

WAR VETERANS ALLOWANCE APPLICATION GUIDE

GENERAL INFORMATION

War Veterans Allowance (WVA) is a form of financial assistance available through Veterans Affairs Canada. Its purpose is to ensure that, in recognition of war service, qualified persons are provided with a regular monthly income to meet basic needs.

Eligibility is based on wartime service as either a Veteran or a Civilian. Other eligibility requirements include age, health, income and residency.

Survivors and orphans may qualify for WVA if the deceased Veteran or Civilian had the required war-related service status or was in receipt of a disability pension.

WVA is payable on a monthly basis. The amount depends on other income, family status and the number of qualified dependents. It is paid at a rate for a single person or for a couple, with a special rate for orphans.

If you are a Veteran or Civilian and have a common-law partner, you may qualify for the rate for a couple depending on the circumstances of your relationship.

If you and your spouse/common-law partner are both Veterans or qualified Civilians, you are encouraged to apply individually for the single rate of WVA.

Attention Old Age Security (OAS) Recipients: Veterans and Civilians who would qualify for WVA except that they or their spouse/common-law partner receive OAS, may still be granted medical treatment through Veterans Affairs Canada. In such cases, an application for WVA must be submitted.

Instructions for completing the application form are enclosed. If you need help, contact Veterans Affairs Canada, the telephone number can be found on the last page of this guide.

ELIGIBILITY REQUIREMENTS

Service

Canadian Armed Forces Veterans may be eligible if they:

- Served in the United Kingdom during the First World War;
- Served in a theatre of war during the First World War or the Second World War;
- Are receiving a disability pension, or have accepted a commuted pension, for an injury or disease suffered or aggravated during wartime service;
- Served in both the First and Second World Wars and were honourably discharged; or
- Left Canada or the United States, including Alaska, as a member of a Canadian Force to serve in the Korean War before July 27, 1953.

Commonwealth or Allied Armed Forces Veterans, who were domiciled in Canada at the time of enlistment or who meet the 10 year post war residency requirement, may be eligible if they:

- Served in a theatre of war during the First or Second World War;
- Are receiving a disability pension, or have accepted a commuted pension for an injury or disease suffered or aggravated during wartime service; or
- Served in the First World War and in the Canadian Forces in the Second World War and were honourably discharged.
- Served in a theatre of operations during the Korean War.

Merchant Navy Veterans may be eligible if they:

- Served on a ship of Canadian or Newfoundland registry during the First or Second World War;
- Served on an allied ship during the First or Second World War and had been or became domiciled in Canada during service; or
- Served on a Canadian ship during the Korean War.

Civilians who served in a theatre of war in close support of the Armed Forces may be eligible if they are able to meet certain conditions of duration and area of service and were:

- Canadian merchant seamen who served in the First World War, the Second World War or the Korean War and do not qualify as Veterans;
- Non-Canadians who served on **Canadian** merchant ships during the First or Second World War or the Korean War and who do not qualify as Veterans;
- Members of the Voluntary Aid Detachment of the British Red Cross during the First World War;
- Canadian Fire Fighters of the Second World War;
- Canadian Overseas Welfare Workers, nursing aides, ambulance or transport drivers, members of the Overseas Headquarters Staff, and orthopaedic nurses who served under the authority of the Canadian Red Cross Society or the St. John Ambulance Brigade of Canada during the Second World War;
- Canadian transatlantic air crew of the Second World War;
- Members of the Newfoundland Overseas Forestry Unit of the Second World War; or
- Awarded a wartime-related pension under Parts I to X of the *Civilian War-related Benefits Act*.

Age or Health

Male applicants must be 60 years of age and female applicants must be 55. WVA may be awarded at an earlier age to an applicant who is:

- Unable to work due to a physical or mental disability;

- Unable, and unlikely to become able to support him/herself due to a physical or mental disability **and** economic handicap;
- Unable to support him/herself because of the need to provide care for a dependent child living at home; or
- An orphan.

Residency

All applicants must reside in Canada at the time of application. Veterans of Commonwealth or Allied Armed Forces must have been domiciled in Canada at the time of enlistment, or resided in Canada for a total period of at least 10 years post-war.

Income

WVA is an income-tested benefit. In calculating the amount you may receive, the income you get from other sources is taken into account. To ensure the proper payment is made, you must report **all** sources of income.

In determining what constitutes "Income", the same rules that apply for the purpose of federal income tax are used. There are **income exceptions** that are specific to WVA and deducted from the income you report. They are the casual earnings exemption (\$4,200 for a couple and \$2,900 for single recipients) and the interest exemptions (\$140 for both a couple and a single recipient). These exemptions allow you to earn a certain amount of income without affecting your benefit rate.

Please provide proof of all your (and your spouse's/common-law partner's) income, such as documents issued for income tax purposes (T4, T4A, T4A(OAS), T5, T600, etc.), recent cheque stubs, award letters, or letters from income source stating amount or bank statements.

You should also provide statements containing investment details such as serial number, face value, rate of interest, and date of maturity. **Do not send actual stocks, bonds, or debentures.**

Instructions for Completing the Form

Important! The following instructions have been numbered to match parts of the application form which may be confusing.

SECTION A

Information about the Applicant

- 1 If you do not have a home telephone number, please provide a telephone number where you may be reached.
- 2 Check the applicable box "Male or Female". This information is necessary as the legislation specifies different age requirements for males or females.
- 3 The income limit is higher if you and/or your spouse/common-law partner are blind. If you and/or your spouse/common-law partner are registered with the CNIB, enter the identity number in the space provided. If not, include a medical certificate.
- 4 If you are married, indicate the date of marriage. If you are living in a common-law relationship, indicate the date this relationship began. If you are applying as the survivor or orphan of a Veteran/Civilian, indicate the Veteran's/Civilian's date of death.
- 5 Additional WVA is payable for each qualified dependent child under age 18 and for dependents in the following special circumstances:
 - Under age 25 and making satisfactory progress in an approved course;
 - Under age 21 and physically or mentally incapable of earning a living;
 - Age 21 or over and incapable of earning a living where the incapacity occurred before age 21;
 - Age 21 or over and incapable of earning a living if the incapacity occurred between the ages of 21 and 25 while following an approved course; or
 - A child fitting the above descriptions, but who is married or residing in a common-law relationship and, financially dependent on the recipient.

List all dependent children including step-children, adopted children, and foster children who are, or were, supported by the Veteran or Civilian.

SECTION B

Information about the Veteran/Civilian

- 6 Report the **full name** served under. This may include a middle name, nickname, maiden name or previous married name. Also, indicate date of birth.
- 7 Report service number(s) that correspond with the war service.
- 8 Enter the date and place of enlistment or enrolment.
- 9 Enter the citizenship and country of residence at the time service began. Also list the country (or countries) served in.

Canada Service Veteran: If you are a First or Second World War Veteran who served in Canada only, but do not meet the service requirements for WVA purposes, and you have not been awarded a war-related disability pension, you may be eligible to apply for the Veterans Independence Program.

To find out if you qualify, contact your nearest Veterans Affairs office.

- 10 Describe service on each voyage, including the name of the ship signed up on, its official registry number, if known, and its country of registry. Include the date, city, province and country for both the place at which the voyage began and the place at which the voyage ended.
List all places of call in-between, and provide any additional details related to service on a voyage. For example, did the ship come under attack or was the voyage eligible for the payment of a war risk bonus.

SECTION C

Gross Monthly Income

- 11 You must report all your (and your spouse's/common-law partner's) present **gross monthly** income from the sources listed. **Gross monthly** income means: the amount which you (and your spouse/common-law partner) receive, plus any amount which is being deducted, withheld or garnisheed for the purpose of recovering a debt.

If you receive a Foreign War Disability Pension, report it in the currency in which it is received.

Enter "NIL" in blocks beside each source of income that you (and your spouse/common-law partner) do not receive.

SECTION D

Annual Income

12 Most of the information requested here may be obtained from your (and your spouse's/common-law partner's) income tax return or tax information slips from Canada Revenue Agency (CRA).

Please provide us with a copy of your last income tax return.

Enter "NIL" beside each source of income that you (and your spouse/common-law partner) do not receive.

If any income resulted in a loss, show that amount as a negative by circling it. It is not necessary to include the income of a deceased spouse/common-law partner.

Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) - Report the amount shown on your T4A(P) slip(s) or on *Relevé 2* from *Revenu Québec*. Do not report any lump sum benefits or any dependent child benefits from these sources.

Exception: If you are applying as an orphan, please report any CPP/QPP.

Other Pension Income - Report the total amount of the pension, superannuation or other cheques received as a result of former employment. Report any amount received under retirement plans and/or taxable annuities.

Worker's Compensation (Commission de la santé et de la sécurité au travail, in Québec) must be reported in this section. Even though this is not taxable income, it is assessed as income for WVA purposes.

Employment Insurance Benefits - Report the total amount shown on your T4E Statement of Employment Insurance Benefits Paid.

Net Interest - Report the total net interest (after allowable deductions) from a bank, trust company, *caisse populaire* or credit union, bonds, mortgages, non-taxable annuities, savings certificates, and other interest-bearing investments. The income reported here should be the same as that reported on your income tax return. Where Canada Savings Bonds pay a bonus in addition to the guaranteed interest, only **one-half** of the bonus is to be reported as income.

Dividends and Capital Gains - Report 100% of the actual dividends received and 50% of your capital gains. Capital losses are permitted as a deduction against Capital Gains only for the year in which the losses occur.

Shares must be reported as Capital Gains for the income tax year that they are sold.

Net Rents from Property - Report the net income (after allowable deductions) from rents received. You may claim any expenses allowed by the Canada Revenue Agency. If expenses exceed the rental income, report this difference as a loss by circling it.

Net Employment Income - Report the gross employment income indicated on your T4 slip. Include pre-retirement salary or pay from an employer and any training allowance or research grant received. You may then subtract the following deductions:

- employment expenses (up to a maximum of \$3,500.00);
- Canada Pension Plan/Quebec Pension Plan contributions;
- Employment Insurance premiums;
- Registered Pension Plan contributions;
- annual union, professional or like dues;
- child care expenses;
- allowable business investment losses; and
- other employment expenses.

The difference represents the **Net Employment Income**.

Net Self-employment Income - Report the net income from self-employment, as reported on your income tax return. If you had a net loss in self-employment income (allowable expenses exceeded your income earned from self-employment), report the loss by circling it. Do not include losses carried over from previous years.

Income from Other Sources - Report any other types of income received in the previous calendar year which have not yet been reported in the previous annual income blocks.

Report total benefits, even if the income is exempt from taxation under an income tax treaty. These payments would include all employment pensions, foreign social security benefits, and war service pensions. List the sources, all back payments, and report the amounts in the currency received (example: American dollar, British pound).

This may include the following examples:

- partnership income;
- taxable support payments (alimony or maintenance) where there is a court order or written separation agreement;
- payments from a Registered Retirement Savings Plan;
- supplementary employment and taxable sickness, accident, disability or income maintenance insurance benefits;
- income from a deferred or profit-sharing plan;
- income from an estate or trust; and
- other income from foreign countries, foreign pension income must be reported whether it is paid in Canada or abroad.

Do not include assistance payments from municipal, provincial or federal governments, support or gifts from relatives or registered charities, lottery winnings, municipal tax rebates, the Goods and Services Tax/Harmonized Sales Tax (GST/HST) and Child Tax Benefits.

Other Deductions - The following income deductions may be claimed;

- Registered Retirement Savings Plan contributions;
- moving expenses;
- support payments (alimony or separation allowance) paid where there is a court order or written separation agreement;
- overpayments of Old Age Security, Canada or Quebec Pension Plan, or Employment Insurance benefits repaid by you or your spouse/common-law partner.

Total Annual Income - Enter the total of the reported **annual** income, **less** the other deductions. If you are reporting no income, please enter "NIL" in this space.

SECTION E

Option Provision

13 If your current income is less than your reported annual income, provide a brief reason and indicate when the changes occurred.

Privacy Act

The information you provide on this form is collected under the authority of the *War Veterans Allowance Act* for the purpose of determining eligibility for benefits under the Act. Provision of the information is voluntary. Failure to complete any part of this report may cause delays in processing your application.

All personal information collected is protected from unauthorized disclosure by the *Privacy Act*. The recorded opinion about an individual is considered personal information about and belonging to that individual. The *Privacy Act* provides clients with a right to access their own personal information which is under the control of the Department of Veterans Affairs including the right to challenge the accuracy and completeness of their personal information and have it amended as appropriate.

To request a copy of this form contact the Access to Information and Privacy Coordinator's Office, Veterans Affairs Canada, PO Box 7700, Charlottetown, PE, C1A 8M9 and by quoting Personal Information Bank Number VAC PPU 040.

SECTION F

Declaration

14 The applicant, or authorized person making this application on behalf of the applicant, should read the declaration and accompanying statements prior to signing the application.

The declaration **must be signed** by the applicant, or authorized person making the application on behalf of the applicant, and by the applicant's spouse/common-law partner when applying for the rate for a couple.

If you are unable to sign the form, an "X" is acceptable. The witness should sign directly beside the "X".

VETERANS AFFAIRS CANADA

Please sign and return the form to the following address:

**Veterans Affairs Canada
Bag Service 4000
Kirkland Lake, ON P2N 3P4
Attention: Benefit Administration**

Should you require assistance you can reach us by calling our Contact Center at our toll free number.

The best time to call is before 10 a.m. or after 2 p.m. your local time.

Contact Center 1-866-522-2122