

CANADA PENSION PLAN and QUEBEC PENSION PLAN

Type of benefit	New benefits Maximum rate (2006)		Number of benefits (October 2005)		Amounts paid (October 2005)	
	CPP	QPP	CPP	QPP	CPP	QPP
	\$	\$	#	#	\$ M	\$ M
Retirement (at age 65)	844.58	844.58	3,173,063	1,133,547	1,470.1	433.1
Disability	1,031.05	1,031.02	296,518	65,044	223.7	51.3
Survivors • - 65	471.85	(**)	233,478	83,141	79.4	46.8
• 65 +	506.75	506.75	729,848	247,119	202.1	67.4
Total			963,326	330,260	281.5	114.2
Children of disabled contributor	200.47	63.65	79,903	7,925	15.7	0.6
Children of deceased contributor	200.47	63.65	72,597	18,990	14.2	1.2
Death (max. lump sum)	2,500.00	2,500.00	9,461	2,745	20.9	6.8
TOTAL			4,594,868	1,558,511	2,026.1	607.2
Combined benefits						
• Surv./Rtr. (rtr at age 65)	844.58	844.58	581,646	n.a.	375.4	n.a.
• Surv./Dis.	1,031.05	n.a.	12,938	n.a.	11.5	n.a.
Total			594,584	177,075	386.9	99.3

DISABILITY AND SURVIVOR RATES

	Flat rate	Earnings-related portion	Total
CPP disability benefit	\$397.61	\$633.44	\$1,031.05
CPP survivor's pension under 65	\$155.13	\$316.72	\$471.85
QPP disability benefit	\$397.58	\$633.44	\$1,031.02
(**) QPP survivors - Under 45			
• Not disabled, no child	\$101.82	\$316.72	\$418.54
• Not disabled, with child	\$369.14	\$316.72	\$685.86
• Disabled	\$397.58	\$316.72	\$714.30
- Age 45 to 54	\$397.58	\$316.72	\$714.30
- Age 55 to 64	\$399.59	\$316.72	\$716.31

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 (\$397.61)
 Survivors: • under 65: (retirement x 0.375) + flat rate (\$155.13)
 • 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)

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