Canada Pension Plan/Old Age Security
Quarterly Report – Rates and Related Figures
July 2009

Canada Pension Plan (CPP) and Quebec Pension Plan (QPP)

Type of benefit	New benefits Maximum amount, 2009		Number of benefits March 2009		Amounts paid March 2009	
	CPP	QPP	CPP	QPP	CPP (in millions)	QPP (in millions)
Retirement (at age 65)	$908.75	$908.75	3,632,509	1,316,643	$1,819.5	$541.1
Disability	$1,105.99	$1,105.96	313,035	69,868	$254.1	$58.8
Survivor – younger than 65	$506.38	(see Note 1)	237,450	80,332	$86.6	$47.5
Survivor – 65 and older	$545.25	$545.25	778,263	262,582	$231.2	$77.7
Total – Survivor benefits			1,015,713	342,914	$317.8	$125.2
Children of disabled contributor	$213.99	$67.95	87,292	7,960	$18.7	$0.8
Children of deceased contributor	$213.99	$67.95	77,026	17,364	$16.5	$1.2
Death (maximum lump sum)	$2,500.00	$2,500.00	12,619	4,231	$28.3	$9.8
Total CPP/QPP benefits			**5,138,194**	**1,758,980**	**$2,454.9**	**$736.9**
Combined benefits						
• Survivor/retirement (retirement at 65)	$908.75	$908.75	659,492	Not applicable	$470.9	Not applicable
• Survivor/disability	$1,105.99	Not applicable	13,062	Not applicable	$12.5	Not applicable
Total – Combined benefits			**672,554**	**201,760**	**$483.4**	**$123.2**

Disability and survivor rates

	Flat rate	Earnings-related portion	Total
CPP disability benefit	$424.43	$681.56	**$1,105.99**
CPP survivor benefit – younger than 65	$165.60	$340.78	**$506.38**
QPP disability benefit	$424.40	$681.56	**$1,105.96**

Note 1: Details of QPP benefits

	Flat rate	Earnings-related portion	Total
QPP survivor benefit – younger than 45			
• Not disabled, no child	$108.69	$340.78	**$449.47**
• Not disabled, with child	$394.04	$340.78	**$734.82**
• Disabled	$424.40	$340.78	**$765.18**
QPP survivors – aged 45 to 64	$424.40	$340.78	**$765.18**

Calculation of CPP maximum monthly rates for new benefits

Retirement:	25% of 1/12 of the average year's maximum pensionable earnings (YMPE) for the last five years
Disability:	(retirement x 0.75) + flat rate ($424.43)
Survivors:	• younger than 65: (retirement x 0.375) + flat rate ($165.60)
	• 65 and older: retirement x 0.60

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Old Age Security (OAS)

Type of benefit	July to September 2009		March 2009	
	Maximum amount	Income level cut-off	Number of benefits	Amount paid (in millions)
Old Age Security pension*	$516.96	Not applicable	4,561,094	$2,232.8
Guaranteed Income Supplement (GIS)				
• Single	$652.51	$15,672	964,609	$436.6
• Spouse/common-law partner of someone who:				
• does not receive an OAS pension	$652.51	$37,584	83,284	$36.1
• receives an OAS pension	$430.90	$20,688	492,161	$139.3
• is an Allowance recipient	$430.90	$37,584**	63,441	$23.4
Total – GIS			**1,603,495**	**$635.4**
Allowance	$947.86	$28,992	63,440	$24.5
Allowance for the Survivor	$1,050.68	$21,120	30,068	$17.9
Total – Allowance and Allowance for the Survivor			**93,508**	**$42.4**

* The Old Age Security pension repayment range in 2009 is from $66,335 to $107,692.
** The Allowance stops being paid at $28,992, while the GIS stops being paid at $37,584.

OAS forecasted expenditures, 2009–2010 (in millions)

OAS	GIS	Allowance	Total
$27,578	$8,080	$552	$36,210

Other CPP/QPP figures

	CPP	QPP
Year's maximum pensionable earnings (YMPE) (2009)	$46,300.00	$46,300.00
Year's basic exemption (2009)	$3,500.00	$3,500.00
Employee/employer maximum contribution (4.95%)	$2,118.60	$2,118.60
Self-employed maximum contribution (9.9%)	$4,237.20	$4,237.20
Account balance (December 2008)	$111.224 billion	$25.606 billion
Contributions (2007–2008)	$33.898 billion	$9.394 billion
Number of contributors (2007)	12.5 million	3.8 million
Indexation rate (January 2009)	2.5%	2.5%

CPP/QPP forecasted expenditures, 2009–2010 (in millions)

CPP	QPP
$30,744	$9,839