



Family Law

CALL US - BEFORE
YOUR EX DOES!

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I have two words for you: **Service Canada**. This is a government website www.canada.ca which explains the OAS, the GIS, and Allowance payments. Depending on your parents' circumstances, they may be eligible for some or all of these. In this case, timing matters and one size does not fit all.

OAS: Old Age Security - a monthly benefit available to seniors aged 65 and older who meet Canadian legal status and residence requirements. Your parents may receive a letter from Service Canada the month after each of them turns 64, or they may have to apply in writing. The earliest each can apply is 11 months before their 65th birthday. If they have already turned 65

they need to apply promptly as the retroactive payments can only go back 11 months from the date of application. Not all people receive the same amount, as the number of years you lived in Canada after age 18 plays a role, and if you have income from other sources you may have an OAS clawback. If this is the case, talk to a financial planner for assistance.

GIS: Guaranteed income Supplement - a monthly benefit provided to low income OAS recipients living in Canada.

Allowance benefits - covers benefits for low income seniors whose spouse is eligible for or is receiving OAS and GIS, or whose spouse has died. The table in the Service Canada website is very helpful. Your friends at Shank Law.



Roxanne C. Shank
LAWYER

Q

My parents are getting older, and I want to assist them with government benefits. I know about the Canada Pension Plan, but what else is out there?



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