

This publication is provided as a guide only. It is not intended as a substitute for the *Ontario Guaranteed Annual Income Act* and Regulations.

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| Benefit | Since 1974, the Ontario Guaranteed Annual Income System (GAINS) program has ensured a guaranteed minimum income for Ontario senior citizens by providing monthly payments to qualifying pensioners. This program is administered by the Ontario Ministry of Revenue. |
| Eligibility | <p>You are eligible to receive GAINS payments if:</p> <ul style="list-style-type: none">a.) you are age 65 or older and receive the full or partial federal Old Age Security (OAS) and the federal Guaranteed Income Supplement (GIS), andb.) you are and have been a permanent resident of Ontario for the past 12 months or you previously lived in this province for a total of twenty years after the age of eighteen, andc.) your total income from all sources is below the level guaranteed by the province. <p>Effective July 2000, you are also eligible to receive GAINS payments if you are a recipient of OAS and GIS benefits under the federal International Social Security Agreement (ISSA) program, have ten or more years of Canadian residency and meet requirements b) and c) above.</p> |
| How the program works | <p>Every year, you must file an income tax return to receive the maximum benefits available for Ontario seniors. If you currently receive a full or partial OAS pension plus the GIS, you do not have to apply for GAINS. The specific amount of the GAINS benefit is directly linked to the amount of your GIS monthly payments. A GAINS benefit is only paid when total income, including OAS, GIS and all other sources of income, falls below the annual level guaranteed by the province. The GIS and GAINS annual cycles begin in July of each year.</p> <p>Most seniors will automatically have their GIS entitlement renewed from information included in their current income tax and benefit return. In some situations, you may still require a renewal application to inform Human Resources and Social Development Canada (HRSDC) of the amount of income which you received in the prior calendar year. For questions regarding OAS or GIS, call HRSDC at the numbers listed below.</p> |
| Method of payment | A cheque will be mailed to you automatically around the 25th day of each month, or, if you have chosen Direct Deposit into your bank account for OAS/GIS, we will deposit your GAINS payments in the same account. If you do not have Direct Deposit payment but would like the convenience of this method, please telephone HRSDC at the numbers listed below. |
| Payment amount | A GAINS payment is based on your reported income as an individual or combined income as a married couple or common-law partnership. The GAINS payment may increase or decrease along with changes to either your income or marital status. GAINS payments range from a minimum of \$2.50 to a maximum of \$83.00 per month. |

Moving out of Ontario

GAINS may be paid during temporary absences, such as vacationing outside Ontario. However, GAINS is discontinued if you are out of the province for more than six months. On your return to Ontario, you can re-establish your eligibility by contacting the Ministry of Revenue at the numbers listed below.

Moving into Ontario from another province

Provided that you currently receive both OAS and GIS payments and have lived in Ontario for one full year, you will automatically receive GAINS payments. The one full year residency requirement is waived if you previously lived in this province for a total of twenty years after the age of eighteen.

Objections

If you are not satisfied with a decision regarding your GAINS entitlement, you may contact the ministry for an explanation. If you are still not satisfied after contacting the ministry, you may make a formal objection by completing a Notice of Objection form available from the ministry website, the nearest ministry tax office or any of the telephone numbers listed below. Your Notice of Objection must be received by the Tax Appeals Branch within 90 days from the day the minister's decision was mailed to you.

More information

To obtain the most current version of this publication, or additional information, visit our website at ontario.ca/revenue and enter 576 in the find page field at the bottom of the webpage or contact the Ministry of Revenue at:

1 866 668-8297
1 800 263-7776 teletypewriter (TTY)

To obtain a GIS renewal application or to change your direct deposit information, please contact Human Resources and Social Development Canada at 1 800 277-9914 or 1 800 255-4786 (TTY).

*Cette publication est disponible en français sous le titre « Régime de revenu annuel garanti (RRAG) ».
Vous pouvez en obtenir un exemplaire en appelant le 1 866 668-8297 ou en visitant ontario.ca/revenu.*

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