



## **Benefits for Low-Income Seniors**

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- The Guaranteed Income Supplement
- The Allowance
- The Allowance for the Survivor

This publication contains general information on the Old Age Security program. In case of dispute, the wording and provisions of the *Old Age Security Act* and Regulations prevail.

Service Canada delivers the Old Age Security program on behalf of the Department of Human Resources and Skills Development.

This publication is available on demand in alternative formats such as large print, Braille, audio cassette, CD, DAISY, and computer diskette. Call 1 800 O-Canada (1-800-622-6232) to request a copy. If you have a hearing or speech impairment and use a teletypewriter (TTY), call 1-800-926-9105.

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# The Old Age Security program

The Old Age Security (OAS) program is the cornerstone of Canada's retirement income system.

The OAS pension is one of four types of OAS benefits. It is a monthly payment that goes to almost all people aged 65 and older who have lived in Canada for a minimum period of time. For more information about the OAS pension, visit our Web site at **[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)** or contact us (see page 24).

This publication explains the three other types of OAS benefits:

The **Guaranteed Income Supplement** (GIS) provides extra money to pensioners living in Canada who have low incomes. To be eligible to receive the GIS, you must be receiving (or be eligible to receive) the OAS pension and meet the income requirements.

The **Allowance** is a benefit for low-income seniors between the ages of 60 and 64. Its purpose is to help them until they become eligible for the OAS pension (and possibly the GIS) at the age of 65.

There are two types of Allowance benefits:

1. The first benefit, known simply as the **Allowance**, is for spouses or common-law partners of OAS pensioners.
2. The second benefit is called the **Allowance for the Survivor** and is available to widowed spouses or surviving common-law partners.

# The Guaranteed Income Supplement

You should apply for the Guaranteed Income Supplement (GIS) if you are eligible to receive the OAS pension and your income is low. To qualify:

- you must be 65 or over;
- you must live in Canada; and
- your annual income must be under a maximum amount specified for the year (see the table on page 3). If you are married or living in a common-law relationship, your combined incomes will be considered in the calculations.

If you qualify for the GIS, the amount you receive will depend on your **marital status** and your **income**, not including your OAS pension income. The following table shows the maximum monthly GIS payments for the period of January to March 2011. The amounts may rise over time to keep up with inflation.

Keep in mind that you can expect to receive the maximum GIS benefit amount only if you have no other source of income.

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## Note

If you and your spouse or common-law partner are living apart for reasons beyond your control (for example, if one of you has to live in a hospital or nursing home), each of you may be considered as single if that gives you a higher monthly payment.

<b>Marital status of GIS recipients</b>	<b>Maximum monthly GIS benefit</b> (January to March 2011)	<b>Maximum income*</b> (January 2011)
Single, widowed, or separated	\$661.69	\$15,888
Couple – an OAS pensioner and a spouse or common-law partner who does not receive any benefit under the OAS program	\$661.69	\$38,112
Couple – two OAS pensioners	\$436.95	\$20,976
Couple – an OAS pensioner and an Allowance recipient	\$436.95	\$38,112

To find out whether you qualify for the GIS based on your personal situation, or for more information, visit our Web site at **[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)** or contact us (see page 24).

## The Allowance

You should apply for the Allowance if you meet the following conditions:

- you are age 60 to 64;
- you and your spouse or common-law partner's combined annual income is less than \$29,376\* (not including OAS pension amounts);
- you have lived in Canada for at least 10 years since the age of 18; and
- your spouse or common-law partner receives an OAS pension and is eligible to receive the GIS.

The Allowance stops at age 65, when you may become eligible for the OAS pension and possibly the GIS. In January 2011, the maximum monthly Allowance payment was \$961.18.

## The Allowance for the Survivor

You should apply for the Allowance for the Survivor if you meet the following conditions:

- you are age 60 to 64;
- your annual income is less than \$21,408\*;
- you have lived in Canada for at least 10 years since the age of 18; and

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\* The income amounts above are valid for January to March 2011 only. For the most up-to-date figures, please contact us (see page 24).



- your spouse or common-law partner has died and you have not remarried or entered into a common-law relationship.

The Allowance for the Survivor stops at age 65, when you may become eligible for the OAS pension and possibly the GIS. In January 2011, the maximum monthly Allowance for the Survivor payment was \$1,065.45.

## Residence requirements

To qualify for either the Allowance or the Allowance for the Survivor, you must be a Canadian citizen or a legal resident of Canada.

If you have **not** lived in Canada for at least 10 years since you turned 18, but you have lived or worked in a country that has a social security agreement with Canada, you may still qualify for a partial benefit. Contact us for more information (see page 24).

## Newcomers to Canada

### Sponsored immigrants

If you are a sponsored immigrant from a country with which Canada has a social security agreement, you are not eligible for the GIS, the Allowance, or the Allowance for the Survivor during your sponsorship period (up to a maximum of 10 years), even if you obtain your Canadian citizenship during your sponsorship period, unless you:

- have 10 years of residence in Canada after the age of 18; **and**
  - had resided in Canada as a Canadian citizen or permanent resident on or before March 6, 1996; **or**
  - had resided in Canada as a Canadian citizen or permanent resident on or before March 6, 1996, but became eligible for OAS program benefits on January 1, 2001, or earlier; **or**
  - were receiving OAS program benefits for the month of March 1996 or earlier.

Your sponsorship period may be considered broken if your sponsor:

- dies;
- is imprisoned for more than six months;
- is convicted of abusing you; **or**
- suffers personal bankruptcy.

If one of these events occurs during your period of sponsorship, contact us (see page 24). You may be eligible for a partial benefit, starting the month of the event.

## **Non-sponsored immigrants**

If you are a non-sponsored immigrant, you may be eligible to receive the GIS, the Allowance, or the Allowance for the Survivor based on the number of years you resided in Canada after the age of 18.

If you have resided in Canada for less than 10 years since you turned 18, but you have lived or worked in a country that has a social security agreement with Canada, you may be eligible for a partial benefit. Your benefit entitlement will gradually increase with every year that you continue to reside in Canada until you have reached 10 years of residence.

# Applying for benefits

To receive any of these benefits, **you must apply.**

To continue receiving your benefit, it must be renewed each year (see “How to renew your benefits” on page 17). Your monthly payments may increase or decrease according to changes in your annual income, residence, and marital status.

## How do I get an application form?

To apply for the GIS, you should:

- complete an application form on our Web site, print it, sign it, and return it to us; or
- request an application form by calling 1-800-277-9914 (TTY: 1-800-255-4786); or
- if you are applying for the OAS pension, indicate on your application that you also want to apply for the GIS.

To apply for the Allowance or the Allowance for the Survivor, you should:

- complete an application form on our Web site, print it, sign it, and return it to us; or
- call one of our service delivery agents at 1-800-277-9914 (TTY: 1-800-255-4786) and we will send you an application kit.

Complete the application and return it to us as soon as possible. You could lose some benefits if you don't apply right away.

## What documents will I need to provide?

If you are **married** and applying for the first time, you must provide a marriage certificate. If you were married in Canada but don't have your marriage certificate, there are two ways to get it:

- You can get a certificate from the church in which you were married.
- You can contact the Registrar of Vital Statistics in the capital city of the province or territory in which you were married.

If you were married outside Canada and don't know how to obtain your marriage certificate, contact us (see page 24).

If you are in a **common-law relationship**, you must provide a statutory declaration that gives the date when you and your partner began living together.

This applies to both opposite-sex and same-sex common-law relationships. Contact us for a copy of this form and for help to complete the declaration (see page 24).

In addition to signing a statutory declaration, if you are in a common-law relationship, you must also provide documents that prove that you have been living in a conjugal or marriage-like relationship for at least 12 months. The documents should indicate your marital status or give your shared address. You can use the following documents to prove you lived together:

- income tax and benefit returns
- joint bank accounts
- wills
- investments
- bills

If you have any questions about proving your common-law relationship, please contact us (see page 24).

If you are applying for the **Allowance**, you will also need to provide your citizenship or immigration documents.

If you are applying for the **Allowance for the Survivor**, you will also need to provide:

- your citizenship or immigration documents; and
- the death certificate of your spouse or common-law partner.

## **Citizenship or immigration documents**

If you were not born in Canada, you must prove your legal status in Canada by showing us your citizenship or immigration documents. If you have not lived continuously in Canada since the age of 18, you must submit proof of all the dates when you arrived in or left Canada. You can do this with a passport. The application contains more detailed information about these requirements.

## What kinds of income do I have to report?

When applying for the GIS, the Allowance, or the Allowance for the Survivor, you must report the following income:

- Canada Pension Plan or Quebec Pension Plan benefits
- private pension income and superannuation
- foreign pension income
- withdrawals from registered retirement savings plans (RRSPs)
- amounts you receive from a life income fund (LIF) or registered retirement income fund (RRIF)
- employment and self-employment income
- workers' compensation benefits
- Employment Insurance benefits
- interest on savings
- capital gains or dividends
- income from rental properties

Benefits from the OAS program are not considered income for this purpose.

## Receiving benefits

Once we approve your application for the GIS, we will add it to your OAS pension payment each month.

Once your application for the Allowance or the Allowance for the Survivor is approved, your benefit will begin the month after one of these dates, **whichever is latest**:

- your 60<sup>th</sup> birthday;
- when you meet the residence and income requirements;
- when your spouse or common-law partner qualifies for the GIS; or
- when your spouse or common-law partner dies (in the case of the Allowance for the Survivor).

If you apply late for benefits, we may be able to give you a retroactive payment for up to a maximum of 11 months.

### What day of the month can I expect my payment to arrive in the mail?

Payments by mail usually arrive in the last three banking days of each month. If your payment is more than a week late or if you lose your cheque, please contact us (see page 24).



## Can you deposit the payment directly into my bank account?

Yes. We can deposit your payment directly into your bank account in Canada through our direct deposit service. Direct deposit offers several advantages:

- Your deposit is always on time and you can start using the money or earning interest immediately.
- Your payment is automatically deposited into your account, even if you are ill or away.
- Your payment is never lost, stolen, or damaged.

If you are already receiving benefits by cheque and want to switch to direct deposit, you can sign up over the telephone. When you contact us, in addition to your Social Insurance Number, be sure to have your banking information available, including the institution name and number, the branch number, and your account number. You can find this information on your personal cheques or on your bank statement.

If you prefer to sign up **by mail**, you have to fill out the “Government of Canada Direct Deposit Enrolment Request Form.” You can get this form at any Canadian bank or financial institution. You can also print an enrolment form for direct deposit in Canada from our Web site at **[www.serviccanada.gc.ca](http://www.serviccanada.gc.ca)**, or you can contact us and we will send you a form (see page 24).

## **What should I do if I move?**

If you are planning to move, you need to tell us your new address and postal code as soon as possible. This will allow us to update our records and make sure your payment gets to you on time. Even if your payments are deposited directly into your bank account, we need to know your new address so we can send you information and your yearly T4A (OAS) income tax slip.

To change your address and direct deposit information online, access My Service Canada Account. For information on how to use the service, see “Online services” on page 23.

## **Can I receive my benefits outside Canada?**

If you are receiving the GIS, the Allowance, or the Allowance for the Survivor and you spend more than six months in a row outside Canada, we will make payments for the month you leave and for the six months after that. Then payments will stop. For example, if you left Canada in January, we would send payments until the end of July. After July, the payments would stop.

If you stay outside the country for a longer period, then return to reside in Canada, contact us and we will review your eligibility for these benefits (see page 24).

## **What happens if the cost of living goes up?**

We will increase your pension payments to reflect increases in the cost of living as measured by the Consumer Price Index. We apply any increases every three months—in January, April, July, and October. Your monthly payment will not be reduced if the cost of living goes down.

## **What happens if my income drops?**

In some situations, such as when you stop working or when your other pension income stops or decreases, we can calculate your GIS, Allowance, or Allowance for the Survivor benefits by estimating your income for the current year, instead of using last year's income. If you or your spouse or common-law partner has a lower income this year, you should let us know. Your benefits may increase.

## **Can my benefits stop?**

We stop paying your GIS, Allowance, or Allowance for the Survivor when you die or if one of the following events occurs:

- You have not filed an individual income tax and benefit return with the Canada Revenue Agency, or we have not received by the end of June each year the information on your income (or combined income) for the previous year.

- You have reached the age of 65, so your Allowance or Allowance for the Survivor will stop (however, you may be eligible to apply for the OAS pension and the GIS).
- You receive the Allowance and you voluntarily separate from your spouse or common-law partner.
- You leave Canada for more than six months in a row.
- Your income—or, in the case of a married or common-law couple, your combined income—is above a certain level.
- You qualified for the Allowance for the Survivor because your spouse or common-law partner died, then you remarried or began a common-law relationship.
- You are incarcerated in a federal penitentiary for a sentence of two years or longer, or in a provincial or territorial correctional facility for a sentence of more than 90 days when an information-sharing agreement is in place. Your payments would resume the month of your release.

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## Note

You can apply for benefits while you are incarcerated. If your application is approved, payment would begin the month you are released. Retroactive benefits (up to 11 months) may be made for any months in which you were not incarcerated, including the first month of your incarceration.

## How to renew your benefits

The amount of your GIS, Allowance, or Allowance for the Survivor is based on your marital status and your annual income (or the combined income of you and your spouse or common-law partner). Marital status and income can change from year to year. Therefore, to renew your benefit, you must provide us with your annual income information.

In most cases, you can automatically renew your benefit simply by filing your individual income tax and benefit return by the April 30 deadline every year. The Canada Revenue Agency will then give us the income information we need to reassess your entitlement.

If you do not file an income tax and benefit return, or if we need more information, we will send you a renewal form. You must complete and return it as soon as you have all the necessary income information.

If we do not receive your income information by the end of June, or if your income is higher than a certain level, your payments will end in July of that year.

If we receive your income information by July, we will review your eligibility and send you a letter with the decision. If your eligibility continues, the letter will indicate the amount of your monthly payment.

## Filing your income tax return

The GIS, the Allowance, and the Allowance for the Survivor are not taxable income, but you still have to report these benefits on your income tax and benefit return.

## Appealing a decision

If you disagree with a decision that affects your GIS, Allowance, or Allowance for the Survivor benefit, you have the right to an explanation. If you contact us, we can explain the reasons for our decision.

If you are not satisfied with our response, you can ask us to reconsider the decision. To do this, you must send a letter to your Service Canada regional director no later than 90 days after receiving notice of our original decision. For the mailing address for your region, please visit our Web site at **[www.serviccanada.gc.ca](http://www.serviccanada.gc.ca)** or contact us (see page 24).

If you are still not satisfied after this reconsideration, you can appeal the decision. If you would like to know more about the appeal process, visit our Web site at **[www.serviccanada.gc.ca](http://www.serviccanada.gc.ca)** or contact us (see page 24).

## Protecting information about you

Your privacy is protected by law.

The *Old Age Security Act* and Regulations ensure that only specific agencies authorized by the Minister of Human Resources and Skills Development are entitled to review the relevant parts of your records. Personal information in your file cannot be given to other agencies or individuals without your consent.

The *Access to Information Act* also prevents the release of information about you without your consent. There are two exceptions: information can be released if it has already been made public, or if the release is allowed under the *Privacy Act*. The Government of Canada can use information only for the purpose for which it was collected, unless it is using it to comply with a warrant or subpoena or to enforce a law.

### Can I see the information on my file?

Yes. You have the right to review information about you that is kept on file by the Government of Canada. To help citizens access information about themselves, the Government publishes the document called *Info Source: Sources of Federal Government Information* every year.

To review this information, you must fill out an information request form. This form, as well as copies of *Info Source: Sources of Federal Government Information*, are available at Service Canada Centres and other government offices. These documents are also available at public libraries, at most rural post offices, in Canadian missions abroad, and on the Internet. You can find the Info Source Web site at **[www.infosource.gc.ca](http://www.infosource.gc.ca)**.

## **How can I correct inaccurate or incomplete information or provide information not previously disclosed?**

You can come forward and correct inaccurate or incomplete information or disclose information that was not previously disclosed. If you make a disclosure before any investigation has started, you may be exempted from a penalty and potential prosecution. If you would like to make a disclosure, call Service Canada at 1 800 O-Canada (1-800-622-6232) or visit a Service Canada Centre for help to begin the process.



## Other public retirement benefits

### Canada Pension Plan (CPP) and Quebec Pension Plan (QPP)

If you contributed to the CPP and/or the QPP in at least one year since January 1966, you may be eligible for a retirement pension from one plan or the other, at the age of 65.

You can apply to receive your CPP retirement pension (or your QPP retirement pension) as early as age 60 if you choose. Be aware that the earlier you take your retirement pension, the less it will be. The later you take it (up to the age of 70 when increases stop), the more it will be.

Disability and survivor benefits are also available under both plans if sufficient contributions have been made.

You must apply to receive any of these benefits. Visit our Web site at **[www.serviccanada.gc.ca](http://www.serviccanada.gc.ca)** or contact us (see page 24) for more information about the CPP.

For more information about the QPP, please contact La Régie des rentes du Québec:

On the Web **[www.rrq.gouv.qc.ca/en](http://www.rrq.gouv.qc.ca/en)**

By phone 1-800-463-5185  
(TTY: 1-800-603-3540)

## Employment Insurance

You may be eligible for benefits under the Employment Insurance program. Please contact us for more information (see page 24).

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### Note

Any OAS, GIS, Allowance, and Allowance for the Survivor benefits you receive are not counted as income when we calculate your OAS benefits—however, any EI, CPP, and QPP benefits you receive **are** considered to be income and may affect the GIS, Allowance, or Allowance for the Survivor benefit you receive.

## War Veterans Allowance

If you are a veteran, you may be entitled to receive benefits under other federal programs such as financial assistance under the *War Veterans Allowance Act*. For more information, call Veterans Affairs Canada at 1-866-522-2122 or visit their Web site at **[www.vac-acc.gc.ca](http://www.vac-acc.gc.ca)**.

## Provincial/territorial and municipal programs

Your provincial/territorial and municipal governments may offer income assistance and services to seniors. For more information, please contact these governments directly.

## Online services

At Service Canada, we provide a number of services on the Internet from one secure location to allow you to complete tasks online at your convenience. You can view and print your CPP and OAS tax slips, view your most recent payment rates, view your CPP Statement of Contributions, and if you live in Canada, change your address and direct deposit information.

To use these online services, visit

**[www.servicecanada.gc.ca/msca](http://www.servicecanada.gc.ca/msca).**

We also provide you with access to online forms for programs and services delivered by Service Canada and its partner departments.

To find a form, visit

**[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).**

## Contact us

**Click** [servicecanada.gc.ca](https://servicecanada.gc.ca)

**Call** From Canada and the United States:  
1-800-277-9914

If you have a hearing or speech  
impairment and use a teletypewriter  
(TTY): 1-800-255-4786

From all other countries  
(collect calls accepted):  
613-990-2244

**Visit** a Service Canada Centre

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### Note

Please have your Social Insurance Number  
ready when you call.