

Determining OAS and GIS eligibility for people who come to Canada as adults

Are you close to age 65, or in your senior years?

Are you on a low income?

Use this tool to find out if you will be eligible to apply for Old Age Security pension and the Guaranteed Income Supplement when you turn 65.

OAS eligibility

Old Age Security (OAS) begins at age 65. The rules are based on the number of years you have lived in Canada as a citizen or legal resident.

People who have lived in Canada for most of their adult lives can apply for **full** Old Age Security pension.

People who have not been here long enough to apply for a full OAS pension are still eligible for a partial OAS pension. If they will have low incomes when they retire, **they should apply for OAS as soon as they are eligible**. Look at **TABLES 1 and 2** on page 7 to see how OAS pension and GIS will be calculated.

GIS eligibility

If you are eligible for OAS pension and you have a low income, you can also apply for the Guaranteed Income Supplement (GIS). **You should apply as soon as you are eligible**. This will maximize the amount of GIS you get. You can collect GIS as long as you do not leave the country for more than six months.

Proactive enrolment

The federal government announced in the 2012 budget that it will put 'proactive enrolment' in place. This will eliminate the need for many seniors to apply for the OAS pension and GIS. It will happen automatically when they file their taxes. Proactive enrolment will be implemented between 2013 and 2016.

Source documents for this tool:

<http://www.servicecanada.gc.ca/eng/isp/pub/oas/lis/lisbenefits.pdf>

<http://laws-lois.justice.gc.ca/PDF/O-9.pdf>, pages 16 - 19

<http://laws-lois.justice.gc.ca/PDF/C.R.C., c. 1246.pdf>, pages 10 - 17 and 28 - 33

Part A

A.1 When you turn 65, will you have lived in Canada for at least 40 years since your 18th birthday?

Yes. You can apply for full OAS pension and GIS. **See page 5.**

No. Go to **A.2**

A.2 Have you lived in Canada for at least 10 years since your 18th birthday?

Yes. You can apply for a partial OAS pension. **See page 5.**

No. Go to **A.3**

A.3 Look at the list of countries that have a social security agreement with Canada. The country you lived in may also contribute to your pension. Have you lived in one of these countries?

Yes. Go to **Part B**

No. You can apply **after** you have been in Canada for 10 years.

Countries that have social security agreements with Canada

Antigua and Barbuda	Iceland	Philippines
Australia	Ireland	Poland
Austria	Israel	Portugal
Barbados	Italy	Romania
Belgium	Jamaica	Saint Lucia
Chile	Japan	Saint Vincent and the Grenadines
Croatia	Jersey and Guernsey	Slovakia
Cyprus	Korea	Slovenia
Czech Republic	Latvia	Spain
Denmark	Lithuania	St. Kitts and Nevis
Dominica	Luxembourg	Sweden
Estonia	Macedonia	Switzerland
Finland	Malta	Trinidad and Tobago
France	Mexico	Turkey
Germany	Morocco	United Kingdom
Greece	Netherlands	United States
Grenada	New Zealand	Uruguay
Hungary	Norway	

Part B

B.1 Did a relative sponsor you to come to Canada?

- Yes.** Go to **B.2**
- No.** Go to **Part C.**

B.2 Have you lived in Canada for 10 years since your 18th birthday?

- Yes.** You can apply for partial OAS pension and GIS. **See page 5.**
- No.** Go to **B.3.**

B.3 Has your sponsorship broken down? 'Broken down' means that the sponsor:

- died or
- went to prison for more than six months or
- was convicted of abusing you or
- went into personal bankruptcy.

- Yes.** Contact Service Canada. **See page 5.** You can apply for partial OAS pension after you have lived here for one year. You can apply for GIS before your sponsorship period ends. Look at **TABLES 1 and 2** on page 7 to see how OAS and GIS will be calculated.
- No.** You can apply for **partial OAS** after you have lived here one year. You can apply for GIS at the end of your sponsorship period.

Part C

C.1 Have you lived in Canada for at least 1 year since your 18th birthday?

- Yes.** You can apply for partial benefits. **See page 5.** Look at **TABLES 1 and 2** on page 7 to see how OAS pension and GIS will be calculated.
- No.** You can apply for partial benefits as soon as you have lived here for one year. **See page 5.** Look at **TABLES 1 and 2** on page 7 to see how OAS pension and GIS will be calculated.

How to apply for Old Age Security:

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Download the application form at:

[http://www.servicecanada.gc.ca/eforms/forms/sc-isp-3000\(2012-01-11\)e.pdf](http://www.servicecanada.gc.ca/eforms/forms/sc-isp-3000(2012-01-11)e.pdf)

Download the information sheet at:

[http://www.servicecanada.gc.ca/eforms/forms/sc-isp-3000a\(2012-01-11\)e.pdf](http://www.servicecanada.gc.ca/eforms/forms/sc-isp-3000a(2012-01-11)e.pdf)

How to apply for the Guaranteed Income Supplement:

Download the application form at:

[http://www.servicecanada.gc.ca/eforms/forms/sc-isp-3025\(11-12\)\(2011-11-15\)e.pdf](http://www.servicecanada.gc.ca/eforms/forms/sc-isp-3025(11-12)(2011-11-15)e.pdf)

Download the instruction sheet at:

[http://www.servicecanada.gc.ca/eforms/forms/sc-isp-3025-3026a\(2011-11-15\)e.pdf](http://www.servicecanada.gc.ca/eforms/forms/sc-isp-3025-3026a(2011-11-15)e.pdf)

Table 1

OAS and GIS payment structures for people who come to Canada

These tables show the OSA and GIS payment structure for single people who, at age 65:

- have been in Canada for less than 10 years
- have met the one-year residency requirement
- are not sponsored **and**
- come from a country that has a social security agreement with Canada.

The numbers show what would happen for seniors who have **no other income**. The numbers would vary for seniors with small incomes from other sources.

Note: These numbers are adjusted several times a year. To get updated figures, visit <http://openpolicyontario.com>.

OAS and GIS payment structure for low-income single people who are eligible to apply after one year of residency

This table shows the amounts of OAS and GIS a senior receives during the first 10 years after they qualify to apply. They get more money each year until they reach the tenth year.

Age at arrival in Canada (with no prior residency)	Portion of OAS paid at 65	Portion of GIS paid at 65	Monthly OAS/GIS combined (figures as of July 2012) ¹⁸
64	One fortieth (1/40)	One tenth (1/10)	\$140.66
63	Two fortieths (2/40)	Two tenths (2/10)	\$278.58
62	Three fortieths (3/40)	Three tenths 3/10)	\$413.78
61	Four fortieths (4/40)	Four Tenths (4/10)	\$546.26
60	Five fortieths (5/40)	Five tenths (5/10)	\$676.02
59	Six fortieths (6/40)	Six tenths (6/10)	\$803.05
58	Seven fortieths (7/40)	Seven Tenths (7/10)	\$927.36
57	Eight fortieths (8/40)	Eight tenths (8/10)	\$1,048.94
56	Nine fortieths (9/40)	Nine tenths (9/10)	\$1,167.80
55	Ten fortieths (10/40)	Ten tenths (10/10)	\$1,283.94

Table 2

Calculating the amounts in Table 1

This table shows the calculation of OAS and GIS for a senior newcomer with no income, corresponding to the amounts in Table 1. The mix of OAS and GIS is determined by the number of years of residency the person had at the time they turned 65.

The ratio of OAS to GIS is of interest because OAS is taxable and GIS is not. In addition, OAS can be received regardless of sponsorship agreements that prohibit receipt of GIS.

It is also worth noting that a senior with some other income and a high ratio of GIS to OAS is tax advantaged over a senior with a low ratio of GIS to OAS.

Years of residency on turning 65	OAS Based on 1/40 of full OAS for each year in Canada	Regular GIS	Extra GIS payment	Total (OAS + GIS Maximum)
1	\$13.62	10% of \$738.96	10% of \$531.36	\$140.66
2	\$27.24	20% of \$738.96	20% of \$517.74	\$278.58
3	\$40.86	30% of \$738.96	30% of \$504.12	\$413.78
4	\$54.48	40% of \$738.96	40% of \$490.50	\$546.26
5	\$68.10	50% of \$738.96	50% of \$476.88	\$676.02
6	\$81.72	60% of \$738.96	60% of \$463.26	\$803.05
7	\$95.34	70% of \$738.96	70% of \$449.64	\$927.36
8	\$108.96	80% of \$738.96	80% of \$436.02	\$1,048.94
9	\$122.58	90% of \$738.96	90% of \$422.40	\$1,167.80
10	\$136.20	100% of \$738.96	100% of \$408.78	\$1,283.94

Are you eligible to apply for Old Age Security and the Guaranteed Income Supplement?

