



Government of Canada
Gouvernement du Canada

Guaranteed Income Supplement Renewal Training Guide 2014

Canada Revenue Agency
Community Volunteer Income Tax Program

Employment and Social Development Canada

ISSD-002-01-13E

Canada

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The Old Age Security (OAS) program and the Canada Pension Plan (CPP) provide financial benefits to individuals upon approval of an application. The programs are administered by Employment and Social Development Canada (ESDC).

The Canada Revenue Agency Community Volunteer Income Tax Program (CVITP) helps volunteers assist individuals who may be eligible to benefits under the OAS program and the CPP.

OLD AGE SECURITY

The Old Age Security (OAS) program provides pension benefits to individuals 65 years of age or over who meet the residence and legal status requirements. Low-income seniors and those aged 60 to 64 who meet the program eligibility criteria may also be eligible for other benefits.

Benefits provided:

OLD AGE SECURITY (OAS) PENSION — To qualify for an OAS pension in Canada, an individual must be 65 years of age or older, must be a Canadian citizen or a legal resident of Canada and must have lived in Canada for at least 10 years after the age of 18. The pension is not paid automatically. Individuals must apply to receive this benefit.

GUARANTEED INCOME SUPPLEMENT (GIS) — The GIS is an additional monthly benefit for OAS pensioners living in Canada who have low income. The GIS is based on marital status and income. In the case of a couple, the combined income of the recipient and his or her spouse/common-law partner is required. Eligible individuals only have to make a one-time application for the GIS and will not be required to reapply every year to receive the Supplement, as long as each member of the couple files a yearly income tax return.

However, some individuals must report income directly to Service Canada. Individuals who receive a renewal application form in the mail **must complete it and return it to Service Canada** as soon as possible.

ALLOWANCE — The Allowance is a monthly benefit available to low-income 60 to 64 year-old spouses/common-law partners of OAS pensioners. The applicant must be a Canadian citizen or a legal resident of Canada and must have lived in Canada for at least 10 years after the age of 18. The Allowance is based on the combined income of the applicant and his or her spouse/common-law partner.

- Most individuals can now make a one-time application for the benefit. They will not be required to reapply yearly in order to receive the Allowance, as **long as both the applicant and his or her spouse/common-law partner file separate income tax returns.**

- However, if the individual receives a renewal application in the mail, **it must be completed and returned** as soon as possible.

ALLOWANCE FOR THE SURVIVOR — The Allowance for the Survivor is a monthly benefit available to low-income widows or widowers between age 60 and 64. The applicant must be a Canadian citizen or a legal resident of Canada and must have lived in Canada for at least 10 years after the age of 18. The Allowance for the Survivor is based on the individual income of the widow or widower.

- Most individuals can now make a one-time application for the benefit. They will not be required to reapply yearly in order to receive the Allowance for the Survivor, **as long as they file an income tax return.**
- If the individual receives a renewal application in the mail, **it must be completed and returned** as soon as possible.

The payment period is from **July 2014 to June 2015.**
Payment amounts will be based on the income received in the 2013 tax year.

Notes: Recent changes to the OAS program:

1. Starting in April 2023, the age of eligibility for the OAS pension and the GIS will gradually increase from 65 to 67 over six years, with full implementation by January 2029. This change will affect people born in 1958 and later. In line with this increase, the ages at which the Allowance and the Allowance for the Survivor are paid will also gradually increase from 60 to 64 today to 62 to 66 starting in April 2023.
2. A proactive enrolment regime is presently being instituted that will eliminate the need for many seniors to apply for OAS benefits. This measure will reduce the burden on seniors of completing application processes. Proactive enrolment is being implemented in a phased approach, starting in 2013, with the automatic enrolment of many seniors for the OAS pension.
3. As of July 1, 2013, eligible individuals who have not begun to receive their OAS pension can choose to delay receiving their pension in exchange for a higher monthly amount. The voluntary deferral gives individuals the option of waiting as late as age 70 to start collecting their OAS pension and to increase the pension, by 0.6 percent for each month they delay it, for a total of 7.2 percent for each full year of deferral. The deferral does not apply to the GIS.

CANADA PENSION PLAN

The Canada Pension Plan (CPP) is an income security plan that is funded by the contributions of employees, employers and self-employed persons, and by the revenue earned on CPP investments. The Plan ensures a measure of protection to a contributor and his or her family against the loss of income due to retirement, disability or death. The CPP operates throughout Canada. Quebec has its own similar program: the Quebec Pension Plan (QPP).

Benefits provided:

RETIREMENT PENSION — The retirement pension is a monthly payment available to contributors. The retirement pension can be started as early as age 60, although the normal age of retirement is age 65. The age at which a contributor decides to take a retirement pension affects the amount received each month. As of 2012, contributors no longer have to cease working or reduce their income to begin receiving a retirement pension before age 65. In addition, the adjustments for starting the retirement pension early and late are being rebalanced, a process which started in 2011 and will be completed in 2016. As a result of these changes, the monthly CPP retirement pension will increase by a larger percentage if an individual starts collecting it after age 65, and decrease by a larger percentage if an individual starts collecting it before age 65.

POST-RETIREMENT BENEFIT — The new Post-Retirement Benefit is a monthly payment available to recipients of a CPP or QPP retirement pension who continue to work and to contribute to the CPP.

DISABILITY PENSION — To receive a disability pension, a contributor must suffer from a severe and prolonged disability, have made sufficient contributions to the Plan and be under the age of 65.

DEATH BENEFIT — A one-time lump-sum payment of up to \$2,500 made to the deceased contributor's estate. If there is no estate, the person responsible for the funeral expenses, the surviving spouse or common-law partner or the next of kin may be eligible, in that order.

SURVIVOR'S PENSION — A monthly pension may be available to individuals whose spouse or common-law partner has died. Payment amounts and eligibility for a survivor's pension take into account age, disability, dependent children and whether or not another CPP benefit is being paid.

CHILDREN'S BENEFITS — A monthly benefit is available for the dependent children of an eligible disabled or deceased contributor. Benefits are payable until the age of 18, or until the age of 25 if the child is attending school full-time.

What you should know

The amount of a CPP benefit is based on how long and how much an individual has contributed to the Plan and, in some cases, the age when the person begins receiving the benefit. Contributions are based on earnings. Therefore, periods when an individual had no earnings or when the earnings were low normally result in a benefit that is lower than it would have been if the individual had made full contributions throughout his or her lifetime. All CPP benefits are taxable.

The CPP has several provisions built in to help protect the value of benefits from periods of low earnings:

CHILD REARING PROVISION — Months of low or zero earnings spent as the primary caregiver of a child under the age of seven may be excluded from the calculation of the pension. This ensures that reduced parental earnings during the first seven years of a child's life will protect eligibility for benefits and not result in lower benefit amounts in the future. A declaration for the Child Rearing Provision must be filled out.

DISABILITY EXCLUSION — Any month during which a contributor was considered to be disabled according to the terms of the CPP or the QPP is excluded from the contributory period.

GENERAL DROP-OUT — A number of months of low or zero earnings during an individual's contributory period are automatically excluded from benefit calculations. This drop-out is intended to compensate for periods of unemployment, illness, care-giving, schooling and so on. The percentage of the work history protected by this provision was recently increased from 15 percent to 16 percent for those who commence their CPP benefits after January 1, 2012, and will increase again to 17 percent for those who begin to receive their CPP benefits after January 1, 2014.

OVER-65 DROP-OUT — If a person continues to work and delays starting his or her retirement pension after reaching 65 years of age, these earnings can be used to replace periods of lower earnings before the age of 65 for the purposes of calculating his or her benefit. For example, if a person works for two years after turning 65 at the maximum level, those two years could replace any two years of low or no earnings that took place before the individual reached 65.

Other provisions that take life events into consideration:

CREDIT SPLITTING UPON DIVORCE OR SEPARATION — When a marriage or common-law relationship ends, the CPP credits built up by a couple while they lived together can be divided equally between them. These credits can be split even if one spouse or common-law partner did **not** pay into the CPP.

PENSION SHARING — Married (not separated or divorced) or common-law partners still living together, who are both at least 60 years of age, and receive their Canada Pension Plan

(CPP) retirement pension, can share the portion of their pension benefits earned during their time together. This may result in tax savings. If only one individual is a CPP contributor, they share that one pension. The overall benefits paid do not increase or decrease with pension sharing.

Ask client to **contact Service Canada** as he or she may be eligible for a benefit.

1-800-277-9914 (English)

1-800-255-4786 (TTY)

www.servicecanada.gc.ca

Whenever helping to complete an income tax and benefit return, please consider the age and the income of the individual. If an individual is 65 years of age and is not receiving an OAS pension, he or she should contact Service Canada.

If an individual is already receiving an OAS pension and has a low income, he or she should contact Service Canada.

Included in the guide, for your information, is the income cut-off by marital status. **Couples who receive the GIS should file individual income tax returns.** This will ensure that the GIS renewal process continues to be automatic.

IMPORTANT INFORMATION

- A one-time application can now be made for the GIS, the Allowance or the Allowance for the Survivor.
- Most individuals will not be required to reapply for the GIS, the Allowance or the Allowance for the Survivor as long as they file income tax returns on a yearly basis.
- Individuals and their spouse/common-law partner must file yearly **individual income tax** returns to take advantage of this convenient renewal process.
- Individuals who **receive a renewal application in the mail** must complete and return it as soon as all necessary income information and tax slips have been received, **even if they are also filing an income tax return.**
- Individuals submitting a renewal application in June or later risk having their benefits interrupted.
- Individuals must ensure that all information provided is correct (marital status, address, telephone number). **It is important to verify that the residential address is correct, even for individuals who receive their benefit payments by direct deposit.**
- Individuals **must sign** and return applications in the envelope provided.
- The GIS, Allowance and Allowance for the Survivor are available to individuals living in Canada. Benefits are also paid outside Canada for the month an individual leaves plus six additional months. For any absences over six months, individuals must notify Service Canada.

- If an individual dies and was receiving the OAS pension, the widow or widower between the age of 60 to 64 may be eligible for the Allowance for the Survivor. They do not need to have been receiving the Allowance prior to the individual's death.
- Individuals can call the number below if they need assistance, if there is an error or if there is any income they have not reported.
- The GIS is based on income and marital status. Low-income individuals who are receiving the OAS pension should contact Service Canada to find out if they are eligible for the GIS.
- Individuals who have been denied the GIS in the past could now be eligible because of a drop in income. Individuals should apply or contact Service Canada to find out if they are eligible for the GIS.
- As a volunteer, if you are uncertain about an individual's situation, please call the number below. However, you need to have the individual present with you in order for him or her to give verbal permission to Service Canada staff to provide information to you, the volunteer.

The "Protection and Disclosure of Information" policy indicates that Service Canada staff cannot provide information to a third party/volunteer unless:

- the individual is there with the third party/volunteer and gives Service Canada his or her permission to provide information to the third party/volunteer; or
- the individual has completed an authorization form or letter giving Service Canada the permission to provide information to the third party/volunteer.

Ask the individual to **contact Service Canada** as he or she may be eligible for a benefit.

1-800-277-9914 (English)
1-800-255-4786 (TTY)
www.servicecanada.gc.ca

GOOD NEWS FOR LOW-INCOME INDIVIDUALS

On July 1, 2008, an amendment to the *Old Age Security Act* came into effect increasing the GIS earnings exemption to \$3,500 from \$500. A single pensioner, for example, earning \$3,500 or more is now able to receive up to an additional \$1,500 in annual GIS benefits. The GIS earnings exemption of \$3,500 does not apply to self-employed individuals.

Eligible individuals now only have to make a one-time application for the GIS, the Allowance or the Allowance for the Survivor. An individual is not required to reapply every year, as long as he or she files yearly income tax returns. However, if an individual receives a renewal application form in the mail, it should be completed and returned to Service Canada as soon as possible.

In July 2011, the Government enhanced the GIS and the Allowances for the lowest-income seniors by providing an increase of up to \$600 annually for single seniors and \$840 for couples. This “top-up” further improves the financial security and well-being of more than 680 000 seniors across Canada.* The increase represents an investment of more than \$300 million per year and is the largest increase to the GIS for the lowest-income seniors in a quarter century.

* The top-up is indexed quarterly and is included in the GIS and Allowances benefit rates.

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IS THE INDIVIDUAL RECEIVING AN OLD AGE SECURITY PENSION? (LINE 113 OF INCOME TAX RETURN)	
YES	NO
<p>Verify marital status</p>	<ul style="list-style-type: none"> Is the individual 65 years of age or older? Is the individual a Canadian citizen or a legal resident of Canada who has lived in Canada for at least 10 years after the age of 18? <p>If you are unsure about an individual's situation, please call the number below.</p>
<p>Spouses or common-law partners <u>must</u> complete individual income tax returns.</p>	<p>Ask the individual to contact Service Canada as he or she may be eligible for a benefit.</p> <p>1-800-277-9914 (English) 1-800-255-4786 (TTY) <u>www.servicecanada.gc.ca</u></p>

Determining Annual Income

When determining income cut-off levels for the GIS, the Allowance or the Allowance for the Survivor, deduct from line 236 the following lines: 113,145 and 146.

NOTE:

If the individual has reported employment income (lines 101 and 104), deduct lines 308 and 312 and a maximum of \$3,500 from lines 101 and 104. The result of this calculation is the new employment income for GIS purposes. If the result of this calculation is negative, report \$0.00 as employment income.

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IF THE INDIVIDUAL IS RECEIVING AN OAS PENSION, IS HE OR SHE RECEIVING THE GIS? (LINE 146 OF INCOME TAX RETURN)	
YES	NO
<p>If the individual has an application for renewal of the GIS:</p> <ul style="list-style-type: none"> • See APPENDIX A Application for renewal of GIS: ISP 3026 (single/double income) • See APPENDIX B How to complete a renewal application <p>Spouses or common-law partners must complete individual income tax returns.</p>	<p>What is the individual's annual income?</p> <p>➤ If the individual is not receiving the GIS, and his or her individual or combined marital income (add line 236 and subtract any amounts under lines 113, 145 and 146 of each individual income tax return) is lower than or near:</p> <p>GIS – Single, separated or divorced - - - - - \$16,704 (Table 1)</p> <p>GIS – Couple (combined net income)</p> <ul style="list-style-type: none"> • OAS both pensioners - - - - - \$22,080 (Table 2) • OAS pensioner with a spouse/common-law partner not receiving OAS - - - - - \$40,032 (Table 3) <p><u>NOTE :</u> Income cut-off levels above are for the GIS payment quarter “October to December 2013”</p> <p>Please note that the OAS and GIS benefits are indexed quarterly if there is an increase in the cost of living as measured by the Consumer Price Index. For additional information, contact:</p> <p style="text-align: center;"> 1-800-277-9914 (English) 1-800-255-4786 (TTY) <u>www.servicecanada.gc.ca</u> </p> <p><i>***If you are unsure about an individual's situation, please do not hesitate to call.</i></p>

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IF THE INDIVIDUAL IS RECEIVING A GIS BENEFIT, DOES HE OR SHE HAVE A SPOUSE OR COMMON-LAW PARTNER AGED 60 TO 64?

What is the **combined annual income** of the two spouses or common-law partners?

- If under “**GIS – Couple**,” the **combined net income** of both the GIS recipient and his or her spouse or common-law partner (add line 236 and subtract any amounts under lines 113, 145 and 146 of each individual income tax return) is **lower than or near** the income cut-off levels, the spouse or common-law partner aged 60 to 64 may be eligible for the Allowance.

INCOME REQUIREMENTS

What is the couple’s **combined annual income**?

- If the individual is not receiving the GIS, and the couple’s combined income (add line 236 and subtract any amounts under lines 113, 145 and 146 of each individual income tax return) is **lower than or near**:

GIS – Couple (combined net income)

- Allowance ----- **\$30,912**
(Spouse/common-law partner between 60 and 64)
(Table 4)

If the spouse or common-law partner has no amount reported on line 146 of the income tax and benefit return and the total combined income of the couple is under the threshold above, the spouse or common-law partner should apply for the Allowance.

**NOTE: Income cut-off levels above are for the period
October to December 2013.**

NOTE: IF THE OAS RECIPIENT DIES, THE ALLOWANCE IS REPLACED BY THE ALLOWANCE FOR THE SURVIVOR PROVIDING THE SURVIVOR MEETS THE INCOME REQUIREMENTS.

Contact Service Canada

1-800-277-9914 (English)

1-800-255-4786 (TTY)

www.servicecanada.gc.ca

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IF THE INDIVIDUAL IS A WIDOW OR WIDOWER BETWEEN 60 AND 64, IS HE OR SHE RECEIVING AN ALLOWANCE FOR THE SURVIVOR?	
YES	NO
<p>If the individual has an application for the renewal of the GIS:</p> <ul style="list-style-type: none"> • See APPENDIX A Application for renewal of GIS: ISP 3026 (single/double income) • See APPENDIX B How to complete a renewal application (3 pages) <p>Reminder: The CPP also provides survivor's benefits.</p>	<p>What is the individual's annual income?</p> <ul style="list-style-type: none"> ➤ If the individual is not receiving the Allowance for the Survivor and his or her net income (line 236 minus any amount on line 145) is lower than or near: • Allowance for the Survivor - - - \$22,488 (Survivor between 60 and 64) (Table 5) <p><u>NOTE:</u> Income cut-off levels above are for the period October to December 2013.</p> <p>Ask the individual to contact Service Canada as he or she may be eligible for a benefit.</p> <p>1-800-277-9914 (English) 1-800-255-4786 (TTY) <u>www.servicecanada.gc.ca</u></p> <p>* If you are unsure about an individual's situation, please do not hesitate to call.</p>

NOTE: THE INDIVIDUAL MUST NOT HAVE REMARRIED OR BEGUN A COMMON-LAW RELATIONSHIP SINCE THE DEATH OF THE SPOUSE OR COMMON-LAW PARTNER.

DOCUMENTATION REQUIRED

SUPPORTING DOCUMENTS – certified true copies

If within the last 12 months, there was a change in the marital status:

For married couple – provide marriage certificate

For couple in a common-law relationship – must contact Service Canada for the required documentation

SUPPORTING DOCUMENTS – regular copies

- **profit and loss** statement for rental income loss
- **profit and loss** statement for a **loss from self-employed or business income**
- Registered Retirement Savings Plan (RRSP) contribution slips

PHOTOCOPIES OF ORIGINAL DOCUMENTS **MUST BE** CERTIFIED BY ANY ONE OF THE FOLLOWING OFFICIALS:

- Employee of a federal or provincial government department
- Justice of the peace, magistrate, lawyer, notary
- Commissioner of oaths (except in Alberta)
- Doctor, dentist, Chiropractor, pharmacist
- Chief of First Nations Band
- Funeral director
- Manager of a financial institution
- Member of parliament or provincial legislature
- Minister of religion
- Municipal clerk
- 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

- ✓ THE NAME, OFFICIAL POSITION, TELEPHONE NUMBER, DATE AND SIGNATURE OF THE INDIVIDUAL CERTIFYING THE DOCUMENT **MUST** BE INDICATED. ALSO THE FOLLOWING SENTENCE **MUST** BE ADDED: “*This photocopy is a true copy of the original document*”
- ✓ *which has not been altered in any way.*”

Protected B (when completed)

APPLICATION FOR RENEWAL OF THE GUARANTEED INCOME SUPPLEMENT OR THE ALLOWANCE OR ALLOWANCE FOR THE SURVIVOR FOR PAYMENT PERIOD OF JULY 2013 - JUNE 2014



A NAME AND ADDRESS

B Social Insurance Number

Area Code Telephone Number

C * PLEASE REFER TO THE INSTRUCTION SHEET FOR IMPORTANT INFORMATION.

MARITAL STATUS - You must check one box:

Married Full name of Spouse or Common-Law Partner (if applicable) _____ Give the date of the marriage (submit marriage certificate) or commencement of the common-law union. (See instruction sheet.) Year Month Day

Common-Law Union Address _____

Separated City _____ Province or Territory _____ Postal Code _____

Surviving Spouse or C/L Partner Spouse's or Common-Law Partner's Social Insurance Number _____ If you are separated from your spouse or common-law partner, please give the date of separation. If separation is beyond your control, see instruction sheet. Year Month

Divorced Spouse's or Common-Law Partner's date of birth (if applicable) _____ Year Month Day If your spouse or common-law partner is deceased, please give date of death. Year Month Day

Single

D DO NOT INCLUDE CANADIAN OLD AGE SECURITY, GUARANTEED INCOME SUPPLEMENT OR ALLOWANCE PAYMENTS.

	INCOME TYPE	2012 YEARLY INCOME	
		Your Income	Spouse or Common-Law Partner (if applicable)
1	Canada Pension Plan or Quebec Pension Plan Benefits (Do not include Death Benefit)		
2	Other Pension Income (Superannuation, RRIFs, Foreign Pension, etc.)		
	From Canadian Sources: \$ _____		
	From Foreign Sources: \$ _____		
3	Employment Insurance		
	Workers' Compensation Benefits \$ _____		
4	Interest and other Investment income		
5	Taxable Canadian Dividends and Capital Gains		
	Eligible and Other than Eligible Dividends \$ _____		
	Capital Gains \$ _____		
6	Net Rental income		
7	Net Employment income (After allowable deductions)		
8	Net Self-employment income		
9	Other income (specify source and amount):		
10	TOTAL (If you have no income, write "0")		

E Have you retired since January 1, 2011 or expect to retire on or before June 30, 2014? Year Month Day Spouse or Common-Law Partner Year Month Day

If "Yes", please give the last date of employment:

F Was there or will there be a reduction in your "pension income" between January 1, 2011 and June 30, 2014? Year Month Day Spouse or Common-Law Partner Year Month Day

If "Yes", please give the date of reduction and specify the source:

G I hereby apply for the Guaranteed Income Supplement or submit my income statement for the Allowance or Allowance for the Survivor. I declare that, to the best of my knowledge the information on this application is true and complete. I realize that my personal information is governed by the Privacy Act and may be disclosed, where authorized, under the Old Age Security Act.

NOTE: If you make a false or misleading statement, you may be subject to an administrative monetary penalty and interest, if any, under 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.

SIGNATURES Applicant X Spouse or Common-Law Partner (if applicable) X Date

H If the applicant signs with a mark, a witness (friend, member of the family, etc.) must complete this section.

Name	Relationship to applicant	Telephone Number	Date
Address	Signature		

FOR OFFICE USE ONLY

Effective date: _____ Certified by: _____ Date: _____

Service Canada delivers Human Resources and Skills Development Canada programs and services for the Government of Canada

**HOW TO COMPLETE AN APPLICATION FOR:
THE GIS OR STATEMENT OF INCOME FOR THE ALLOWANCES**

Eligibility for the Guaranteed Income Supplement (GIS), Allowance and Allowance for the Survivor are based on income for the preceding calendar year, calculated in accordance with the *Income Tax Act* and the *Old Age Security Act*.

Sections A to C require standard information, which is outlined below.

PLEASE VERIFY ACCURACY WITH CLIENT AND CORRECT IF NECESSARY.

SECTION A:

- individual's **name**
- **residential address** (if the address changes during the year, the individual must notify Service Canada even if he or she receives direct deposit payments)

SECTION B:

- **Social Insurance Number**
- **telephone number** of the individual or of the person who handles the individual's affairs

SECTION C: SPOUSE OR COMMON-LAW PARTNER'S INFORMATION (if applicable)

- *Verify the:*
 - ✓ name
 - ✓ Social Insurance Number
 - ✓ date of birth
- *Indicate if any **change has occurred** in the past year (12 months):*
 - ✓ Married: indicate date
 - ✓ Separated (voluntary or involuntary): indicate date of separation
 - ✓ Common-law union: indicate date commenced
 - ✓ Widowed: indicate date of spouse's or common-law partner's death
 - ✓

SECTION D: INCOME TYPE

THE SECTION D REQUIRES SEVERAL PAGES OF INFORMATION. A TEMPLATE HAS BEEN PROVIDED TO SIMPLIFY THE CALCULATIONS. (SEE APPENDIX C) WE SUGGEST THAT THE INDIVIDUAL KEEP A COPY OF THIS INFORMATION FOR HIS OR HER RECORDS.

NOTE: DO NOT include OAS pension, GIS or Allowance payments. Neither the OAS pension, the GIS nor the Allowance are counted as income.

- Complete all parts of Section D (APPENDIX C) and transfer the results to the GIS application form. In July 2014, we will use the 2013 income to calculate the monthly GIS payments for July 2014 to June 2015.
 - If total income is **higher** than the previous year's income, the benefit will be **reduced**.
 - If total **income is lower**, the individual **should receive a higher benefit**.
 - If income is lower because of recent retirement or because of a reduction in pension income, individuals may benefit from having their benefits calculated using an estimate of their income for the current year. In this case, individuals must **contact Service Canada** (see the number below).
- Benefit amounts are based on income. If an individual is married or in a common-law relationship, benefits are based on the combined income of the spouses/common-law partners. Same-sex and opposite-sex couples are treated the same way. Income, in most cases, is the same as the income reported each year on a Canadian income tax and benefit return.
- For **couples**, it is important that **individual tax returns be filed** so that benefits are automatically renewed. However, when an individual receives a renewal form, he or she must complete and return it to ensure continued payment of benefits—even if he or she files an income tax and benefit return for the year.

If you have any questions, or are uncertain about an individual's situation, please **contact Service Canada**:

1-800-277-9914 (English)
1-800-255-4786 (TTY)
www.serviccanada.gc.ca

**HOW TO COMPLETE AN APPLICATION FOR:
THE GIS OR STATEMENT OF INCOME FOR THE ALLOWANCES**

SECTION D 1 – Canada Pension Plan (CPP) and Quebec Pension Plan (QPP)		Applicant's Income	Spouse's or Partner's Income
Report the value from line 114 of the tax return	A		
Report the value of any CPP or QPP Death Benefit included on line 114.	B		
Subtract A minus B Report this value on <u>line 1</u> of the application form.	C		

SECTION D 2 – Other Pension Income		Applicant's Income	Spouse's or Partner's Income
Report the value from line 115 and line 116 of the tax return	A		
Include, in Canadian dollars, any pensions received from Canadian sources or from sources in a foreign country	B		
Add A plus B Report these values on <u>line 2</u> of the application form.	C		

SECTION D 3 – Employment Insurance and Worker's Compensation Benefits		Applicant's Income	Spouse's or Partner's Income
Report the value from line 119 of the tax return	A		
Report the value from line 144 of the tax return	B		
Add A plus B Report these values on <u>line 3</u> of the application form.	C		

SECTION D 4 – Interest and Other Investment Income		Applicant's Income	Spouse's or Partner's Income
Report the value from line 121 of the tax return on <u>line 4</u> of the application form.	A		

**HOW TO COMPLETE AN APPLICATION FOR:
THE GIS OR STATEMENT OF INCOME FOR THE ALLOWANCES (cont'd)**

SECTION D 5 – Dividends and Capital Gains		Applicant's Income	Spouse's or Partner's Income
Report the value from line 120 of the tax return	A		
Report the value from line 127 of the tax return	B		
Add A plus B Report these values on <u>line 5</u> of the application form	C		
<p><u>NOTE:</u> Please also show the two individual amounts in the space provided on the application form. Service Canada will check with the Canada Revenue Agency (CRA) and adjust the income amount by the value of any unused portion of the dividend tax credit. This may allow a client to receive a higher benefit payment.</p>			
SECTION D 6 – Rental Income		Applicant's Income	Spouse's or Partner's Income
Report the value from line 126 of the tax return on <u>line 6</u> of the application form	A		
SECTION D 7 – Total Net Income From Employment		Applicant's Income	Spouse's or Partner's Income
Report the value from line 101 + line 104 of the tax return	A		
Report the value from line 308 + line 312 of the tax return	B		
A – B = C	C		
C – \$3,500.00 = D The result of this calculation cannot have a negative value Report this value on <u>line 7</u> of the application form	D		
SECTION D 8 – Net Income from Self-Employment		Applicant's Income	Spouse's or Partner's Income
Report the value from line 135 of the tax return	A		
Report the value from line 137 of the tax return	B		
Report the value from line 139 of the tax return	C		
Report the value from line 141 of the tax return	D		
Report the value from line 143 of the tax return	E		

Add A + B + C + D + E	F		
Report the value from line 222 of the tax return	G		
Report the value from line 310 of the tax return	H		
Report the value from line 317 of the tax return	I		
Add G + H + I	J		
Subtract F minus J Report this value on <u>line 8</u> of the application form	K		

**HOW TO COMPLETE AN APPLICATION FOR
THE GIS OR STATEMENT OF INCOME FOR THE ALLOWANCES (cont'd)**

SECTION D 9 – Total Income from Other Sources		Applicant's Income	Spouse's or Partner's Income
Report the value from line 122 of the tax return	A		
Report the value from line 128 of the tax return	B		
Report the value from line 129 of the tax return	C		
Report the value from line 130 of the tax return	D		
Add A + B + C + D	E		
Report the value from line 207 of the tax return	F		
Report the value from line 208 of the tax return	G		
Report the value from line 209 of the tax return	H		
Report the value from line 210 of the tax return	I		
Report the value from line 212 of the tax return	J		
Report the value from line 214 of the tax return	K		
Report the value from line 215 of the tax return	L		
Report the value from line 217 of the tax return	M		
Report the value from line 219 of the tax return	N		
Report the value from line 220 of the tax return	O		
Report the value from line 221 of the tax return	P		
Report the value from line 223 of the tax return	Q		
Report the value from line 224 of the tax return	R		
Report the value from line 229 of the tax return	S		
Report the value from line 231 of the tax return	T		
Report the value from line 232 of the tax return	U		
Add F to U	V		
Subtract E minus V Report this value on <u>line 9</u> of the application form	W		

SECTION D 10 – Total income for the year 2013		Applicant's Income	Spouse's or Partner's Income
Add the values of lines 1 to 9 ✓ If the value is negative, circle this amount ✓ If you have no income, enter "0" Report the TOTAL on <u>line 10</u>			

**HOW TO COMPLETE AN APPLICATION FOR:
THE GIS OR STATEMENT OF INCOME FOR THE ALLOWANCES (cont'd)**

BLOCK	CANADA REVENUE AGENCY	GIS APPLICATION
1	Line 114 – Canada/Quebec Pension Plan benefits minus any CPP or QPP Death Benefit included	PENSION CPP/QPP
2	Line 115 – Other pensions: include in Canadian dollars Line 116 – any pensions received from Canadian sources or from sources in a foreign country	PENSIONS
3	Line 119 – EI benefits; and Line 144 – WCB benefits	EI & WCB
4	Line 121 – Interest/Investment	INTEREST / INVESTMENT
5	Line 127 – Taxable Capital Gains Line 120 – Taxable Dividends Please list all two because Service Canada may later adjust	CAPITAL GAINS (cannot be negative) & DIVIDENDS
6	Line 126 – Rental Income	RENTAL INCOME
7	Line 101 – Employment Income Line 104 – Other Employment Income Minus deductions Line 308 – CPP/QPP contributions, employment Line 312 – Employment Insurance Premiums Step 1: Add lines 101 and 104 = A Step 2: Add lines 308 and 312 = B Step 3: A minus B = C Step 4: Deduct \$3,500.00 from C = D Step 5: Enter D or \$0.00	NET EMPLOYMENT EARNINGS

**HOW TO COMPLETE AN APPLICATION FOR:
THE GIS OR STATEMENT OF INCOME FOR THE ALLOWANCE (cont'd)**

BLOCK	CANADA REVENUE AGENCY (cont'd)	GIS APPLICATION
8	Line 135 – Business Income Line 137 – Professional Income Line 139 – Commission Income Line 141 – Farming Income Line 143 – Fishing Income Minus deductions Line 222 – Deduction for CPP/QPP contributions Line 310 – CPP/QPP contributions on self- employment earnings Line 317 – Employment Insurance Premiums on	NET SELF- EMPLOYMENT EARNINGS
9	Line 122 – Net Partnership Income Line 128 – Support payments received Line 129 – RRSP Income Line 130 – Other income <u>minus the following</u> Line 207 – RPP contributions Line 208 – RRSP contributions Line 209 – Saskatchewan Pension Plan Deduction Line 210 – Pension Income Splitting Line 212 – Prof/union dues Line 214 – Child care Line 215 – Attendant care Line 217 – Business invest losses Line 219 – Moving Line 220 – Support payments Line 221 – Carrying charges Line 223 – PPIP Premiums Line 224 – Exploration/development expenses Line 229 – Other Employment Expenses	OTHER INCOME
10	SUM OF THE ABOVE BLOCKS (1 to 9) <i>(If you have no income, write "0")</i>	TOTAL

Section E

If the applicant and or his or her spouse or common-law partner retired or expect to retire, the date or retirement must be indicated.

Section F

If the applicant and/or his or her spouse or common-law partner has a reduction amount in “pension income,” the date or reduction must be indicated.

Section G

The applicant and his or her spouse or common-law partner must sign the application. The application is not valid if not signed.

Section H

This needs to be completed only if the applicant signs the application with a mark.

1-800-277-9914 (English)
1-800-255-4786 (TTY)
www.servicecanada.gc.ca

PLEASE RETURN THIS FORM TO YOUR COMMUNITY VOLUNTEER INCOME TAX PROGRAM COORDINATOR

Feedback Sheet / Help us help you

Name: _____

Total number of renewal applications completed: _____

Total number of individuals that applied for the Old Age Security pension: _____

Total number of individuals that applied for the Guaranteed Income Supplement: _____

Total number of individuals that applied for the Allowance/Allowance for the Survivor: _____

=====
Is the template in Section D (Income Types) helpful when completing the renewal form?

Were there any areas of concern when completing the renewal applications? Was any information or instruction unclear?

What else could be included in the training kit or during the training sessions to assist you in helping individuals?

Do you have suggestions on how to simplify the process for individuals or volunteers for next year?

Do you have any questions or comments about the OAS/ CPP information in the training package?

THANK YOU FOR COMPLETING THE FEEDBACK SHEET