

QUICK FACTS

2004

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Canada & Québec Pension Plans

	2004 Maximum Monthly Amounts		2003 Maximum Monthly Amounts		
	CPP	QPP	CPP	QPP	
Retirement Pension	\$814.17	\$814.17	\$801.25	\$801.25	
Disability Pension	\$992.80	\$992.77	\$971.26	\$971.23	
Child's Pension	\$192.68	\$61.18	\$186.71	\$59.28	
Surviving Spouse	Age 45 to 54	\$454.42	\$687.45	\$444.96	\$670.76
	Age 55 to 64	\$454.42	\$704.90	\$444.96	\$700.06
	Age 65 and over	\$488.50	\$488.50	\$480.75	\$480.75
Maximum Death Benefit (lump sum)	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	
Year's Maximum Pensionable Earnings (YMPE)	\$40,500		\$39,900		
Year's Basic Exemption	\$3,500		\$3,500		
Contribution Basis	\$37,000		\$36,400		
Maximum Annual Contributions	Employee	\$1,831.50 4.95% of \$37,000	\$1,801.80 4.95% of \$36,400		
	Employer	\$1,831.50 4.95% of \$37,000	\$1,801.80 4.95% of \$36,400		
	Self-employed	\$3,663.00 9.9% of \$37,000	\$3,603.60 9.9% of \$36,400		
Money Purchase Limit	\$16,500		\$15,500		

Employment Insurance

	2004 Amounts	2003 Amounts
Maximum Weekly Benefit	\$413	\$413
Maximum Weekly Insurable Earnings	\$750	\$750
Maximum Annual Insurable Earnings	\$39,000	\$39,000
Employee Contribution Rate on Insurable Earnings	1.98%	2.10%
Employer Contribution Rate on Insurable Earnings	2.77%	2.94%
Employer Contribution Rate - Qualified Plan (Cat. 3)	2.47%	2.65%
Maximum Employee Cost	\$772	\$819
Maximum Employer Cost - Non-Qualified Plan	\$1,081	\$1,147
Maximum Employer Cost - Qualified Plan (Cat. 3)	\$964	\$1,034
RRSP Limit	\$15,500	\$14,500