Reference[1]	Topic	Before (Published)	After (Current) October 2015 onward
Low Income Retirement Planning : Maximizing GIS:	**Yearly Definition of Low Income**	**$16,512 $21,840 $39,600 $30,576**	**$17,280 $22,848 $41,424 $31,968**
All Documents	**Monthly Maximum OAS/GIS (throughout)**	**$1,283.94 OAS:$544.98 GIS: $738.96**	**$1,342.78 OAS: $569.95 GIS: $772.83**
All Documents	**OAS Clawback Threshold-Annual**	**$67, 688**	**$72,809 in 2015 tax year**
Low Income Retirement Planning Maximizing GIS	**Yearly TFSA maximum contribution**	**$5,000**	**$10,000**
Low Income Retirement Planning Maximizing GIS	**Ontario Works & ODSP Monthly Maximum**	**$599.**	**OW: $681. ODSP: $1,110 (Oct-Nov. 2015)**
Low Income Retirement Planning Maximizing GIS	**Example of Contributing to an RRSP after age 65: Amounts of GIS recouped**	**GIS monthly: $346.76 GIS total Savings $24,967**	**Slightly higher Updates to take place in 2016**
Low Income Retirement Planning	**Maximum Early CPP**	**$724 a month (amount noted)**	**$689.45 in 2013 (reduces to 63% of max. by 2016)[2]**
Maximizing GIS Determining OAS and GIS eligibility for people who come to Canada as adults Tables will be changed yearly as quarterly rises are small and the tables remain accurate guides of amounts.	**Tables 1 and 2: OAS and GIS payment structure for low income single people who are eligible to apply after one year of residency. Calculation Table**	**Amounts range from $140.66 for 1/40th OAS and 10% of GIS and GIS special payments and $1,283.94 for 10/40th of OAS and 100% of GIS and GIS special payments**	**Amounts range from $147.10 for 1/40th OAS and 10% of GIS and GIS special payments and $1,342.78 for 10/40th of OAS and 100% of GIS and GIS special payments**

[1] A further more detailed update sheet is available at openpolicyontario.com.

[2] By 2016, early CPP at age 60 reduces to a maximum of 63% of maximum payment a month. A GIS recipient opting for early CPP at age 60 would have to live past the age of 95 to receive greater net benefits by taking CPP at age 65. Source: Richard Shillington.