

## HANDY FACTS

### 2009 FEDERAL STATUTORY BENEFITS

This handy reference sheet lists the benefit and contribution levels for 2009 under federal statutory programs.

#### OLD AGE SECURITY

BENEFIT	RECIPIENT	MAXIMUM MONTHLY BENEFIT <sup>(1)</sup>			
		JAN-MAR	APR-JUN	JUL-SEP	OCT-DEC
OLD AGE SECURITY (OAS)	Per person (65 and over)	\$516.96	\$516.96	\$516.96	\$516.96
GUARANTEED INCOME SUPPLEMENT (GIS) (Income-Tested)	Single person (65 and over)	\$652.51	\$652.51	\$652.51	\$652.51
	Spouse / Common-law partner (65 and over) of:	\$652.51	\$652.51	\$652.51	\$652.51
	Non-Pensioner	\$430.90	\$430.90	\$430.90	\$430.90
	Pensioner	\$430.90	\$430.90	\$430.90	\$430.90
THE ALLOWANCE (Income-Tested)	Regular (between 60 & 65)	\$947.86	\$947.86	\$947.86	\$947.86
	Survivor (between 60 & 65)	\$1,050.68	\$1,050.68	\$1,050.68	\$1,050.68

#### CANADA PENSION PLAN

EARNINGS	YEAR'S MAXIMUM PENSIONABLE EARNINGS (YMPE)	\$ 46,300 per annum
	YEAR'S BASIC EXEMPTION (YBE)	\$ 3,500 per annum
CONTRIBUTIONS	EMPLOYEE CONTRIBUTION	
	- Rate	4.95% × (YMPE - YBE)
	- Maximum	\$ 2,118.60 per annum
	EMPLOYER CONTRIBUTION	
- Rate	4.95% × (YMPE - YBE)	
- Maximum	\$ 2,118.60 per annum	
BENEFITS	MAXIMUM PERIODIC BENEFIT <sup>(2)</sup>	
	- Retirement (at age 65)	\$ 908.75 per month
	- Disability (payable to age 65)	\$ 1,105.99 per month
	- Survivor (under age 65)	\$ 506.38 per month
	- Survivor (age 65 and over)	\$ 545.25 per month
	- Survivor (to child) per child	\$ 213.99 per month
	- Combined: Survivor / Retirement (at age 65)	\$ 908.75 per month
Survivor / Disability	\$ 1,105.99 per month	
	MAXIMUM DEATH BENEFIT	\$ 2,500.00 lump sum

<sup>(1)</sup> The benefits under the OAS, GIS and The Allowance programs are increased **quarterly**. Quarterly updates will be provided electronically for those subscribing to the service.

<sup>(2)</sup> The benefits under the Canada Pension Plan are increased **annually**.

For up-to-date rates, please visit the Handy Facts section on-line at [www.leong-associates.com](http://www.leong-associates.com) under the Resources menu.