



2017 Government Benefit Update

Canada and Quebec Pension Plan Amounts and Rates

	CPP	QPP
Year's Maximum Pensionable Earnings (YMPE)	\$55,300.00	\$55,300.00
Basic Exemption	\$3,500.00	\$3,500.00
Employee / Employer Contribution Rate	4.95% / 4.95%	5.4% / 5.4%
Self-employed Contribution Rate	9.9%	10.80%
Maximum Contribution		
- for employees and employers	\$2,564.30	\$2,797.20
- for self-employed workers	\$5,128.20	\$5,494.40

	Maximum Monthly Benefits	
	2017	2017
Retirement Pension at age 65	\$1,114.17	\$1,114.17
Disability Pension - Contributor	\$1,313.66	\$1,313.63
Disability Pension - Contributor's Child	\$241.02	\$76.52 (to age 18)
Death Benefits		
- Surviving spouse under age 45 - no dependent children, not disabled	\$604.32	\$540.23
- Surviving spouse under age 45 - with dependent children, not disabled	\$604.32	\$861.64
- Surviving spouse under age 45 - disabled, with/without dependent children	\$604.32	\$895.81
- Surviving spouse - age 45 to 64	\$604.32	\$895.81
- Surviving spouse - age 65 and over	\$668.50	\$668.50
- Children of deceased contributor	\$241.02	\$241.02 (to age 18)
- Onetime lump sum	\$2,500.00	\$2,500.00

Quebec Parental Insurance Plan (QPIP)

Maximum Annual Insurable Earnings	\$72,500.00
Employee Premium Rate (per \$100 of insurable earnings)	\$0.548
Employer Premium Rate (per \$100 of insurable earnings)	\$0.767
Self-employed Premium Rate (per \$100 of insurable earnings)	\$0.973

Old Age Security (OAS) January - March 2017

	Maximum Monthly Benefits
Pension Benefit	\$578.53
Guaranteed Income Supplement (GIS)	
- Single person	\$864.09
- Spouse / common law partner of a non-pensioner	\$864.09
- Spouse / common law partner of pensioner	\$520.17
- Spouse / common law partner of an allowance recipient	\$520.17
Allowance	\$1,098.70
Allowance for the Survivor	\$1,309.67

Employment Insurance Premium Rates 2017

	Ontario	Quebec
Employee Rate (per \$100 of insurable earnings)	\$1.63	\$1.27
Maximum Annual Contribution (Employee)	\$836.19	\$651.51
Employer Rate (per \$100 of insurable earnings)	\$2.282	\$1.778
Maximum Annual Contribution (Employer)	\$1,170.67	\$912.11
Maximum Insurable Earnings	\$51,300.00	\$51,300.00
Maximum Weekly Benefit	\$543.00	\$543.00*

Retirement Programs and TFSA Maximum Limits

Defined Benefit RPP - Benefit Accrual	\$2,914.44
Defined Contribution RPP - Contributions	\$26,230.00
Deferred Profit Sharing Plan - Contributions	\$13,115.00
RRSP - Contributions	\$26,010.00
Tax-Free Savings Account	\$5,500.00

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

Cowan Insurance Group

705 Fountain St. N., PO Box 1510, Cambridge, ON, N1R 5T2
 Phone: 519-650-6360 Toll-Free: 1-866-912-6926
 Fax: 519-650-6366 | www.cowangroup.ca

700-1420 Blair Place, Ottawa, ON, K1J 9L8
 Phone: 613-741-3313 Toll-Free: 1-888-509-7797
 Fax: 613-741-7771 | www.cowangroup.ca

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