spouse or common-law partner:

- is 60 to 64 years of age
- is a Canadian citizen or a legal resident
- resides in Canada and has resided in Canada for at least 10 years since the age of 18

- your combined annual income is less than \$34,416 (October to December 2020 maximum annual income threshold)

Allowance for the Survivor

You could receive the Allowance for the Survivor if:

- you are 60 to 64 years of age
- your spouse or common-law partner has died and you have not remarried or entered into a common-law relationship
- your annual income is less than \$25,080 (October to December 2020 maximum annual income threshold)

Where you can get help

If you have general questions about Old Age Security or specific questions about your application, contact us.

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