



Canada Pension Plan Retirement Pension

You are eligible to apply for a Canada Pension Plan (CPP) retirement pension if you have made at least one valid contribution to the Plan and are:

- at least 65 years of age; or
- you are between the ages of 60 and 64 and have reduced or stopped working.

You are considered to have reduced working if your earnings have been significantly reduced.

If you receive CPP prior to your 65th birthday, the amount of pension is adjusted by 0.5% for each month that you start your pension prior to age 65.

For additional information about the Plan, eligibility, and application process, please visit the Employment and Social Development Canada [website](#).

Old Age Security Pension

Old Age Security (OAS) pension is a monthly payment available to most Canadians who are aged 65 or older.

You may be eligible to receive Old Age Security if you fall into one of the following categories:

- Living in Canada:
 - You are 65 or older
 - You live in Canada and are a Canadian citizen or a legal resident at the time your pension is approved
 - You lived in Canada for at least ten years after reaching age 18
- Living Outside of Canada:
 - You are 65 or older
 - You left the country and were a Canadian citizen or a legal resident of Canada at that time
 - You lived in Canada for at least 20 years after reaching the age 18.
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For additional information on Old Age Security pension, how you can apply, income restrictions and pension rates, please visit the Employment and Social Development Canada [website](#).