

Canada and Quebec Pension Plan Amounts and Rates

	CPP	QPP
Year's Maximum Pensionable Earnings (YMPE)	\$53,600.00	\$53,600.00
Basic Exemption	\$3,500.00	\$3,500.00
Employee / Employer Contribution Rate	4.95% / 4.95%	5.25% / 5.25%
Self-employed Contribution Rate	9.9%	10.5%
Maximum Contribution		
- for employees and employers	\$2,479.95	\$2,630.25
- for self-employed workers	\$4,959.90	\$5,260.50
Maximum Monthly Benefits		
Retirement Pension at age 65	\$1,065.00	\$1,065.00
Disability Pension - Contributor	\$1,236.35	\$1,236.32
Disability Pension - Contributor's Child	\$230.72	\$74.57 (to age 18)
Death Benefits	2014*	2015
- Surviving spouse under age 45 - no dependent children, not disabled	\$567.91	\$518.68
- Surviving spouse under age 45 - with dependent children, not disabled	\$567.91	\$831.89
- Surviving spouse under age 45 - disabled, with/without dependent children	\$567.91	\$865.19
- Surviving spouse - age 45 to 64	\$567.91	\$865.19
- Surviving spouse - age 65 and over	\$623.00	\$639.00
- Children of deceased contributor	\$230.72	\$234.87 (to age 18)
- One time lump sum	\$2,500.00	\$2,500.00

Quebec Parental Insurance Plan (QPIP)

Maximum Annual Insurable Earnings	\$70,000.00
Employee Premium Rate (per \$100 of insurable earnings)	\$0.559
Employer Premium Rate (per \$100 of insurable earnings)	\$0.782
Self-employed Premium Rate (per \$100 of insurable earnings)	\$0.993

Old Age Security (OAS) October – December 2014

	Maximum Monthly Benefits
Pension Benefit	\$563.74
Guaranteed Income Supplement (GIS)	
- Single person	\$764.40
- Spouse / common law partner of a non-pensioner	\$764.40
- Spouse / common law partner of pensioner	\$506.86
- Spouse / common law partner of an allowance recipient	\$506.86
Allowance	\$1070.60
Allowance for the Survivor	\$1198.58

Employment Insurance Premium Rates 2015

	Ontario	Quebec
Employee Rate (per \$100 of insurable earnings)	\$1.88	\$1.54
Maximum Annual Contribution (Employee)	\$930.60	\$762.30
Employer Rate (per \$100 of insurable earnings)	\$2.632	\$2.156
Maximum Annual Contribution (Employer)	\$1,302.84	\$1,067.22
Maximum Insurable Earnings	\$49,500.00	\$49,500.00
Maximum Weekly Benefit	\$524.00	\$524.00**

Retirement Programs and TFSA Maximum Limits

Defined Benefit RPP - Benefit Accrual	\$2,818.89
Defined Contribution RPP - Contributions	\$25,370.00
Deferred Profit Sharing Plan - Contributions	\$12,685.00
RRSP - Contributions	\$24,930.00
Tax-Free Savings Account	\$5,500.00

*2015 CPP death benefit figures are not available yet.

**55% of insured earnings, representing the general benefit level.

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