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## Old Age Security (OAS) Payment Rates

### October - December 2010

The following chart shows the **maximum and average** monthly rates for Old Age Security ( OAS ), Guaranteed Income Supplement and the Allowance, as well as the maximum annual income to be eligible for these benefits.

For detailed monthly rates, please refer to the [Tables of Rates](#) for Old Age Security, Guaranteed Income Supplement and the Allowance.

Old Age Security benefit rates are reviewed in January, April, July and October to reflect increases in the cost of living as measured by the Consumer Price Index.

The term "spouse" includes a common-law partner.

Pensioners are not eligible for benefits if their income, or the combined income of them and their spouse, is more than the maximum income shown on the chart.

#### Old Age Security Benefit Payment Rates October - December 2010

Type of Benefit	Recipient	Average Monthly Benefit (July 2010)	Maximum Monthly Benefit	Maximum Annual Income
Old Age Security Pension	All recipients	\$490.30	\$521.62	See <a href="#">note</a>
Guaranteed Income Supplement	Single person	\$447.67	\$658.40	\$15,816
	Spouse of pensioner	\$283.53	\$434.78	\$20,880
	Spouse of non-pensioner	\$417.98	\$658.40	\$37,920
	Spouse of Allowance recipient	\$371.99	\$434.78	\$37,920*
Allowance	All recipients	\$387.25	\$956.40	\$29,232
Allowance for the survivor	All recipients	\$566.31	\$1,060.15	\$21,288

\* For Spouse of Allowance recipient, the Allowance stops being paid at \$29,232 while the GIS stops being paid at \$37,920.

If you are a pensioner but do not receive the maximum OAS pension you should [contact us](#) to receive accurate information about your benefits.

Note - Pensioners with an individual net income above \$66,733 must repay part or all of the maximum Old Age Security pension amount. The repayment amounts are normally deducted from their monthly payments before they are issued. The full OAS pension is eliminated when a pensioner's net income is \$108,214 or above. [return to table](#)

More information:

- Detailed rates: [Tables of Rates for Old Age Security, Guaranteed Income Supplement and the Allowance](#)
- [Canada Pension Plan Payment Rates](#)
- [ISP Information Card - Old Age Security and Canada Pension Plan](#)
- [Payment dates](#)
- [Old Age Security Rates and the Consumer Price Index](#)
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## Canada Pension Plan (CPP) - Payment Rates

January - December 2010

Canada Pension Plan rates are adjusted every January if there are increases in the cost of living as measured by the Consumer Price Index. The table below lists the maximum and average monthly rates for Canada Pension Plan benefits for 2010, except for the death benefit which is a one-time payment.

[More information on CPP rates and the CPI](#)

#### Canada Pension Plan Payment Rates

Type of benefit	Average benefit (July 2010)	Maximum monthly benefit (2010)
Disability benefit	\$810.70	\$1,126.76
Retirement pension (at age 65)	\$505.09	\$934.17
Survivors benefit (under age 65)	\$365.22	\$516.57
Survivors benefit (age 65 and over)	\$297.71	\$560.50
Children of disabled contributors benefit	\$214.85	\$214.85
Children of deceased contributors benefit	\$214.85	\$214.85
Combined survivors & retirement benefit (pension at age 65)	\$682.98	\$934.17
Combined survivors & disability benefit	\$941.41	\$1,126.76
Death benefit	\$2,257.37	Maximum one-time payment \$2,500.00

More information:

- [Old Age Security Payment Rates](#)
- [ISP Information Card - Old Age Security and Canada Pension Plan](#)
- [Payment dates](#)