

Apply for the Guaranteed Income Supplement online



What is the Guaranteed Income Supplement

The Guaranteed Income Supplement is a monthly, tax-free benefit that provides additional income to people in Canada who have a low income and who receive the Old Age Security pension.

To qualify, you must be below the income threshold for your situation.

Your situation	Your annual income must be
Single, divorced or widowed	Less than \$22,488
Your spouse or common-law partner receives the full Old Age Security pension	Less than \$29,712 (combined annual income of couple)
Your spouse or common-law partner receives the Allowance	Less than \$41,616 (combined annual income of couple)
Your spouse or common-law partner does not receive Old Age Security	Less than \$53,904 (combined annual income of couple)

Why apply online

With [My Service Canada Account](#), you can:

- ✓ apply anytime
- ✓ access tools and information to help you make informed decisions
- ✓ get instant confirmation that your application has been received
- ✓ view accurate, up-to-date information about your benefits
- ✓ get status updates for your benefits
- ✓ find information on additional benefits you may qualify for

Step 1

Check if you qualify for the Guaranteed Income Supplement

To qualify, you must:

- ✓ be 65 or older
- ✓ live in Canada
- ✓ receive the Old Age Security pension
- ✓ have an income [below the annual threshold](#)
- ✓ not be under a sponsorship agreement, where a sponsor has signed an agreement to support you financially in Canada

Step 2

Find out if you need to apply

If you receive the Old Age Security pension and your income is [below the threshold](#), you may receive a letter around your 64th birthday confirming that you are automatically enrolled for the Guaranteed Income Supplement.

You must apply if:

- ✓ you receive a letter asking you to apply
- ✓ the letter you received has incorrect information
- ✓ you have never received the Guaranteed Income Supplement despite getting the Old Age Security pension

If you need to, you can [authorize someone to communicate with Service Canada on your behalf](#).

Step 3

Determine your income

When applying for the Guaranteed Income Supplement, you will need to report:

- ✓ your income and deductions
- ✓ your spouse or common-law partner's income, if applicable.

This information can be found in your personal income tax return.

Find detailed information about [what income to include or exclude](#).

Important

Eligibility for the Guaranteed Income Supplement is income-based, so up-to-date income information is essential.

Step 4

Gather documents

Before applying, have the following information ready:

- ✓ Where you have lived since age 18
- ✓ Information about your spouse or common-law partner (such as their Social Insurance Number and date of birth), if applicable
- ✓ Any reduction in employment or pension income in the past two years
- ✓ Income earned in another country for you and your spouse or common-law partner, if applicable
- ✓ Your banking information (to register for [direct deposit](#))

Step 5

Apply online

How to apply online:

- ✓ [Sign in](#) or [register](#) for My Service Canada Account
- ✓ Select "Manage my benefits" from the Old Age Security section
- ✓ Select "Your benefits" at the top left, then select "Apply for benefits"
- ✓ Follow the steps to complete the application form
- ✓ Submit your application

The quickest and easiest way to apply for the OAS program benefits is online. By applying online, you can avoid mail delays and waiting in line.

You can also [use a paper form to apply by mail or in person](#).

Step 6

After you apply

Service Canada will:

- ✓ review your application
- ✓ contact you if more information is needed
- ✓ send you a decision letter if you qualify, confirming your monthly amount and start date

You can check your application status anytime through [My Service Canada Account](#).

Step 7

File your taxes each year

The Guaranteed Income Supplement is reviewed every year. **To continue receiving payments, you must file your Income Tax and Benefit Return annually.**

Where to find help

 **Online** Canada.ca/en/contact

 **By phone** **Service Canada**
1-800-277-9914