



Guide for Completing an Application for Canadian Old Age, Retirement and Survivors Benefits under the Agreement on Social Security between Canada and Denmark

If you:

- reside in Denmark; and
- wish to apply for a Canadian Old Age Security pension or a Canada Pension Plan Retirement, Survivor's, Surviving Child's or Death benefit,

you must complete an "Application for Canadian Old Age, Retirement and Survivors Benefits under the Agreement on Social Security between Canada and Denmark"*.

This guide has been prepared to help you fill out the application form. Please read the guide carefully and follow the instructions which are given. In order to act on your application as quickly as possible, Service Canada *must* have all the information which is requested in the application form. The more accurately the form is completed, the better we can serve you.

- * If you wish to apply for a Canada Pension Plan Disability pension or Disabled Contributor's Child's benefit, you will have to complete a different form entitled "Application for Canada Pension Plan Disability Benefits under the Agreement on Social Security between Canada and Denmark". This form is available on this website and from your nearest social security office.

*Ce guide est également offert en français sous le titre
Guide pour remplir une demande de prestations canadiennes de
vieillesse, de retraite et de survivants en vertu de l'Accord de sécurité
sociale entre le Canada et le Danemark*

*Denne vejledning findes også i en dansk version; dens betegnelse er:
Vejledning i udfyldelsen af skemaet til ansøgning om ydelser fra
Canada i Henhold til Konventionen om social sikring mellem Canada
og Danmark*

Step One: Identifying the benefits for which you will apply

The first step is to identify the benefits for which you might be eligible. To help you do this, we have listed below some of the essential conditions for entitlement to each benefit.

It is very important to note that entitlement to one of these benefits - the Old Age Security pension - is based only on your age and your residence in Canada. For entitlement to any of the benefits under the Canada Pension Plan, however, contributions to the Plan, based on earnings from employment or self-employment since the start of the Plan in January 1966, are required.

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

For some benefits and in certain circumstances there may be additional conditions for entitlement which are not given below. Once your application has been received, Service Canada will determine as quickly as possible whether you meet the conditions, and we will advise you directly of our findings.

The Old Age Security pension

You may qualify for an Old Age Security 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
- if you were previously in receipt of an Old Age Security pension, have resided in Canada since reaching age 18 or in Denmark since reaching age 18 and since 1 April 1957 for at least 20 years in total; or
- if you were not previously in receipt of an Old Age Security pension, have resided in Canada and in Denmark since reaching age 18 and since 1 April 1957 for at least 20 years in total.

If you are age 64 and meet the last three conditions listed above, you should submit an application for an Old Age Security pension without delay to ensure that your pension will start to be paid when you reach age 65.

You are not required to have worked in Canada to be eligible for this pension, nor must you cease employment before you can start to receive a pension.

To apply for an Old Age Security pension, please complete sections 1, 2, 3 and 7 of the application form.

If, in addition to residing in Canada, you have worked in Canada at any time since January 1966 and have contributed to the Canada Pension Plan, you should *also* apply for a Canada Pension Plan Retirement pension. Please read the following section for more information about this benefit.

Canada Pension Plan Retirement pension

You may qualify for a Canada Pension Plan Retirement pension if you:

- have contributed to the Canada Pension Plan anytime since the start of the Plan in 1966; and
- have reached age 60.

If you start to receive your Retirement pension before age 65, it will be reduced for each month between the month your pension begins and the month of your 65th birthday. This reduction is permanent. Please see Section 4 for more information about the adjustments to the Canada Pension Plan Retirement pension.

To apply for a Canada Pension Plan Retirement pension, please complete sections 1, 2, 4 and 7 of the application form.

Canada Pension Plan Survivor's pension

You may qualify for a Canada Pension Plan Survivor's pension if *your spouse or common-law partner*:

- is deceased; and
- had contributed to the Canada Pension Plan anytime since the start of the Plan in 1966; and
- had contributed to the Canada Pension Plan or the social security system of Denmark (from the start of the Canada Pension Plan in 1966) for a minimum period (which can vary between three and ten years, depending on your spouse's or common-law partner's age at the time of death); and

if you:

- had reached age 35 at the time of your spouse's or common-law partner's death; or
- had not yet reached age 35 at the time of your spouse's or common-law partner's death; but
 - are disabled (see page 5 of this guide - "Canada Pension Plan Disability pension" - for a definition of the term "disabled"); or
 - were caring for a dependent child at the time of your spouse's or common-law partner's death.

Survivor's pensions are payable under the same conditions to widows and widowers. Pensions are payable even if you remarry.

For Canada Pension Plan purposes, a spouse of a contributor is the person with whom the contributor is legally married. A common-law partner of a contributor is the person with whom the contributor is living in a conjugal relationship. Common-law partners must have lived together for at least one year.

The surviving spouse or common-law partner for Canada Pension Plan purposes is the person with whom the contributor was living in a conjugal relationship at the time of death (whether or not they were married). Where there is no such person, the legal spouse (even if that legal spouse was not living with the contributor at the time of death), may be eligible to the Survivor's pension.

A "dependent child" means a child of the contributor (including an adopted child) who is:

- 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.

To apply for a Survivor's pension, please complete sections 1, 2, 5 and 7 of the application form.

Canada Pension Plan Surviving Child's benefit

A dependent child (including an adopted child) of a deceased person may qualify for a Surviving Child's benefit if he or she is:

- under age 18; or
- between the ages of 18 and 25 and in full-time attendance at school or university; and

if the deceased parent:

- had contributed to the Canada Pension Plan anytime since the start of the Plan in 1966; and
- had contributed to the Canada Pension Plan or the social security system of Denmark (from the start of the Canada Pension Plan in 1966) for a minimum period (which can vary between three and ten years, depending on the contributor's age at the time of death).

To apply for this benefit for a child under age 18 who is in your care, please complete section 6 of the application form in addition to sections 1, 2, 5 and 7.

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

Canada Pension Plan Death benefit

A single-payment Death benefit may be paid to the estate of a deceased person, or, in the absence of an estate, to the person responsible for the funeral expenses, the surviving spouse or common-law partner or the next of kin, if the deceased person:

- had contributed to the Canada Pension Plan anytime since the start of the Plan in 1966; and
- had contributed to the Canada Pension Plan or the social security system of Denmark (from the start of the Canada Pension Plan in 1966) for a minimum period (which can vary between three and ten years, depending on the contributor's age at the time of death).

If there is an executor, administrator or other legal representative of the estate of the deceased contributor (other than the surviving spouse or common-law partner), that person should submit a *separate* application for the 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 Death benefit at the same time as applying for a Survivor's pension.

Sections 1, 2, 5 and 7 of the application form should be completed by the person applying for the Death benefit.

Canada Pension Plan Disability pension

You may qualify for a Canada Pension Plan Disability pension if you:

- have become disabled; and
- have not yet reached age 65; and
- have contributed to the Canada Pension Plan anytime since the start of the Plan in 1966; and
- have contributed to the Canada Pension Plan or the social security system of Denmark during four of the six years immediately prior to your disablement, or three of the six years immediately prior to your disablement provided you have at least 25 years of contributions.

In order to be considered disabled under the Canada Pension Plan, you must have a physical or mental disability which is severe and prolonged. "Severe" means that you cannot regularly pursue any substantially gainful occupation. "Prolonged" means that your disability is likely to be long continued and of indefinite duration, or is likely to result in death.

To apply for a Canada Pension Plan Disability pension, you will have to complete a form entitled "Application for Canada Pension Plan Disability Benefits under the Agreement on Social Security between Canada and Denmark". This form is available on this website and from your nearest social security office.

Canada Pension Plan Disabled Contributor's Child's benefit

If you qualify for a disability pension and if you have in your care a dependent child (including an adopted child), your child may qualify for a Disabled Contributor's Child's benefit if he or she is:

- under age 18; or
- between the ages of 18 and 25 and in full-time attendance at school or university.

You can apply for this benefit for a child who is under age 18 who is in your care using the same form on which you apply for your own Disability pension.

If your child is age 18 or older, he or she should submit a *separate* application for this benefit. The child will have to complete a form entitled "Application for Canada Pension Plan Child's benefits under the Agreement on Social Security between Canada and Denmark". This form is available on this website and from your nearest social security office.

Division of Canada Pension Plan pension credits

If a marriage ends in divorce or annulment on or after January 1, 1987, the Canada Pension Plan pension credits earned by both spouses during their life together are divided equally between them. This division is mandatory as soon as the Minister of Human Resources and Skills Development receives the information necessary to take this action. If the divorce or annulment took place before January 1, 1987, different conditions apply and the division of pension credits is not mandatory. As well, if a legal marriage ends in separation after January 1, 1987 and if the separation has lasted one year, either spouse may apply for a division of pension credits. There is no time limit for making an application for a division of pension credits following separation, except in the event of the death of one of the separated spouses. Further, former partners in a common-law relationship may apply for a division of pension credits within four years after they have separated, if they have been living apart for one year.

If you think that you are eligible for a division of Canada Pension Plan pension credits and if you wish to apply, please attach a brief written statement to this effect to your application form. Service Canada will subsequently send you a special form to obtain the additional information needed to determine whether a division of pension credits is possible.

Step Two: Completing the application form

All applicants must complete sections 1, 2 and 7 of the application form. Depending on the benefit(s) for which you are applying, you should also complete an additional section or sections:

- Section 3 - Old Age Security pension;
- Section 4 - Canada Pension Plan Retirement pension;
- Section 5 - Canada Pension Plan Survivor's pension or Death benefit;
- Section 6 - Canada Pension Plan Surviving Child's benefit.

Please answer all the questions in the applicable sections completely. Except for the signature required in block 33, print or type your answer if possible.

Correspondence from Service Canada concerning your application will be written in either English or French, whichever you prefer. Please indicate the language in which you wish to receive such correspondence.

Section 1 - To be completed by all applicants

Question 1

If you are applying for an Old Age Security pension or a Canada Pension Plan Retirement pension, please provide your Danish Personal Number and your Canadian Social Insurance Number. If you are applying for a Survivor's pension, a Surviving Child's benefit or a Death benefit, please provide the Danish Personal Number and the Canadian Social Insurance Number of the deceased person who has made contributions to the Canada Pension Plan.

If you do not have a Canadian Social Insurance Number, or if you do not know the number, the information you will give in Section 2 of the application form may be sufficient to identify you (or the deceased person who has made contributions to the Canada Pension Plan).

Question 2

Be sure to check all the benefits for which you are applying and to submit the necessary documents which are indicated for each benefit. If you cannot obtain a birth certificate, the competent institution of Denmark may have an alternate means for verifying the date of your birth.

Section 2 - General information about the contributor or applicant

If you are applying on your own behalf for an Old Age Security pension or a Canada Pension Plan Retirement pension, the information to be provided in questions 3 to 11 refers to *you*.

If you are applying on your own behalf for a Survivor's pension, a Surviving Child's benefit or a Death benefit, the information to be provided in questions 3 to 11 refers to the *deceased person* who has made contributions to the Canada Pension Plan.

If you are making an application on behalf of someone who is incapable of applying for a benefit for him or herself, you should provide information concerning the person on whose behalf you are applying or concerning that person's deceased spouse or common-law partner. Please attach a statement briefly explaining the reason for which the applicant is incapable of applying for him or herself.

Question 4

Give the name in full (given name and family name) as well as the family name at birth (if it is different). The family name at birth is required for correct identification if the name has been changed through marriage or for some other reason.

Questions 5 and 6

If you are applying for an Old Age Security pension or a Canada Pension Plan Retirement pension, your current home address is required in answer to question 5. If you wish to receive correspondence concerning your application as well as benefit payments at a different address, please give this address in answer to question 6; otherwise, check the box marked "same as in question 5". If you are applying for a Survivor's pension, a Surviving Child's benefit or a Death benefit, please give the last address of the deceased contributor in answer to question 5 and leave question 6 blank.

Question 7

Please give the place of birth in full, including city, town or village; province, state or territory; and the country.

Question 8

If the name on the Canadian social insurance card is different from the name given in answer to question 4, please indicate, in response to question 8, the full name *exactly* as it appears on the card. This will assist Service Canada to verify contributions to the Canada Pension Plan and to establish entitlement to Canada Pension Plan benefits.

Question 9

If you have resided in a country other than Canada and Denmark or made social security contributions in another country, you may be eligible for benefits under that country's social security system. A complete answer to question 9 is important to ensure that you receive all the benefits to which you are entitled. Please remember that if you are applying for a Survivor's pension, a Surviving Child's benefit or a Death benefit, the information you provide should relate to the deceased contributor.

Question 10

Under the Canada Pension Plan, periods of nil or low earnings spent caring for young children may be disregarded in calculating a benefit; this will often increase the amount of the benefit. To take advantage of this provision, eligibility to Canadian Family Allowances or to the Child Tax Benefit must have existed after January 1, 1966 for children under age 7. If you are applying for a Retirement pension and you or your spouse or common-law partner were eligible for Canadian Family Allowances or the Child Tax Benefit for such a child after January 1, 1966 (or if you are applying for a Survivor's pension or Death benefit and if the deceased contributor was eligible for Canadian Family Allowances or the Child Tax Benefit for such a child after that date), please indicate this fact in response to question 10. If your answer is "Yes", we will send you a separate form on which you can provide all the specific information required to obtain this advantage.

Question 11

Please indicate marital status and, if applicable, the full name and date of birth of the spouse or common-law partner.

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

Information about your residence in Canada is required to enable Service Canada to establish your entitlement to an Old Age Security pension as well as to determine the amount of pension you should receive. It is essential that the dates of your entry(ies) to Canada and departure(s) from Canada be accurate and supported by documents (passports, visas, ship or airline tickets, etc.).

Question 12

If you were born outside Canada, please give the date and place of your *first* entry into Canada. If you were born in Canada, leave this question blank.

Question 13

Information about your legal residence status in Canada at the time of your departure is required to determine whether you qualify for the Old Age Security pension. You should indicate your most recent status in Canada and attach any document which supports your statement (Canadian citizenship card or certificate, immigration identification card, immigration visa, etc.).

Question 14

Please indicate all the places where you have resided, whether in Canada or elsewhere, from birth to the present. This information is essential to substantiate your claim to an Old Age Security pension. You should list the name of the city, town or village; the province, state or territory; and the country. Do not, however, include changes of address within the same city, town or village. If the space provided in question 14 is not sufficient, please give the information on a separate sheet of paper which you should attach to the application form.

Question 15

Please give the name, address and telephone number of two persons who know you and could verify information concerning your residence in Canada. These persons may reside either in Canada or abroad, but they cannot be related to you by blood or marriage. They should have known you for as much of your life as possible.

Question 16

Please check the appropriate box to indicate if you are considered a resident of Canada for tax purposes. If you answered no, it means that you are a non-resident of Canada for income tax purposes. In this case, we may deduct a Non-Resident Tax from your monthly Old Age Security (OAS) pension. The rate is 25% of your monthly OAS pension unless the country you live in has a tax treaty with Canada that reduces the rate or exempts you from paying the tax.

In addition, if you answered no, please indicate if your net world income is less than the amount indicated. This question is required since the amount of Old Age Security (OAS) pension paid may be reduced through a provision of Canada's *Income Tax Act*. For non-residents of Canada it is called the OAS Recovery Tax. The OAS Recovery Tax may not apply if the country you live in has a tax treaty with Canada that exempts you from paying the tax.

The Recovery Tax is deducted from your monthly OAS pension. As a non-resident of Canada, the amount of the deduction is calculated by the Canada Revenue Agency based on your previous year's net world income. The Canada Revenue Agency 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 Recovery Tax applies. Regardless of your income, you must file this return by April 30th every year. If you do not, your Old Age Security pension will be stopped in July.

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

Question 17

You have several options regarding the starting date of your Canada Pension Plan Retirement pension, depending on your age.

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

Reduced pension: from age 60 to age 65

Your retirement pension is **reduced** by a set percentage for each month before age 65 that you choose to begin receiving it. This reduction is permanent.

From 2012 to 2016, the amount of this reduction will gradually increase from 0.52% to 0.6% per month. This means that if you start receiving your retirement pension in 2016 at age 60, it will be 36% **less** than if you had taken it at 65. The reduction percentage that is in effect the year your retirement pension commences remains in effect for as long as you receive the benefit, and will not change. Your pension may increase each year based on changes in the Consumer Price Index.

Year	% of monthly reduction	Maximum reduction (if pension is taken at age 60)
2012	0.52	31.2%
2013	0.54	32.4%
2014	0.56	33.6%
2015	0.58	34.8%
2016	0.60	36%

Your 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

Your retirement pension is **increased** by a set percentage for each month after age 65 that you delay receiving it, until age 70.

From 2012 to 2013, the amount of this increase will gradually rise from 0.64% to 0.7% per month. This means that if you start receiving your Canada Pension Plan retirement pension in 2013 at age 70, it will be 42% **more** than if you had taken it at 65.

Year	% of monthly increase	Maximum increase (if pension is taken at age 70)
2012	0.64	38.4%
2013	0.70	42%

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 Canada Pension Plan benefits for up to 12 months (11 months plus the month you apply).

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

The Canada Pension Plan's new Post-Retirement Benefit (effective January 2012)

Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) retirement pension recipients aged 60 to 70 may be eligible for a Post-Retirement Benefit when they have made valid contributions to the CPP.

The new Post-Retirement Benefit is separate from the CPP retirement pension. For convenience, the amount of your Post-Retirement Benefit will be added to your existing CPP retirement pension, but it remains a wholly **separate benefit**. Combined, your retirement pension plus the Post-Retirement Benefit will gradually increase your retirement income (even if you are already receiving the maximum CPP pension amount). Each year of contributions will result in a new Post-Retirement Benefit that will be payable the following year. You will not need to apply for the Post-Retirement Benefit; if you are eligible, it will be paid to you automatically, starting in 2013.

It is important to note that contributions made by persons who are receiving their CPP retirement pension only build up the Post-Retirement Benefit. These contributions do not create eligibility for, or increase the amount of, other CPP benefits, nor are they subject to a credit split or retirement pension sharing.

Starting in January 2012, if you are working and receiving a retirement pension from the CPP or the QPP, you may have to make CPP contributions towards the Post-Retirement Benefit, depending on your age. For more information on the Post-Retirement Benefit, please visit our Web site at www.servicecanada.gc.ca/cppchanges.

You are...	60 to 65 years of age	At least 65 years of age but under 70
<i>A CPP retirement pension recipient AND you remain out of the work force.</i>	You are not affected by the new Post-Retirement Benefit.	You are not affected by the new Post-Retirement Benefit.
<p><i>A CPP retirement pension recipient AND you are working or will return to work outside of Quebec.</i></p> <p><i>or</i></p> <p><i>A QPP retirement pension recipient AND you are working or returning to work outside of Quebec.</i></p>	<p>Your employer will have to deduct Canada Pension Plan contributions from your salary or wages. If you are self-employed, you will have to contribute both the employee and employer portions on your Income Tax and Benefit Return.</p> <p>You will not need to apply for the Post-Retirement Benefit.</p> <p>The Post-Retirement Benefit will be paid to you automatically, starting in 2013, if you are eligible.</p>	<p>Your employer will have to deduct Canada Pension Plan contributions from your salary or wages, or if you are self-employed, you will have to contribute both the employee and employer portions on your Income Tax and Benefit Return, unless you would like to stop contributing to the CPP.</p> <p>To find out more about how to stop contributing to the CPP, visit the Canada Revenue Agency Web site at www.cra.gc.ca/cpp or call 1-800-959-8281.</p> <p>You will not need to apply for the Post-Retirement Benefit.</p> <p>The Post-Retirement Benefit will be paid to you automatically, starting in 2013, if you are eligible.</p>

Section 5 - To be completed when applying for a Survivor's pension or Death benefit

Questions 18 to 20

The information required in questions 18 to 20 refers to the person making application for a Survivor's pension or a Death benefit. You should complete these questions using your own name and address, whether you are the surviving spouse or common-law partner or (in the case of an application for a Death benefit) a person acting on behalf of the estate of the deceased.

Your current home address is required in answer to question 19. If you wish to receive correspondence concerning your application as well as benefit payments at a different address, please give this address in answer to question 20; otherwise, check the box marked "same as in question 19".

Question 21

Please indicate your relationship to the deceased contributor (e.g. spouse, common-law partner, mother, father, son, daughter, brother, sister, executor of the estate of the deceased, etc.).

Question 22

Please indicate if there is an executor, administrator or legal representative of the estate of the deceased contributor. If that person is not the surviving spouse or common-law partner, he or she should make a *separate* application for the 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 should apply for the Death benefit by checking the box marked "Death benefit" on page 1 of the application form.

Question 23

If you are applying for a Survivor's pension on your own behalf, please give your Canadian Social Insurance Number (if you have one). If you are making application on behalf of the surviving spouse or common-law partner, please give his or her Canadian Social Insurance Number.

Question 24

Your family name at birth is required to identify you correctly if you have changed your name through marriage or for other reasons.

Question 25

Please indicate whether you believe you are disabled. (See page 5 of this guide - "Canada Pension Plan Disability pension" - for a definition of the term "disabled".) If you were under age 35 at the time of the contributor's death and you are disabled as defined under the Canada Pension Plan, you may qualify for a Survivor's pension even if you do not have a dependent child in your care. If you were over age 35 but under age 45 at the time of the contributor's death and you are disabled as defined under the Canada Pension Plan, the amount of your Survivor's pension will be greater than if you were not disabled.

Questions 26 and 27

The information requested in these questions is required to enable Service Canada to establish whether you are the person who meets the definition of surviving spouse or common-law partner set out in the legislation governing the Canada Pension Plan. (See page 3 of this guide for a definition of the term "surviving spouse or common-law partner" under the Plan.)

Questions 28 and 29

If you were under age 45 at the time of the contributor's death, the information requested in these questions is required to enable Service Canada to determine your entitlement to a Survivor's pension.

Section 6 - To be completed when applying for a Surviving Child's benefit

A benefit on behalf of a child under age 18 is usually paid to the person who is caring for the child. Surviving Child's benefits are paid directly to children between the ages of 18 and 25 who are in full-time attendance at school or university. Each such older child should submit a separate application on his or her own behalf. (See page 4 of this guide - "Canada Pension Plan Surviving Child's benefit" - for further details.)

Question 30

Please list all the surviving children of the contributor on whose behalf you are applying for benefits, indicate the date of birth and submit a birth certificate for each child.

If you are a child between the ages of 18 and 25, give your own name at birth and birth date, and submit your birth certificate.

Questions 31 and 32

Please complete these questions only if you are age 18 or older and applying for a Surviving Child's benefit on your own behalf, or if you are applying for this benefit on behalf of a dependent child but are not also applying for a Survivor's pension. If you are applying both for a Surviving Child's benefit for a child under age 18 who is in your care and for a Survivor's pension, please leave questions 31 and 32 blank.

Section 7 - Signature of applicant

In signing, you attest to the truth of the information given in the application. You also authorize the competent institution of Denmark to provide to 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.

The declaration of a witness is required *only* when the applicant signs by a mark.

Certified photocopies of original documents

It is better to send certified copies of documents rather than originals. If you choose to send original documents, 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 legible and if it is a certified true copy of the original. You can ask one of the following people to certify your photocopy:

- Accountant
- Chief of First Nations Band
- Employee of a Service Canada Centre acting in an official capacity
- Funeral Director
- Justice of the Peace
- Lawyer
- Magistrate
- Manager of Financial Institution
- Medical and Health Practitioners: Chiropractor, Dentist, Doctor, Nurse Practitioner, Ophthalmologist, Optometrist, Pharmacist, Psychologist and Registered Nurse
- Member of Parliament or their staff
- Member of Provincial Legislature or their staff
- Minister of Religion
- Municipal Clerk
- Notary
- Official of a federal government department 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
- Postmaster
- Professional Engineer
- Social Worker
- Teacher

People who certify photocopies must compare the original document to the photocopy, state their official position or title, sign and print their name, give their telephone number and indicate the date they certified the document.

They must also write the following statement on the photocopy: **This photocopy is a true copy of the original document which has not been altered in any way.**

If a document has information on both sides, both sides must be copied and certified. You cannot certify photocopies of your own documents, and you cannot ask a relative to do it for you. Please write your Canadian Social Insurance Number on any photocopies you send us.

Protection of personal information

The information you provide is collected under the authority of the *Old Age Security Act (OAS Act)* and the *Canada Pension Plan* legislation to determine your eligibility for benefits. The Social Insurance Number (SIN) is collected under the authority of section 52 of the *Canada Pension Plan Regulations*, section 15 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, the Department of Human Resources and Skills Development Canada (HRSDC) 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. In order to conduct these activities, various sources of information under the custody and control of HRSDC may be linked. 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 HRSDC, with any federal institution, provincial authority or public body created under provincial law with which the Minister of HRSDC may have entered into an agreement, and/or with non-governmental third parties for the purpose of administering the *Canada Pension Plan*, the *OAS 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 the government of other countries in accordance with agreements for the reciprocal administration or operation of that law, of the *OAS Act* and of the *Canada Pension Plan*.

Your personal information is administered in accordance with the *OAS Act*, the *Canada Pension Plan* and the *Privacy Act*. You have the right of access to, and to the protection of, your personal information. It will be kept in Personal Information Bank HRSDC PPU 146 (CPP) and Personal Information Bank HRSDC PPU 116 (OAS). Instructions for obtaining this information are outlined in the government publication entitled *Info Source*, which is available at the following Web site address: www.infosource.gc.ca. *Info Source* may also be accessed online at any Service Canada Centre.