

## Key Messages

### Old Age Security program online application

#### The Old Age Security program

- The Old Age Security (OAS) program helps provide older Canadians with greater income security in their senior years.
  
- Benefits under the OAS program include:
  - the basic OAS pension, paid to all individuals aged 65 and older who meet the residence requirements;
  - the Guaranteed Income Supplement (GIS), for low-income recipients of the OAS pension; and
  - the Allowances, for low-income Canadians aged 60 to 64 who are the spouses or common-law partners of GIS recipients, or who are widows or widowers.
  
- Maximum payments and income thresholds for January to March 2026 are as follows:

<b>Old Age Security pension (65+ years old)</b>		
<b>Your situation</b>	<b>Your annual net world income in 2024 must be</b>	<b>Maximum monthly payment amount</b>
Aged 65 to 74	less than \$148,451	up to \$742.31
Aged 75 or over	less than \$154,196	up to \$816.54

<b>Guaranteed Income Supplement (65+ years old)</b>		
<b>Your situation</b>	<b>Your annual net income must be</b>	<b>Maximum monthly payment amount</b>
Single, widowed or divorced	less than \$22,488	up to \$1,108.74
Your spouse or common-law partner receives a full OAS pension	less than \$29,712 (combined income of couple)	up to \$667.41
Your spouse or common-law partner receives the Allowance	less than \$41,616 (combined income of couple)	up to \$667.41
Your spouse or common-law partner <b>does not</b> receive an OAS pension or the Allowance	less than \$53,904 (combined income of couple)	up to \$1,108.74

Allowance (60 to 64 years old)		
Your situation	Your annual net income must be	Maximum monthly payment amount
Your spouse or common-law partner receives the GIS and the full OAS pension	less than \$41,616 (combined income of couple)	up to \$1,409.72

Allowance for the Survivor (60 to 64 years old)		
Your situation	Your annual net income must be	Maximum monthly payment amount
You are a surviving spouse or common-law partner	less than \$30,312	up to \$1,680.47

### Online application

- The quickest and easiest way to apply for the OAS program benefits is online, through [My Service Canada Account](#) (MSCA).
- In MSCA, clients can apply for:
  - the OAS pension;
  - the GIS;
  - the Allowance; and
  - the Allowance for the Survivor.
- Clients can use MSCA to access a number of [self-service options](#) while avoiding mail delays and waiting in line. They can:
  - manage their personal information;
  - submit and view supporting documents for their OAS application; and
  - access their tax slips for the previous six years.

### How to apply

- For many OAS programs, clients are **automatically enrolled**. Since automatic enrolment was introduced, more than 2.1 million Canadians have received OAS without having to apply. Today, about 46% of seniors receive OAS through automatic enrolment.
- Individuals **do not** need to apply if they receive a letter from Service Canada in the month after they turned 64 years old informing them that they were selected for [automatic enrolment](#). However, if they wish to defer their OAS pension, they may do so by accessing their [My Service Canada Account](#).

- Individuals **must** apply in the following situations:
  - They receive a letter from Service Canada in the month after they turned 64 years old informing them that they **could** be eligible for the OAS pension. They will need to apply for their OAS pension as soon as possible by applying online through MSCA.
  - They **did not** receive a letter from Service Canada in the month after they turned 64 years old and they wish to start receiving their OAS pension or the GIS (if eligible) at age 65. The quickest and easiest way to apply is online, through their [My Service Canada Account](#). If they have already reached the age of 65 and they wish to start their OAS pension or GIS immediately, they should apply as soon as possible so they do not lose any benefits. Service Canada may be able to give them a retroactive payment for up to 11 months from the date their application is received.
  - They receive a letter from Service Canada, but the information needs to be updated.

## Deferring

- In deciding when to apply for their OAS pension, individuals should consider their personal health and financial situations.
- Individuals can defer receiving their OAS pension for up to 60 months after the date they become eligible for an OAS pension (up to the age of 70). Delaying their pension increases their monthly payment by 0.6% per month.
- If an individual has a low income and qualifies for the GIS, there is no benefit to delaying the start of their OAS pension.
- 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 OAS benefits.

## Other considerations

- To ensure the timely renewal of their GIS and other benefits, older Canadians are encouraged to file their Income Tax and Benefit Return with the Canada Revenue Agency by **April 30, 2026**.
- Each year, Service Canada reviews your benefit amount based on the information provided in your federal tax return. If you do not file your taxes by April 30, your GIS payments could be affected.