Service Canada

Reference Guide

Application for Canadian Old Age Security pension and Canada Pension Plan Retirement and Survivor Benefits under the Convention on Social Security between Canada and the Swiss Confederation

This Reference Guide:

- helps you to complete your *Application for Canadian Old Age Security pension and Canada Pension Plan Retirement and Survivor Benefits under the Convention on Social Security between Canada and the Swiss Confederation*;
- 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 pension de la Sécurité de la vieillesse du Canada et de prestations de retraite et de survivants du Régime de pensions du Canada en vertu de la Convention de sécurité sociale entre le Canada et la Confédération Suisse.*

Reference Guide

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 have resided in Switzerland or have periods of insurance under the legislation of Switzerland 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 Switzerland 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. If you were legally separated from your deceased spouse at the time of their death, you may still qualify for a survivor’s pension.

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.

Reference Guide

CPP surviving child's benefit

The child(ren) of the deceased could be eligible 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 under the decision-making responsibility of the deceased.

The child must also be a dependent child of the deceased. A dependent child is a child who, at the time of death of the deceased, was:

- under age 18; or
- between the ages of 18 and 25 and attending school or university full-time or part-time; 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 Switzerland 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 between the ages of 18 and 25 years old, he or she must complete and submit the form "*Application for Canada Pension Plan Child's Benefits under the Convention on Social Security between Canada and the Swiss Confederation and Declaration for a Student Over 18 Years of Age in Attendance at School or University*". This form is available on this website and from your nearest social security office. The child must be attending school or university full-time or part-time to receive or continue to receive the benefit.

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 Switzerland 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.

Reference Guide

Proof of date of death

You must provide proof of date of death for the deceased with your application for a CPP survivor's pension, death benefit or surviving child benefit if the death occurred outside Canada. You do not need to provide proof of date of death for the deceased, if the death occurred in Canada and Service Canada has previously been contacted to inform us of the date of death. The department will advise when required.

To be accepted as proof of date of death, the document must:

- name the deceased, date and place of death,
- 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
- Death certificate 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 certificate of death
- Memorandum of notification of death issued by the Chief of National Defence Staff
- Letters of probate
- Official notification from a provincial public trustee or administrator of estates
- Registration of death under a provincial or territorial authority
- Statement signed by 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 copy of your 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.

Dividing CPP contributions - Credit split provision

If you have been separated, divorced or in a common-law relationship that ended, the contributions that you and your former spouse or common-law partner made to the CPP during the time you lived together could be combined and equally divided. For more information about credit splitting, visit **www.canada.ca/cpp-credit-split**.

Note: The division of these credits is permanent. An individual who is approved for a credit split with their separated spouse in January 2025 or later is not eligible for a CPP survivor's pension due to the death of the same separated spouse.

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 Switzerland 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 Switzerland 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 Switzerland may have an alternate means for verifying your date of birth.

Section 2 – Information about the CPP contributor or the OAS 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 2.8 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 2.8 refers to the deceased contributor.

Reference Guide

Section 3 – To be completed when applying for an OAS 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**.

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.					ANNEX A
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.

Reference Guide

Section 4 – To be completed when applying for a CPP pension

Question 4.3

If you (or the deceased contributor) worked less or stopped working because you (or the deceased contributor) were the primary caregiver for one or more children under the age of 7, you (or the deceased contributor) may have contributed little or nothing to the CPP. For this reason, we may be able to apply the child-rearing provision. This could help you (or the deceased contributor) meet the minimum amount of valid CPP contributions needed to qualify for a CPP benefit, and/or could increase the benefit amount you receive.

For the CPP, the **primary caregiver** is the person who is/was most responsible for the daily needs of the child(ren) until the age of 7. Some things a primary caregiver does are: watch over the child(ren), prepare meals, go to school meetings and events, or take the child(ren) to doctors appointments.

Note: Only one person can be the primary caregiver at any time. Therefore, this provision can only be applied to one account for the same time period and child(ren).

To qualify for the child-rearing provision, you (or the deceased contributor) must have been the primary caregiver and:

- received the Family Allowance (available before 1993); and/or
- been eligible for the Canada child benefit, even if you (or the deceased contributor) did not receive it (available since 1993).

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 benefit in 1993.

The **Canada child benefit** is a tax-free monthly payment made to eligible families to help with the cost of raising children under 18 years of age. It is administered by the CRA. The amount of the Canada child benefit 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 Canada child benefit even if you did not receive it. For more information, contact the CRA at **www.canada.ca/taxes**.

Note: If you do not provide the SIN of the child(ren) and/or the child(ren) was born outside of Canada, Service Canada will require a copy of an acceptable document confirming the child(ren)'s date of birth (i.e. birth certificate) and/or proof of the child(ren)'s date of entry into Canada (e.g. IMM 1000 or passport). Service Canada may request an original or certified copy at any time.

Question 4.4

The child-rearing provision cannot be applied to both you and your current/former spouse or common-law partner's CPP benefit(s) (or the deceased contributor and his or her current/former spouse or common-law partner's CPP benefit(s)) for a child for the same time period.

If you (or the deceased contributor) were the primary caregiver, but did not receive the Family Allowance, we would not be able to apply this provision to the CPP benefit(s). However, your current/former spouse or common-law partner (or the deceased contributor's current/former spouse or common-law partner) can choose to transfer their rights to the provision to you. They can do this by signing the waiver of rights.

Reference Guide

Section 5 – To be completed when applying for a CPP 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.

Reference Guide

The CPP 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 no 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.

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.				ANNEX C
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.					ANNEX D
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).

Reference Guide

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

If the deceased had children under the age of 18 living with them or in their care, provide the information required for the surviving children of the deceased contributor. If you do not provide the SIN of the child(ren) and/or the child(ren) was born outside of Canada, Service Canada will require a copy of an acceptable document confirming the child(ren)'s date of birth (i.e. birth certificate) and/or proof of the child(ren)'s date of entry into Canada (e.g. IMM 1000 or passport). Service Canada may request an original or certified copy at any time.

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 living with you or in your care, and for a CPP survivor's pension, leave questions 7.2 to 7.4 blank.

Note: If a child was living with or in the care of the deceased but is now living with or in the care of someone other than you, that person must apply on the child’s behalf for that child to receive the benefit.

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 Switzerland 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 *Canada Pension Plan* or the *Old Age Security 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.

Reference Guide

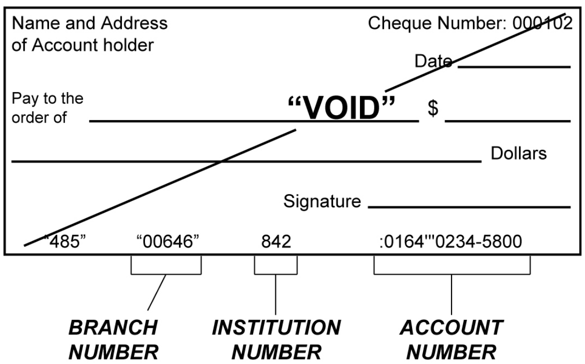
Unable to apply

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.



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).

Photocopies and original documents

Please send photocopies rather than original documents whenever submitting documents to Service Canada. If you must send your original documents, we suggest you send them by registered mail. We will return the original documents to you.

- We can only accept a photocopy of an original document if it is readable.
- If the document has information on more than one page, photocopy all pages.
- Please write your Social Insurance Number on any document or photocopy that you send to Service Canada.

Note: If your photocopy is missing any of the above elements, it will not be accepted, and you will have to submit a new photocopy. This could result in delays in processing your application. Service Canada may request an original or certified copy at any time.

Reference Guide

Protection of personal information

The information you provide is collected under the authority of the *Old Age Security Act* and the *Canada Pension Plan* and will be used to determine your eligibility and entitlement. The Social Insurance Number (SIN) is collected under the authority of section 52 of the *Canada Pension Plan Regulations*, section 18 of the *Old Age Security 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 *Canada Pension Plan*, the *Old Age Security Act*, 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 *Old Age Security Act* and of the *Canada Pension Plan*.

Your personal information is administered in accordance with the *Department of Employment and Social Development Act*, the *Old Age Security Act*, the *Canada Pension Plan*, 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/infosource-ESDC**. *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.