

# How long should you live in Canada before you can receive pension benefits?



**Have your say today!**

[www.edholder.ca](http://www.edholder.ca)

## HOLDER'S HAPPENINGS FEEDBACK

Sign up today to receive Holder's Happenings.

"Thank you for your news reports. I hope all MPs are as busy as you are. This is the first time I have ever seen this kind of reporting on email. I knew you were a good person for our London West area after reading all your accomplishments with many organizations throughout the years." -GL

"I take this opportunity to let you know that you are doing a great job in keeping in contact with your constituents. I've never received so many reports on what is happening in the government, and it is much appreciated. It is nice that you put links to things that will help us"-CF

"Thank you for these newsletters. They are informative and valuable—keeping us apprised of what is going on in Ottawa and our community." -DV

"Thank you for your reports. I never knew an MP could, and would, be able to do so much to be involved and helpful. Thank you for all the help and encouragement you give to so many organizations and individuals." -Anonymous

"I am still so amazed by your weekly emails that not only keep you accountable by letting us know all that you are doing as our MP for London West, but also by the many 'helps' that you list for us

along with the websites that we may find them on, and upcoming events. Never have I received this kind of input from an MP, and there have been times that I never even knew who my MP was. However, with you, I almost feel like I know you now. So thank you, thank you, thank you!" -CF

"Ed, thanks for a great update and congratulations on a wonderful job you and your Government are doing on behalf of all Canadians during this difficult world-wide economic downturn." -GG

"Just a note to thank you and your staff for the very informative householders." -CD

"Thanks for sending this newsletter out on a regular basis. It is most helpful." -DT

"Hi Ed—please add me to your distribution list (after my Mom's ravings, how could I not?!)" -JT


"I would like to thank you for the interesting and informative email newsletters which we receive regularly, and for the booklet which arrived on Friday. I have lived at this address in the constituency for over 30 years, and I can honestly say that you are the first Member to provide such a service." - SG


"Hi Ed, I am amazed at the pace you are able to maintain." -BC





London West MP Ed Holder signs the Register after taking his Oath of Office

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Please visit us on the internet at [www.edholder.ca](http://www.edholder.ca)

PLEASE ANSWER THE SURVEY AND RETURN POSTAGE-FREE

### Your Opinion Matters!

What do you want Ed Holder to do?

- Support a reduction in OAS residency requirements.
- Keep the current 10-year OAS residency requirement.
- Oppose any Opposition efforts to reduce or eliminate the OAS residency requirements.

Comments:

YOUR EMAIL ADDRESS

Did you know Ed Holder sends out an email newsletter called *Holder's Happenings*?

Yes  
 I am already subscribed

My email is:

No  
 I don't have email @

What do you think of the job the Conservative Party and Prime Minister Stephen Harper are doing?

EXCELLENT  
 GOOD  
 POOR

What do you think of the job the NDP Party and their leader Nycole Turmel are doing?

EXCELLENT  
 GOOD  
 POOR

What do you think of the job your Member of Parliament Ed Holder is doing?

EXCELLENT  
 GOOD  
 POOR

What do you think of the job the Liberal Party and their leader Bob Rae are doing?

EXCELLENT  
 GOOD  
 POOR

# Are you still opposed to these changes?



Dear London West Residents,

I was disappointed to see that NDP Deputy Leader Libby Davies recently introduced a Private Member's proposal regarding Old Age Security Benefits that would cost Canadian taxpayers as much as a billion dollars and give expensive tax-payer funded benefits to those who may have never paid any taxes in Canada. When the Conservative Party raised objections, Ms. Davies withdrew the motion, but I am concerned this is not the last we will hear on this issue.

To receive Old Age Security benefits, someone must have been a resident of Canada for 10 years prior to the age of 65 and after age 18.

**\$498.22**  
is the average monthly  
Old Age Security  
Payment

The NDP Member was asking the Government to reduce to zero the residency requirement to receive tax-payer funded Old Age Security.

This suggested proposal would have meant that Seniors who only recently arrived in Canada could receive Old Age Security and the Guaranteed Income Supplement, just like someone who has worked hard for 10 years or more, paid taxes and contributed to Canadian society.

I want to be clear - our Conservative Government is opposed to this costly and irresponsible NDP proposal.

**\$453.38**  
is the average monthly  
Guaranteed Income  
Supplement Payment

Last year, I wrote to you about Bill C-428 which proposed to reduce the residency requirement from 10 years to just three. It was proposed by former Liberal MP Ruby Dhalla .

I received an overwhelming amount of correspondence from over 4,600 constituents from all over London West. I would like to

thank those who took the time to write in and express their opposition to that proposal. I heard your views loud and clear and went on record as being completely opposed to this for being irresponsible and costly .

This time, the NDP Deputy Leader proposed the residency requirement be eliminated entirely. The NDP only pulled their support for this plan when they were caught out publicly. How many times will we need to oppose their attempts to push this hidden agenda?

**4,627**

London West residents wrote and emailed MP Ed Holder opposed to efforts to reduce the OAS residency requirement

Old Age Security benefits, consisting of the basic pension, the GIS and the Allowances, are revised quarterly, using the CPI for the previous quarter. On July 1, 2011, OAS benefits increased by 1.3% from the April to June rates.

As of July 1, 2011, the maximum basic OAS pension, paid to people 65 years of age and over, is \$533.70 per month. GIS and Allowances payments were also increased by 1.3%.

This plan would cost a billion dollars at a time when Canadians can least afford it. It is offensive to Canadians who work hard and pay their taxes, and goes against Canadians' deeply ingrained sense of fairness and fiscal responsibility.

Has your position on this subject changed in the last year? Unless I hear otherwise from my constituents, I would like to reassure everyone in London West that I will vigorously oppose this costly and irresponsible approach.

Please return the attached survey to ensure my representation of London West remains accurate. Please make sure your voice is heard.

Kind regards,

Ed Holder, MP

To order the free Services for Seniors Guide, please visit [www.seniors.gc.ca](http://www.seniors.gc.ca) or call 1-800-622-6232.

## Old Age Security (OAS)

The Old Age Security program, the cornerstone of Canada's retirement income system, provides you with a modest pension at age 65, if you have lived in Canada for at least 10 years. If you are a low-income senior, you may be eligible for other benefits as early as age 60. To qualify for an Old Age Security pension, a person must be 65 years of age or over, and:

- must be a Canadian citizen or a legal resident of Canada on the day preceding the application's approval; or
- if no longer living in Canada, must have been a Canadian citizen or a legal resident of Canada on the day preceding the day he or she stopped living in Canada.

A minimum of 10 years of residence in Canada after reaching age 18 is required to receive a pension in Canada. You can contact Service Canada for an application form at **1-800-277-9914** or visit [www.canadabenefits.gc.ca](http://www.canadabenefits.gc.ca).

## Guaranteed Income Supplement (GIS)

The Guaranteed Income Supplement provides additional money, on top of the Old Age Security pension, to low-income seniors living in Canada. To be eligible for the GIS benefit, you must be receiving the Old Age Security pension and meet income requirements.

You must apply for the Guaranteed Income Supplement (GIS). You can contact Service Canada for an application form at **1-800-277-9914** or visit [www.canadabenefits.gc.ca](http://www.canadabenefits.gc.ca).

You can also re-apply for GIS by filing your income tax return. If you did not qualify for the GIS benefit in the past, but you think you might be eligible now, you should apply as soon as possible.

## Allowance for the Survivor Program


The Allowance for the Survivor provides money for low-income Seniors who meet the requirements below:

- you are 60 to 64 years old;
- you are a Canadian citizen or a legal resident at the time your Allowance is approved or when you last lived here;
- your spouse or common-law partner has died; and you have lived in Canada after reaching age 18 for at least 10 years.

If you meet these conditions, please contact Service Canada at **1-800-277-9914** and you will receive an application kit. Please complete the form and return it quickly. If you do not apply right away, you may lose some benefits.

PLEASE ANSWER THE SURVEY AND RETURN POSTAGE-FREE

NO POSTAGE REQUIRED



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