Service Canada

Reference Guide

Application for the Old Age Security Pension and the Guaranteed Income Supplement

This Reference Guide:

- helps you to complete your application for the Old Age Security (OAS) pension and the Guaranteed Income Supplement (GIS);
- gives you more information about the OAS pension and the GIS;
- tells you what documents you need to support your application;
- tells you about submitting your application and documents to Service Canada.

This guide contains general information concerning the OAS pension and the GIS. If there are any differences between the content of this document and the *Old Age Security Act*, the *Act* is always right.

If you have questions or need help applying, contact us:

In Canada or the United States:

English : 1-800-277-9914
French : 1-800-277-9915
TTY : 1-800-255-4786
From all other countries : 1-613-957-1954 (we accept collect calls)

Have your Social Insurance Number ready when you call.

To learn more about the Old Age Security program visit canada.ca/OAS

Discover the Convenience of My Service Canada Account (MSCA)

- Apply online at any time for available Canada Pension Plan (CPP) and Old Age Security (OAS) benefits and services.
- Access accurate and up-to-date information about your CPP and/or OAS benefit entitlement.
- Get instant confirmation that your form or document has been received.
- Access tools and information to help you make an informed decision.
- Find help and information on additional benefits you may qualify for.

Go to canada.ca/msca or scan:

For your safety, visit cyber.gc.ca/en for tips on protecting your devices and reporting suspected cyber incidents.

Important - Please read

Unless stated on this application, you do not need to provide proof when applying. However, Service Canada may contact you later to ask for more information or documents.

Section A: Personal Information

Complete this section of the application to provide us with your personal information.

Be sure to include your Social Insurance Number in Question A1.

It is not mandatory to select a salutation (Mr., Mrs., Ms., Miss) in Question A3.

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Section B: Applying for the Old Age Security pension

This section explains the requirements you must meet to be eligible for the OAS pension.
Your answers will help Service Canada determine if you qualify.

B1: OAS pension start date

You can decide when you want your OAS pension to start:

- your OAS pension can start as early as the month following your 65th birthday.
- you can delay your pension start date. If you choose to delay your pension, the amount may increase by 0.6% for every month you delay for a maximum of 60 months. If you delay until age 70, for example, your OAS pension amount will increase by 36% for the rest of your life.

When you decide on a date, consider your personal situation including your current and future sources of income, your work now and in the future and your plans for retirement. You may want to speak to a financial advisor to help you decide.

The earliest you can apply for your pension is 11 months before your pension start date.

B2: Legal status

To be eligible for the OAS pension, you must meet the legal status requirement.

Legal status means that you are or were lawfully in Canada in accordance with the immigration laws of Canada.

- **if you live in Canada**, you must be a Canadian citizen or a permanent resident (formerly called landed immigrant), or you hold a certificate of Indian Status (also referred to as a Status Card) or a temporary resident permit (formerly called Minister's permit) on the day before your application is approved.
- **If you live outside Canada**, you must have been a Canadian citizen or a permanent resident or have held Indian Status or a temporary resident permit on the day before you left Canada.

Documents to prove your legal status in Canada:

- **if you were born in Canada and have lived in Canada all your life**, you do not need to prove your legal status.
- **if you were born in Canada and became a citizen of another country before February 15, 1977**, you may have given up your Canadian citizenship. If you are not sure what your status is, contact an Immigration, Refugees and Citizenship Canada (IRCC) office.
- **if you were born outside Canada**, one of the following is required:
  - certificate of Canadian citizenship, naturalization certificate, or Canadian passport issued in 1970 or later;
  - Canadian immigration documents (for example, IMM1000 – Record of Landing or Permanent Resident Card) or Canadian immigration stamp on your passport;
  - certificate of Indian Status. This applies only to registered Indians who are members of Canadian Indian reserves;
  - temporary resident permit (or Minister’s permit).

If you no longer have your original documents or your document does not indicate the information required, Service Canada may ask IRCC for information on your behalf. To do this, you must complete, sign and return form ISP3210 with your application. You can find the form online at canada.ca/OAS-forms or by calling Service Canada.

If you no longer have proof of your Indian Status, please contact Indigenous Services Canada (ISC) to request a replacement card. You can find the form online at isc-sac.gc.ca.

B3: Sponsorship

Effective October 1, 2025, individuals under a sponsorship agreement are not able to receive the GIS, Allowance or Allowance for the Survivor benefits for the entire length of their sponsorship agreement. To determine if you can receive these benefits, more information is needed by Service Canada.

If you were ever admitted into Canada under a sponsorship agreement, all questions in B3 are mandatory. Details regarding sponsorship can be found on your immigration documents from Immigration, Refugees and Citizenship Canada (IRCC) such as your IMM 5688 Confirmation of Permanent Residence, IMM 5716 Status Verification or IMM 1000 Record of Landing.

- indicate your IRCC Unique Client Identifier (UCI). Your UCI can be found on official documents received from IRCC. It has either:
  - four numbers, a hyphen and four more numbers (Example: 0000-0000) or
  - two numbers, a hyphen, four numbers, a hyphen and four more numbers (Example: 00-0000-0000)

  If you have not dealt with Immigration, Refugees and Citizenship Canada (IRCC) since 1973, you will not have a UCI or a Client ID.
- indicate the category of sponsorship (Spouse, Common-law partner, Conjugal partner, Parent or Grandparent, Sponsored Refugee, Other relative)
- if your sponsorship agreement was undertaken with the government of Quebec, select Yes
- indicate the day you became a Permanent Resident (PR) of Canada
- indicate the length of your sponsorship undertaking period in years
- conditions of a break in a sponsorship agreement include: death of a sponsor, the sponsor's conviction of an offence under the *Criminal Code* relating to the sponsored individual, bankruptcy of your sponsor, the sentencing of the sponsor to a term of imprisonment of more than six months

You may refer to canada.ca/en/immigration-refugees-citizenship for more information about immigration and citizenship status.

B4: Residence history

List all of the countries where you have resided since age 18. Your periods of residence in Canada should only include periods when you resided in Canada and should not include periods when you were only present in Canada while maintaining residential ties in another country (for example, temporary visits or time spent studying in Canada).

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About residence in Canada:

- residence is the period of time when you ordinarily make Canada your home.
- if you are physically present in Canada, you are not necessarily a resident of Canada.
- you can be resident of only one country at a time. Your country of residence is the one with which you have the most significant residential ties.
- a temporary absence from Canada (for example, holidays) does not normally interrupt your Canadian residence if you continue to keep residential ties to Canada.

Below is an example of a completed residence statement:

B6 Residence is the period of time when you ordinarily reside and make your home in Canada. Periods when you were only present in Canada (for example, temporary visits or time spent studying in Canada) are not considered as residence in Canada.

List all of the countries, including Canada, where you have resided since age 18. Do not include periods when you were outside Canada for less than six months at a time.

From YYYY-MM-DD	To YYYY-MM-DD	Country	Check (R) if you also worked in this country	Have you applied for a benefit from this country?	Your insurance or identification number in this country
1971-03-10	2005-05-14	France	☑	◯ Yes ◉ No	1234567891234567891
2005-05-15	2006-10-21	Germany	☑	◯ Yes ◉ No	1234567891234567891
2006-10-22	Present	Canada	☑	◉ Yes ◯ No	1234567891234567891

B7 : Absences from Canada

Certain periods spent outside Canada can be counted as Canadian residence if you were employed or engaged outside of Canada, or you were the spouse/common-law partner or dependant (including mother, father, mother-in-law, father-in-law, brother, sister, and natural, adoptive or foster children) who accompanied a person abroad. In order to include these absences from Canada, specific conditions must be met:

- in most cases, you must return to Canada within six months of completing your (or your spouse/ common-law partner's) employment, or attain age 65 while outside Canada;
- in some cases, you must also have maintained a permanent home in Canada for the entire period you were absent from Canada.

Tell us if you have been absent from Canada in any of the situations listed below. Tell us about the nature of those absences. Use a separate sheet of paper if necessary**.**

Service Canada may contact you for additional information to help determine if you can count those periods as residence in Canada.

Absences from Canada that may be counted as residence in Canada:

- service with the Canadian Forces; as a member of the armed forces of any ally of Canada during any war or work in connection with the prosecution of any war;
- work outside Canada as an employee of the Government of Canada, of a provincial government or a municipal corporation;
- work outside Canada for a Canadian Embassy or Consulate;
- work for an International Charitable Organization or a non-profit Canadian agency;
- time spent abroad to attend school or university;
- missionary sent to work abroad with a religious group or organization;
- services in another country under a development or assistance program that is sponsored or operated in that country by the Government of Canada, a province or a non-profit Canadian agency;
- transport workers on trains, aircraft, ships or buses running between Canada and points outside Canada or other similar employment;
- work with the United Nations or one of its specialized agencies, the North Atlantic Treaty Organization, the Commonwealth Secretariat, the Organization of Economic Cooperation and Development, or the Organisation internationale de la Francophonie;
- work outside Canada as an employee of a Canadian firm or corporation.

Section C: Applying for the Guaranteed Income Supplement

The Guaranteed Income Supplement (GIS) is a non-taxable monthly benefit paid to residents of Canada who receive an OAS pension and who have little or no other income. If you are eligible, the GIS benefit will be added to your monthly OAS pension amount.

There is no disadvantage to applying.

To apply for the GIS, complete questions C2 to C11, as applicable:

- Service Canada will use your income information reported to the Canada Revenue Agency (CRA) to determine if you are eligible.
- if you have not filed an income tax return in the past year or if your most recent return has not yet been assessed by the CRA, Service Canada will send you a separate form to provide your income information.
- if you do not immediately qualify for the GIS, Service Canada will review your income information every year and you will be automatically paid a GIS benefit if you become entitled, as long as you file your income tax return annually with the CRA.
- you must file your income tax return each year by April 30th to make sure there is no interruption in receiving your GIS payment.

C1: If you do NOT want to apply for the GIS, check the box in C1 and proceed to Section D.

C2 - C3: Income

The amount of the GIS you are entitled to receive is normally based on your net income in the previous calendar year. In the case of a couple, it is based on the net combined income of you and your spouse/common-law partner in the previous calendar year.

- **if you (or your spouse/common-law partner) have retired or had a loss of pension or employment income**, an estimate of income for the current calendar year may be substituted for your net income from the previous calendar year.
- **if you indicate that your income has dropped in the last two years, or that you expect it to drop in the next two years,** we will send you a separate form for an estimate of your income after it drops. If it is to your advantage, your GIS will be based on your estimated income rather than on your reported income for the previous calendar year.

Examples of pension income include:

- employer pension benefits;
- annuity payments;
- alimony and maintenance payments;
- employment insurance benefits;
- disability benefits deriving from a private insurance plan;
- any benefit under the Canada Pension Plan or Quebec Pension Plan (except death benefit);
- superannuation or pension payments;
- employee's or worker's compensation in respect of an injury, disability or death.

C4: Foreign income

Each year, you must report to Service Canada any income received from another country in the currency in which it is paid. You must report the entire amount of your foreign income even if it is not paid in Canada or if it is not taxable in Canada.

Foreign income includes income from wages, employer pensions, social security benefits, dividends, investments and rental income received from another country.

C6: If you and your spouse/common-law partner are living apart for reasons beyond your control, tell us when you started living apart. Also complete and submit a *Statement - Spouses/common-law partners living apart for reasons beyond their control* (ISP3040). You can find this form online at canada.ca/OAS-forms or by calling Service Canada.

In some cases, your GIS amount may increase. The amount of the GIS may be calculated on the basis of each person's individual income rather than on the couple's combined income, if it is to the couple's advantage.

Living apart for reasons beyond your control means that a couple, as a result of circumstances not attributable to either party, are not living together in a dwelling maintained by either of them. This includes situations when one member remains in the matrimonial home while the other:

- moves into a long-term care facility, nursing home or retirement home due to age or illness; or
- is incarcerated; or
- lives in a separate residence for economic or employment reasons such as availability of work or proximity to medical assistance.

C7: It is not mandatory to select a salutation (Mr., Mrs., Ms., Miss).

A common- law partner is a person of the opposite sex or same sex who has been living with you in a conjugal relationship for at least one year. If you are in a common-law relationship indicate the start date of the common-law union.

C8: See Question C2 for more information.

C9: See Question C3 for more information.

C10: See Question C4 for more information.

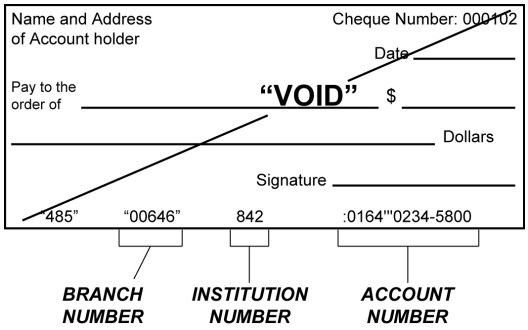
C11: See Question B3 for more information.

Section D : Payment information

D1: Receiving your pension

We encourage you to choose to receive your monthly payments by direct deposit into your account at your financial institution, a quick, reliable and secure way to receive your payment. The account must be in your name. A joint account is acceptable.

You must provide the branch, financial institution and account numbers that appear at the bottom of a cheque. A sample of a void cheque is provided to identify where the branch, financial institution and account numbers are located. Alternatively**,** you can attach a void cheque when you submit your application.



For direct deposit outside Canada:
You can contact Service Canada at 1-800-277-9914 from the United States and at 1-613-957-1954 from other countries (collect calls are accepted Monday to Friday, 8:30 a.m. to 4:30 p.m. (Eastern Time)).
Visit directdeposit.gc.ca to obtain a form and a list of countries where direct deposit is available.

D2: Repayment of your OAS pension

All higher-income pensioners must repay their OAS pension at a rate of 15 percent of their income above a certain amount. For example, from July 2026 to June 2027, if your net income in 2025 was more than the threshold amount of $93,454 (including your OAS pension), you may have to repay part or all of your OAS pension. The Canada Revenue Agency (CRA) will determine the amount of repayment and your OAS pension will be adjusted starting in July every year.

If you live outside Canada, you are required to report your world income every year to the CRA so that they can determine if your pension should be reduced. Service Canada will send you a form to complete.

D3: Income Tax deductions - Canadian residents only

The OAS pension is a taxable benefit. Income tax will only be deducted from your monthly payment if you request it. Once your pension is approved, Service Canada will send you a letter stating the month your pension will begin. If at a later date you request to have income tax deducted or if you want to change the amount being deducted from your pension, you can do so through *My Service Canada Account*. You can also use form ISP3520 (*Request for Voluntary Federal Income Tax Deduction*) available online at canada.ca/OAS-forms or by calling Service Canada.

If you live outside Canada, Service Canada may deduct a non-resident tax from your OAS pension, up to a maximum of 25 percent of your gross benefit amount (depending on the country you live in). For more information, contact the CRA.

Section E: Benefits from other countries

Canada's social security agreements with other countries may also help you qualify for an old age or retirement benefit from another country. Through these agreements, your periods of residence and/or work in Canada may be added to your periods of residence and/or work in the other country in order to meet the minimum requirements to be eligible for a pension from that country. If you have not applied for a foreign benefit, Service Canada can send you an application form.

If you have lived or worked in a country that does **not** have a social security agreement with Canada, you may contact that country directly to ask if you qualify for a foreign benefit.

Visit canada.ca/pension-international to learn more about Canada's international social security agreements and foreign benefits.

Section F: Declaration and signature

F1: Before you sign your application, be sure to read the "Terms and Conditions/Privacy Notice Statement" in Section G to find out how Service Canada uses your personal information.

F2: If you are applying for the Guaranteed Income Supplement, your spouse/common-law partner, if applicable, must also sign the application. If your spouse/common-law partner is currently eligible to receive the Old Age Security pension, this application may also be considered as their GIS application.

F3: If you are applying on behalf of a person who is incapable of managing their own affairs, you must check the appropriate box, sign the application and provide proof that you are authorized to apply on behalf of that person.

If a medical condition prevented you (or the person on whose behalf you are applying) from applying earlier, please contact Service Canada to obtain a *Declaration of Incapacity* form. If certain conditions are met, the pension may be paid at an earlier date. You may also want to go online at **canada.ca** to learn more about how to act as a third-party administrator.

Before you send your application to Service Canada, review the following:

- ☐ *Have you included your Social Insurance Number in Question A1?*
- ☐ *Did you fully complete all questions that apply to you?*
- ☐ *Did you read the "Terms and Conditions/Privacy Notice Statement" in Section G before signing your application?*
- ☐ *Has your spouse/common-law partner, if applicable, signed in Question F2?*
- ☐ *Have you included documents to prove your legal status in Canada? (Question B2)*
- ☐ *Have you provided your banking information or enclosed a void cheque? (Question D1)*

Copies of Original Documents. When documents are required, copies are acceptable; however, Service Canada may ask for an original or certified copy at any time.

Please send copies rather than original documents whenever submitting documents to Service Canada. If you must send your original documents, we suggest you send them by registered mail. We will return the original documents to you.

- We can only accept a copy of an original document if it is readable.
- If the document has information on more than one page, copy all pages.
- Please write your Social Insurance Number on any document or copy that you send to Service Canada.

Note: If your copy is missing any of the above elements, it will not be accepted and you will have to submit a new copy. This could result in delays in processing your application.

Service Canada may request an original or certified copy at any time.