



## GUARANTEED INCOME SUPPLEMENT

### WHAT THESE BENEFITS OFFER:

The Guaranteed Income Supplement (GIS) is a monthly payment you can get if:

- you are 65 or older
- you live in Canada
- you get the Old Age Security (OAS) pension
- your income is below the maximum annual income threshold for the GIS based on your marital status (Jan – Mar 2023 amounts below)
  - >\$20,832 for single, widowed or divorced individuals
  - >\$27,552 - >\$49,920 if you have a spouse or common-law partner depending on the spouse/partner's status receiving OAS and/or the GIS

The Supplement is not taxable.

In many cases, the Government of Canada will let you know by letter when you could start receiving the first payment. They will send you this letter the month after you turn 64. In other cases, you may have to apply.

### WHY YOU MAY HAVE TO APPLY

You may have to apply for the Guaranteed Income Supplement if the government does not have enough information to enroll you automatically.

You may have to apply if you are already receiving your Old Age Security pension and never applied for the Guaranteed Income Supplement.

### WHEN PAYMENTS START

You can receive your first payment the month after you turn 65.

You must file your taxes on time every year to avoid any disruption to your payments.

### IF YOU ARE ELIGIBLE BUT NOT RECEIVING THE GIS

You should contact Service Canada by phone as soon as possible.  
1-800-277-9914 8:30 AM to 4:30 PM local time Monday thru Friday

Be prepared to provide:

- your Social Insurance Number
- your income information from the year before
- your spouse or common-law partner's income from the year before