



Reference Guide

Application for Canadian Old Age Security, Retirement and Survivor Benefits under the Agreement on Social Security between Canada and the Netherlands

This Reference Guide:

- helps you to complete your *Application for Canadian Old Age Security, Retirement and Survivor Benefits under the Agreement on Social Security between Canada and the Netherlands*;
- gives you more information about the Old Age Security (OAS) pension, the Canada Pension Plan (CPP) retirement pension, survivor and death benefits.

If you have questions or need help applying, contact:

- in Canada and the United States:
 - English: 1-800-277-9914
 - French: 1-800-277-9915
 - TTY: 1-800-255-4786
- from all other countries: 1-613-957-1954 (collect calls accepted)
- your local social security office

Ce guide de référence est également offert en français sous le titre
*Guide de référence - Demande de prestations canadiennes de vieillesse,
de retraite et de survivants en vertu de l'Accord de sécurité sociale
entre le Canada et les Pays-Bas.*

Deze referentiegids wordt eveneens in het Nederlands aangeboden onder de
titel *Aanvraag tot Canadese ouderdoms-, pensioen- en overlevingsuitkeringen
conform de sociale zekerheidsovereenkomst tussen Canada en Nederland.*

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Step One: Identifying the benefits for which you are applying

If you think you meet the conditions below for any benefit, you should apply for that benefit. You can use the application form to apply for more than one benefit.

In certain circumstances, there may be additional conditions for entitlement, which are not listed below. Once your application is received, Service Canada will determine whether you meet the conditions.

OAS pension

You may qualify for an OAS pension if you:

- have reached age 65; and
- have resided in Canada for at least one year since reaching age 18; and
- were a Canadian citizen or legal resident of Canada at the time of your departure; and
- have resided in Canada since reaching age 18 and in the Netherlands for a total of at least 20 years.

CPP retirement pension

You may qualify for a CPP retirement pension if you:

- have made at least one valid contribution to the CPP; and
- have reached age 60.

Valid contributions can be either from work you did in Canada, or as the result of receiving credits from a former spouse or former common-law partner at the end of the relationship.

CPP survivor's pension

You may qualify for a CPP survivor's pension if your spouse or common-law partner:

- is deceased; and
- has made at least one valid contribution to the CPP; and
- has contributed to the CPP or has periods of insurance under the legislation of the Netherlands for a minimum period (which can vary between three and ten years, depending on the deceased contributor's age at the time of death).

Valid contributions can be either from work the deceased did in Canada, or as the result of receiving credits from a former spouse or former common-law partner at the end of the relationship.

The 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. It is also paid even if you remarry.

For CPP purposes, a spouse is a person to whom you are legally married. A common-law partner is a person of either sex who has lived with you in a conjugal relationship for at least one year.

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CPP surviving child's benefit

The child(ren) of the deceased may qualify for a CPP surviving child's benefit. To be eligible, the child(ren) must be the deceased's:

- natural child;
- legally adopted child;
- child adopted in fact; or
- a child who was legally or in fact in the care and custody of the deceased.

must be:

- under age 18, or
- between the ages of 18 and 25 and in full-time attendance at school or university; or
- age 18 or older and disabled, having been disabled without interruption since reaching age 18 or since the contributor's death; and

and the deceased must have:

- made at least one valid contribution to the CPP; and
- contributed to the CPP or have periods of insurance under the legislation of the Netherlands for a minimum period (which can vary between three and ten years, depending on the deceased contributor's age at the time of death).

Valid contributions can be either from work the deceased did in Canada, or as the result of receiving credits from a former spouse or former common-law partner at the end of the relationship.

If the child is age 18 or older, he or she must submit a separate application form entitled "*Application for Canada Pension Plan Child's Benefits under the Agreement on Social Security between Canada and the Netherlands*". This form is available on this website and from your nearest social security office.

CPP death benefit

The CPP death benefit is a one-time, lump-sum payment to the estate on behalf of the deceased CPP contributor. If no estate exists, the payment is made to the person responsible for the funeral expenses, the surviving spouse or common-law partner, or the next of kin, if the deceased contributor:

- has made at least one valid contribution to the CPP, and
- has contributed to the CPP or has periods of insurance under the legislation of the Netherlands for a minimum period (which can vary between three and ten years, depending on the deceased contributor's age at the time of death).

Valid contributions can be either from work the deceased did in Canada, or as the result of receiving credits from a former spouse or former common-law partner at the end of the relationship.

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Date of death

You must submit proof of your deceased spouse's or common-law partner's date of death with your application for a CPP survivor's pension, death benefit or surviving child benefit. To be accepted as proof, the document must give the name, date and place of death of your deceased spouse or common-law partner. The document must be on official letterhead or contain a seal, and provide the name and/or signature of the person or authority issuing the document. The following documents may be accepted as proof of date of death.

Acceptable documents for proof of death:

- Burial or death certificate
- Certification of death from another country, if an agreement on social security exists with that country
- Life or group insurance claim along with a statement signed by a medical doctor
- Medical certification of death
- Memorandum of notification of death issued by the Chief of National Defence Staff
- Notarial copy of letters of probate
- Official death certificate
- Official notification from the Public Trustee for a province
- Registration of death
- Statement of a medical doctor, coroner or funeral director
- Statement of verification of death from the Department of Veterans Affairs

Marital status at the time of death

If you were married to the deceased at the time of death, we need documents to confirm the date of your marriage. When possible, a certified true copy of your original marriage certificate should be submitted.

If you are unable to obtain this document, please complete the form *Statutory Declaration of Legal Marriage* available on the Service Canada website and provide any additional documentation and send it with your application.

If you and the deceased were living in a common-law relationship, the form *Statutory Declaration of Common-law Union* and additional documentation must be submitted to confirm the start date of your common-law union. The form is available on the Service Canada website.

Divorced or separated: Splitting CPP credits

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. If you wish to apply for a division of CPP credits, complete the form *Canada Pension Plan Credit Split (upon separation or divorce)* available on the Service Canada website and attach it to your application form. Service Canada will determine whether a division of pension credits is possible.

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Step Two: Completing the application form

All applicants must complete sections 1, 2 and 8 of the application form. Depending on the benefit(s) you are applying for, you must also complete the following sections:

- Section 3: OAS pension
- Sections 4 and 5: CPP retirement pension
- Sections 4 and 6: CPP survivor's pension or death benefit
- Sections 4 and 7: CPP surviving child's benefit.

Section 1 – To be completed by all applicants

Question 1.1

If you are applying for an OAS or a CPP retirement pension, provide your Social Security or Identification Number in the Netherlands and your Canadian Social Insurance Number (SIN). If you are applying for a CPP survivor's pension, a surviving child's benefit or a death benefit, provide the Social Security or Identification Number in the Netherlands and the Canadian SIN of the deceased contributor.

If you do not have a Canadian SIN, or if you do not know it, the information you will provide in Section 2 of the application form may be sufficient to identify you or the deceased contributor.

Question 1.2

Be sure to indicate all the benefits you are applying for and submit the necessary documents that are indicated for each benefit. If you are unable to obtain a birth certificate, the competent institution of the Netherlands may have an alternate means for verifying your date of birth.

Section 2 – General information about the Canada Pension Plan contributor or the Old Age Security pension applicant (to be completed by all applicants)

If you are applying for an OAS or CPP retirement pension, the information required in questions 2.1 to 2.7 refers to you.

If you are applying for a CPP survivor's pension, surviving child's benefit or death benefit, the information required in questions 2.1 to 2.7 refers to the deceased contributor.

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Section 3 – To be completed when applying for an Old Age Security pension

Question 3.1

You can decide when you want your OAS pension to start:

- your OAS pension can start as early as the month following your 65th birthday.
- you can delay your pension start date. If you choose to delay your pension, the amount may increase by 0.6% for every month you delay for a maximum of 60 months. If you delay until age 70, for example, your OAS pension amount will increase by 36% for the rest of your life.

When you decide on a date, consider your personal situation including your current and future sources of income, your work now and in the future and your plans for retirement. You may want to speak to a financial advisor to help you decide.

The earliest you can apply for your pension is 11 months before your pension start date.

Question 3.3

To be eligible for the OAS pension, you must meet the legal status requirement.

Legal status means that you are or were lawfully in Canada in accordance with the immigration laws of Canada.

If you live in Canada, you must be a Canadian citizen or a permanent resident (formerly called landed immigrant), or you hold a certificate of Indian Status (also referred to as a Status Card) or a temporary resident permit (formerly called Minister's permit) on the day before your application is approved.

If you live outside Canada, you must have been a Canadian citizen or a permanent resident or have held Indian Status or a temporary resident permit on the day before you left Canada.

Documents to prove your legal status in Canada:

- **if you were born in Canada and have lived in Canada all your life**, you do not need to prove your legal status.
- **if you were born in Canada and became a citizen of another country before February 15, 1977**, you may have given up your Canadian citizenship. If you are not sure what your status is, contact an Immigration, Refugees and Citizenship Canada (IRCC) office.
- **if you were born outside Canada**, one of the following is required:
 - certificate of Canadian citizenship, naturalization certificate, or Canadian passport issues in 1970 or later;
 - Canadian immigration documents (for example, IMM1000 - Record of Landing or Permanent Resident Card) or Canadian immigration stamp on your passport;
 - certificate of Indian Status. This applies only to registered Indians who are members of Canadian Indian reserves;
 - temporary resident permit (or Minister's permit).

If you no longer have your original documents, Service Canada may ask IRCC for information on your behalf. To do this, you must complete, sign and return form ISP-3210 with your application. You can find the form online at www.canada.ca/oas-forms or by calling Service Canada.

If you no longer have proof of your Indian Status, contact Indigenous Services Canada (ISC) to request a replacement card. You can find the form online at www.canada.ca/en/indigenous-services-canada.

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Question 3.4

List all the countries where you have resided since birth. Your periods of residence in Canada should only include periods when you resided in Canada and should not include periods when you were only present in Canada while maintaining residential ties in another country (for example, temporary visits or time spent studying in Canada).

About residence in Canada:

- residence is the period of time when you ordinarily make Canada your home.
- if you are physically present in Canada, you are not necessarily a resident of Canada.
- you can be resident of only one country at a time. Your country of residence is the one with which you have the most significant residential ties.
- a temporary absence from Canada (for example, holidays) does not normally interrupt your Canadian residence if you continue to keep residential ties to Canada.

Below is an example of a completed residence statement:

3.4 List all the countries, including Canada, where you have resided since birth.					
From YYYY-MM-DD	To YYYY-MM-DD	Country	Have you also worked in this country?	Have you applied for a benefit from this country?	Your insurance or identification number in this country
			☐ Yes ☐ No	☐ Yes ☐ No	
			☐ Yes ☐ No	☐ Yes ☐ No	
			☐ Yes ☐ No	☐ Yes ☐ No	
			☐ Yes ☐ No	☐ Yes ☐ No	

Question 3.6

You must check the appropriate box to indicate if your net world income is more than the amount indicated. If you are a non-resident of Canada with a net world income exceeding the threshold amount indicated, the OAS pension recovery tax may be deducted from your monthly OAS pension at the rate of 25% unless the country you live in has a tax treaty with Canada that reduces the rate or that exempts you from paying the tax.

The OAS pension recovery tax deduction is calculated by the Canada Revenue Agency (CRA) based on your previous year's net world income. The CRA will send you an Old Age Security Return of Income (OASRI) form in February each year if you live in a country where the OAS pension recovery tax applies. Regardless of your income, you must file this return by April 30th every year. If you do not, your OAS pension will be suspended in July.

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Section 4 – To be completed when applying for a Canada Pension Plan pension

Question 4.1

If you have children born after 1958, the child-rearing provision may help you receive a higher CPP benefit amount. The amount of benefits paid under the CPP is based on how long and how much you contributed to the Plan while you were working and, in some cases, your age when your benefit begins. Periods of time when you had no or low earnings usually result in a lower benefit amount.

If you were not working or had low earnings while caring for a child under the age of 7, the child-rearing provision can be used to exclude these time periods from the calculation of your benefit. This may help you qualify for benefits or increase the benefit amount you can receive.

To qualify for the child-rearing provision:

- you must have either not worked or had low earnings while being the primary caregiver* of a child under the age of 7 who was born after December 31, 1958;
- you or your spouse or common-law partner must have received Family Allowance payments or been eligible** for the Canada Child Tax Benefit (even if you did not receive the benefit); and
- you must provide proof of birth for each child listed, if a Canadian SIN is not provided. If a child was born outside Canada, proof of the child's entry into Canada must be provided as well.

* The primary caregiver is the person who spent the most time caring for the daily needs of the child, such as supervision, preparation of meals, school attendance, doctor appointments, etc.

** If you were the primary caregiver of a child and did not receive the Canada Child Tax Benefit only because your family income was too high, you are considered to have been eligible for the Canada Child Tax Benefit.

Family Allowance

The Family Allowance program (commonly referred to as the "baby bonus") paid a monthly cheque to parents or guardians of dependent children under the age of 18. In most families, payments were issued to the mother. The Family Allowance program was replaced by the Canada Child Tax Benefit in 1993.

Canada Child Tax Benefit (CCTB)

The CCTB is a monthly benefit administered by the CRA. The amount of the CCTB is based on your net family income, the number of children you have, and the ages of your children. You might have been considered eligible for the CCTB even if you did not receive it. For more information about the CCTB, please contact the CRA at www.canada.ca/taxes.

Question 4.2

If you remained at home to care for a child under age 7, but your spouse received Family Allowance payments, your spouse can waive their rights in your favour. This means your spouse foregoes his or her rights to the child-rearing provision, since it cannot be used by both you and your spouse for the same time periods and the same children. To waive his or her rights, your spouse has to complete and sign question 4.2 of your application.

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Please note if your spouse or common-law partner received CCTB payments but you were actually the primary caregiver of the child, you may be eligible for the child-rearing provision. To be considered, you will need to provide a letter from the CRA indicating that you would have been eligible for the CCTB while you were the primary caregiver for the child. If this situation applies, contact the CRA at www.canada.ca/taxes for more information about obtaining this letter.

Section 5 – To be completed when applying for a Canada Pension Plan retirement pension

Question 5.1

You can begin receiving your CPP retirement pension anytime after turning 60 years of age.

Reduced Pension: from Age 60 to Age 65

If you take the CPP retirement pension early, it is reduced by 0.6% for each month you receive it before age 65 (7.2% per year). This means that an individual who starts receiving their CPP retirement pension at the age of 60 will receive 36% less than if they had taken it at 65.

Your CPP retirement pension starts the month after we receive your application (or at a later date, if you indicate one on your application). The earliest you can begin receiving it is the month after your 60th birthday.

Full Pension: at Age 65

If you start receiving your pension at age 65, you will get the full pension amount you are entitled to receive, based on your earnings and contributions. Your pension will start the month after your 65th birthday.

Increased Pension: After the Age of 65

If you take the CPP retirement pension late, your monthly payment amount will increase by 0.7% for each month after the age 65 that you delay receiving it up to age 70 (8.4% per year). This means that an individual who starts receiving their CPP retirement pension at the age of 70 will receive 42% more than if they had taken it at 65.

If you are applying after your 65th birthday, you can choose to receive retroactive pension payments, but they cannot begin earlier than the month after your 65th birthday. In general, we can make retroactive payments of CPP benefits for up to 12 months (11 months plus the month you apply).

If you delay applying for your CPP retirement pension after you turn 70, you risk losing benefits. There is no financial benefit in delaying your pension after age 70.

How to decide when you take your CPP retirement pension

The decision is yours, and depends on your personal circumstances. You should consider the following:

- how much and how long you have paid into the CPP so far;
- your other retirement income;
- if you have a company pension plan (check with your employer to see if it will be affected by your CPP pension);
- whether or not you will work after the age of 60;
- your current health and family health history; and
- your retirement plans.

You should carefully consider your personal situation when deciding when to start your CPP retirement pension.

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The Canada Pension Plan's Post-Retirement Benefit

You may be eligible for a Post-Retirement Benefit if you are 60 to 70 years of age and you are working or return to work in Canada (outside Quebec) while receiving a retirement pension from the CPP or Quebec Pension Plan (QPP).

The Post-Retirement Benefit will allow you to increase your retirement income even if you are already receiving the maximum CPP pension amount. It is a secure monthly benefit that will rise with increases in the cost of living and be payable for the rest of your life.

You do not need to apply for the Post-Retirement Benefit. If you are eligible, it will be paid to you automatically.

For each year that you make a valid contribution to the CPP while receiving your retirement pension, you become eligible for a new Post-Retirement Benefit the following January. Like the CPP retirement pension, the amount of each Post-Retirement Benefit will depend on your level of earnings, the amount of CPP contributions you made during the previous year, and your age as of the effective date of the Post-Retirement Benefit.

Each new Post-Retirement Benefit will be added to any previously earned Post-Retirement Benefits and to any other CPP benefits to which you are entitled.

Contributions to the Post-Retirement Benefit are mandatory for working CPP retirement pension recipients under age 65 and their employers. If you are self-employed, you will have to contribute both the employee and employer portions.

If you work in the same year that your retirement pension begins, we will determine which portion of that year's contributions will go toward the retirement pension and which portion, if any, will go toward the Post-Retirement Benefit.

If you are at least 65 years of age, you can choose not to contribute. At age 70, you are no longer able to contribute. To find out more about how to stop contributing to the CPP, visit the CRA Web site at **www.canada.ca/taxes** or call 1-800-959-8281.

Contributions to the Post-Retirement Benefit could help you qualify for the Post-Retirement Disability Benefit but do not create eligibility for, or increase the amount of, any other CPP benefits. A Post-Retirement Benefit cannot be divided with a former spouse (credit splitting) or shared with a current spouse (pension sharing).

For more information on the Post-Retirement Benefit, visit our Web site at **www.canada.ca/cpp**.

If you work in Quebec while receiving a CPP or QPP retirement pension, you can contact Retraite Québec to find out more about contributions to the QPP retirement pension supplement, visit **www.retraitequebec.gouv.qc.ca/en** or call 1-800-463-5185.

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Question 5.2

List all the countries where you have lived or worked other than Canada and indicate if you have applied for a benefit from that country.

Below is an example of a completed table:

5.2 List all the countries where you have lived or worked other than Canada.				
From YYYY-MM-DD	To YYYY-MM-DD	Country	Your insurance or identification number in this country	Have you applied for a benefit from this country?
				☐ Yes ☐ No
				☐ Yes ☐ No
				☐ Yes ☐ No
				☐ Yes ☐ No

Section 6 – To be completed when applying for a survivor’s pension or a death benefit

Question 6.1

List all the countries where the deceased contributor has lived or worked other than Canada and indicate if you have applied for a benefit from that country.

Below is an example of a completed table:

6.1 List all the countries where the deceased contributor has lived or worked other than Canada.					
From YYYY-MM-DD	To YYYY-MM-DD	Country	Did the deceased live and/or work in this country?	The deceased's insurance or identification number in this country	Have you applied for a benefit from this country?
			☐ Lived ☐ Worked ☐ Both		☐ Yes ☐ No
			☐ Lived ☐ Worked ☐ Both		☐ Yes ☐ No

Questions 6.2 to 6.7

The information required refers to the person applying for a CPP survivor’s pension (surviving spouse or common-law partner) or a CPP death benefit (person acting on behalf of the estate of the deceased).

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Question 6.8

- a) Indicate if there is an executor, administrator or legal representative of the estate of the deceased contributor. If there is an executor, administrator or other legal representative for the estate of the deceased contributor (other than the surviving spouse or common-law partner), that person must submit a separate application for the CPP death benefit. If there is no such person, or if that person is the surviving spouse or common-law partner, the surviving spouse or common-law partner may apply for the CPP death benefit at the same time as applying for a CPP survivor's pension.
- b) Indicate if there was a person responsible for the funeral expenses and provide the funeral contract or funeral receipts.

Questions 6.9 to 6.15

The information required refers to the person applying for a survivor's pension (surviving spouse or common-law partner).

Section 7 – To be completed when applying for a surviving child's benefit

Question 7.1

Provide the information required for all the surviving children of the deceased contributor and submit a birth certificate for each child.

Questions 7.2 to 7.4

Complete these questions only if you are applying for this benefit on behalf of a dependent child and you are not applying for a CPP survivor's pension. If you are applying both for a CPP surviving child's benefit, for a child under age 18 who is in your care, and for a CPP survivor's pension, leave questions 7.2 to 7.4 blank.

Section 8 – Declaration and signature of the applicant

Before you sign your application, be sure to read the declaration in Section 8 of application form to find out how Service Canada uses your personal information.

By signing your application, you attest to the truth of the information given in the application. You also authorize the competent institution of the Netherlands to provide Service Canada information, which may affect your entitlement to the Canadian benefits for which you are applying.

Note: If you make a false or misleading statement, you may be subject to an administrative monetary penalty and interest, if any, under the CPP or the OAS Act, or may be charged with an offence. Any benefits you received or obtained to which there was no entitlement would have to be repaid.

If you are applying on behalf of a person who is incapable of managing their own affairs, you must check the appropriate box, sign the application and provide proof that you are authorized to apply on behalf of that person.

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Unable to apply

If, due to a medical condition, you were unable to apply earlier or to ask someone to apply on your behalf, you can complete the form *Declaration of Incapacity* available on the Service Canada website. If you meet all of the eligibility requirements, filling out and returning this form may allow you to receive your pension with an earlier start date.

Receiving your pension

We encourage you to choose to receive your monthly payments by direct deposit into your account at your financial institution, a quick, reliable and secure way to receive your payment.

Provide your banking information which can be found on a cheque as indicated below by completing the form *Direct Deposit Enrolment Form*. Alternatively, you can attach a void cheque when you submit your application.

The diagram shows a void cheque with the following fields and labels:

- Name and Address of Account holder**: Located at the top left.
- Cheque Number: 000102**: Located at the top right.
- Date**: A line for the date, located below the cheque number.
- Pay to the order of**: A line for the payee's name, located on the left side.
- "VOID"**: Large text in the center of the cheque.
- \$**: A line for the dollar amount, located to the right of "VOID".
- Dollars**: A line for the word amount, located to the right of the dollar amount.
- Signature**: A line for the signature, located at the bottom center.
- Branch Number**: Labeled below the MICR line "485".
- Institution Number**: Labeled below the MICR line "00646".
- Account Number**: Labeled below the MICR line "0164"0234-5800".

For direct deposit outside Canada

Visit www.directdeposit.gc.ca to obtain a form and list of countries where direct deposit is available. You can also contact Service Canada at 1-800-277-9914 from the United States and at 1-613-957-1954 from other countries (collect calls are accepted Monday to Friday, 8:30 a.m. to 4:30 p.m. Eastern Time).

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Certified photocopies of original documents

When you send us documents, you should send certified photocopies instead of original documents, if possible. If you send original documents, you should send them by registered mail. Service Canada will return all original documents to you.

Service Canada can only accept a photocopy of an original document if it is certified as a true copy of the original. Professions authorized to certify documents include:

- Accountant
- Chief of First Nations Band
- Commissioner for Oaths
- Employee of a Service Canada Centre acting in an official capacity
- Funeral Director
- Justice of the Peace
- Lawyer, Magistrate, Notary
- Manager of a Financial Institution
- Medical and Health Practitioner: Chiropractor, Dentist, Doctor, Naturopathic Doctor, Nurse Practitioner, Ophthalmologist, Optometrist, Pharmacist, Psychologist, Registered Nurse
- Member of Parliament or their staff
- Member of a Provincial Legislature or their staff
- Minister of Religion
- Municipal Clerk
- Official of a federal or provincial government department, or one of its agencies
- Official of an Embassy, Consulate or High Commission
- Official of a country with which Canada has a reciprocal Social Security Agreement
- Police Officer
- Professional Engineer
- Social Worker
- Teacher
- University Professor

The person certifying the document must:

- compare the original document to the photocopy;
- state their official position or title, sign and print their name;
- give their telephone number;
- write the date they certify the document; and
- write the following on the photocopy:
"This photocopy is a true copy of the original document which has not been altered in any way."

Indicate the Canadian SIN of the client on any document or photocopy that you send us.

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Protection of personal information

The information you provide is collected under the authority of the OAS Act and the CPP and will be used to determine your eligibility and entitlement. The SIN is collected under the authority of section 52 of the *CPP Regulations*, section 18 of the *OAS Regulations* and in accordance with Treasury Board Secretariat Directive on the SIN as an authorized user of the SIN. The SIN will be used to ensure an individual's exact identification so that contributory earnings can be correctly posted allowing for benefits and entitlements to be accurately calculated. The SIN will also be used for income verification purposes with the Canada Revenue Agency to deliver better service to you, and minimize government duplication.

Submitting this application is voluntary. However, if you refuse to provide your personal information, Employment and Social Development Canada (ESDC) will be unable to process your application.

The information you provide may be used and/or disclosed for policy analysis, research, and/or evaluation purposes. However, these additional uses and/or disclosures of your personal information will never result in an administrative decision being made about you (such as a decision on your entitlement to a benefit).

The information you provide may be shared within ESDC, with any federal institution, provincial authority or public body created under provincial law with which the Minister of ESDC may have entered into an agreement, and/or with nongovernmental third parties for the purpose of administering the CPP, the OAS program, other acts of Parliament and federal or provincial law as well as for policy analysis, research and/or evaluation purposes. The information may be shared with governments of other countries in accordance with agreements for the reciprocal administration or operation of foreign pension programs, of the OAS Act and of the CPP.

Your personal information is administered in accordance with the *Department of Employment and Social Development Act*, the OAS Act, the CPP, the *Privacy Act*, and other applicable laws. You have the right to the protection of, access to, and correction of your personal information, which is described in Personal Information Bank ESDC PPU 146 (CPP), Personal Information Bank ESDC PPU 116 (OAS) and Personal Information Bank ESDC PPU 175 (International Social Security). Instructions for obtaining this information are outlined in the government publication entitled *Info Source*, which is available online at:

www.canada.ca/en/employment-social-development/corporate/transparency/access-information. *Info Source* may also be accessed online at any Service Canada Centre.

You have the right to file a complaint with the Privacy Commissioner of Canada regarding the institution's handling of your personal information at: **www.priv.gc.ca/en/report-a-concern** or by calling 1-800-282-1376.