

CANADA PENSION PLAN and QUEBEC PENSION PLAN

Type of benefit	New benefits Maximum rate (2005)		Number of benefits (March 2005)		Amounts paid (March 2005)	
	CPP	QPP	CPP	QPP	CPP	QPP
	\$	\$	#	#	\$ M	\$ M
Retirement (at age 65)	828.75	828.75	3,105,496	1,104,485	1,441.6	424.9
Disability	1,010.23	1,010.20	292,880	64,133	221.5	52.4
Survivors	462.42	(**)	233,022	83,413	79.4	47.4
• - 65			720,855	244,123	200.0	66.8
• 65 +	497.25	497.25	953,877	327,536	279.4	114.2
Total			89,816	7,843	17.6	0.7
Children of disabled contributor	195.96	62.22	84,876	19,124	16.7	1.2
Children of deceased contributor	195.96	62.22	10,954	4,107	24.1	10.2
Death (max. lump sum)	2,500.00	2,500.00	4,537,899	1,527,228	2,000.9	603.6
TOTAL						
Combined benefits						
• Surv./Rtr. (rtr at age 65)	828.75	828.75	568,929	<i>n.a.</i>	369.9	<i>n.a.</i>
• Surv./Dis.	1,010.23	<i>n.a.</i>	12,930	<i>n.a.</i>	11.6	<i>n.a.</i>
Total			581,859	172,821	381.5	97.4

DISABILITY AND SURVIVOR RATES

	Flat rate	Earnings-related portion	Total
CPP disability benefit	\$388.67	\$621.56	\$1,010.23
CPP survivor's pension under 65	\$151.64	\$310.78	\$462.42
QPP disability benefit	\$388.64	\$621.56	\$1,010.20
(**) QPP survivors - Under 45			
• Not disabled, no child	\$99.53	\$310.78	\$410.31
• Not disabled, with child	\$360.84	\$310.78	\$671.62
• Disabled	\$388.64	\$310.78	\$699.42
- Age 45 to 54	\$388.64	\$310.78	\$699.42
- Age 55 to 64	\$399.59	\$310.78	\$710.37

CALCULATION OF CPP MAXIMUM MONTHLY RATES FOR NEW BENEFITS

- Retirement: 25% of 1/12 of the average YMPE for last five years
 Disability: (retirement x 0.75) + flat rate (\$388.67)
 Survivors: • under 65: (retirement x 0.375) + flat rate (\$151.64)
 • 65 or over: (retirement x 0.60)

For more information about Old Age Security or the Canada Pension Plan, contact us at:

 1 800 277-9914

 1 800 255-4786 (TTY)

 www.sdc.gc.ca

OLD AGE SECURITY

Type of benefit	July to September 2005		March 2005	
	Maximum rate	Income level cut-off	Number of benefits	Amount paid
Old Age Security pension	\$ 476.97	\$ <i>n.a.</i>	# 4,133,382	\$ M 1,858.2
Guaranteed Income Supplement				
• Single	566.87	13,608	920,659	358.5
• Spouse/Common-law partner of				
• a non-pensioner	566.87	32,976	83,994	31.3
• a pensioner	369.24	17,760	434,080	103.2
• an Allowance recipient	369.24	32,976*	65,557	19.8
Total			1,504,290	512.8
The Allowance				
• Regular	846.21	25,392	65,554	21.0
• Survivor	934.24	18,624	32,374	16.9
Total			97,928	37.9

* The Allowance stops being paid at \$25,392 while the GIS stops being paid at \$32,976
OAS pension repayment level in 2005 from \$60,806 to \$98,793

SELECTED FIGURES (2005)

	CPP	QPP
Year's Maximum Pensionable Earnings (YMPE)	\$ 41,100.00	\$ 41,100.00
Year's Basic Exemption	\$ 3,500.00	\$ 3,500.00
Employee/employer maximum contribution (4.95%)	\$ 1,861.20	\$ 1,861.20
Self-employed maximum contribution (9.9%)	\$ 3,722.40	\$ 3,722.40
Account balance (March 2005)	\$ 81,583 M	\$ 23,265 M
Contributions (2003-2004)	\$ 27,858 M	\$ 8,163 M
Number of contributors 2002	11.3 M	3.6 M
Indexation rate (January 2005)	1.7 %	1.7 %

FORECAST EXPENDITURES 2005-2006

(Expenditures millions \$)

OAS	GIS	ALLOWANCE	TOTAL	CPP	QPP
23,044	6,221	451	29,716	24,868	7,968

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