

Canada and Quebec Pension Plan Amounts and Rates

	CPP	QPP
Year's Maximum Pensionable Earnings (YMPE)	\$51,100.00	\$51,100.00
Basic Exemption	\$3,500.00	\$3,500.00
Employee / Employer Contribution Rate	4.95% / 4.95%	5.10% / 5.10%
Self-employed Contribution Rate	9.9%	10.20%
Self-employed Contribution Rate:		
- for employees and employers	\$2,356.20	\$2,427.60
- for self-employed workers	\$4,712.40	\$4,855.20
Indexation Rate as at January 1, 2013	1.8%	1.8%
Maximum Monthly Benefits		
Retirement Pension at age 65	\$1,012.50	\$1,012.50
Disability Pension - Contributor	\$1,212.90	\$1,212.87
Disability Pension - Contributor's Child	\$228.66	\$72.60 (to age 18)
Death Benefits		
- Surviving spouse under age 45 - no dependent children, not disabled	\$556.64	\$495.83
- Surviving spouse under age 45 - with dependent children, not disabled	\$556.64	\$800.76
- Surviving spouse under age 45 - disabled, with/without dependent children	\$556.64	\$833.18
- Surviving spouse - age 45 to 64	\$556.64	\$833.18
- Surviving spouse - age 65 and over	\$607.50	\$607.50
- Children of deceased contributor	\$228.66	\$228.66 (to age 18)
- One time lump sum	\$2,500.00	\$2,500.00

Quebec Parental Insurance Plan (QPIP)

Maximum Annual Insurable Earnings	\$67,500.00
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

OAS Rates (January - March)

	Maximum Monthly Benefits
Pension Benefit	\$546.07
Guaranteed Income Supplement (GIS)	
- Single person	\$740.44
- Spouse / common law partner of a non-pensioner	\$740.44
- Spouse / common law partner of pensioner	\$490.96
- Spouse / common law partner of an allowance recipient	\$490.96
Allowance	\$1,037.03
Allowance for the Survivor	\$1,161.01

Employment Insurance Premium Rates

	Ontario	Quebec
Employee Rate (per \$100 of insurable earnings)	\$1.88	\$1.52
Maximum Annual Contribution (Employee)	\$891.12	\$720.48
Employer Rate (per \$100 of insurable earnings)	\$2.63	\$2.13
Maximum Annual Contribution (Employer)	\$1,247.57	\$1,008.67
Maximum Insurable Earnings	\$47,400.00	\$47,400.00
Maximum Weekly Benefit	\$501.00*	\$501.00*

Retirement Programs and TFSA Maximum Limits

Defined Benefit RPP - Benefit Accrual	\$2,696.67
Defined Contribution RPP - Contributions	\$24,270.00
Deferred Profit Sharing Plan - Contributions	\$12,135.00
RRSP - Contributions	\$23,820.00
Tax-Free Savings Account	\$5,500.00

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