

# SENIORS

**Service Canada provides Canadian seniors with a single point of access to a wide range of government services and benefits.**

## **The Canada Pension Plan (CPP)**

CPP provides contributors and their families with partial replacement of earnings in the case of retirement, disability or death.

**Click:** [canada.ca/en/services/benefits/publicpensions/cpp](https://canada.ca/en/services/benefits/publicpensions/cpp)

**Call:** 1-800-277-9914

## **Survivor's Pension**

CPP survivor's pension is paid to the person who, at the time of death, is the legal spouse or common-law partner of the deceased contributor.

**Click:** [canada.ca/en/services/benefits/publicpensions/cpp/cpp-survivor-pension](https://canada.ca/en/services/benefits/publicpensions/cpp/cpp-survivor-pension)

**Call:** 1-800-277-9914

## **Old Age Security (OAS)**

The OAS pension is a monthly payment available to seniors aged 65 and older who meet the Canadian legal status and residence requirements.

**Click:** [canada.ca/en/services/benefits/publicpensions/cpp/old-age-security](https://canada.ca/en/services/benefits/publicpensions/cpp/old-age-security)

**Call:** 1-800-277-9914

## **The Guaranteed Income Supplement (GIS)**

GIS provides a monthly non-taxable benefit to OAS pension recipients who have a low income and are living in Canada.

**Click:** [canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement](https://canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement)

**Call:** 1-800-277-9914

## Child-rearing provisions

If you stopped working or received lower earnings to raise your children, you may be able to use the CPP's "child-rearing provisions" to increase the value of your CPP benefits.

**Click:** [canada.ca/en/services/benefits/publicpensions/cpp/cpp-benefit/eligibility](https://canada.ca/en/services/benefits/publicpensions/cpp/cpp-benefit/eligibility)

**Call:** 1-800-277-9914

## Credit splitting for divorced or separated couples

The CPP contributions you and your spouse or common-law partner made during the time you lived together can be equally divided after a divorce or separation.

**Click:** [canada.ca/en/services/benefits/publicpensions/cpp](https://canada.ca/en/services/benefits/publicpensions/cpp)

**Call:** 1-800-277-9914

## Benefits Finder

The Benefits Finder is a tool that can help you find Benefits and Services that you may be eligible to receive. It asks a few questions and uses your answers to search.

**Click:** [benefitsfinder.services.gc.ca](https://benefitsfinder.services.gc.ca)

## My Service Canada Account (MSCA)

Creating a My Service Canada Account provides convenient and secure access to view and update your programs and benefits information online.

Register or access now at: [canada.ca/my-service-canada-account](https://canada.ca/my-service-canada-account)

## More information

For a comprehensive list of Service Canada programs and services, please visit:

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

 **Call** 1 800 O-Canada (1 800 622-6232)

**TTY:** 1-800-926-9105

 **Twitter:** @Service\_Canada\_E