

QUICK FACTS 2005

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Canada & Québec Pension Plans

	2005 Maximum Monthly Amounts		2004 Maximum Monthly Amounts		
	CPP	QPP	CPP	QPP	
Retirement Pension	\$828.75	\$828.75	\$814.17	\$814.17	
Disability Pension	\$1,010.23	\$1,010.23	\$992.80	\$992.77	
Child's Pension	\$195.96	\$62.22	\$192.68	\$61.18	
Surviving Spouse	Age 45 to 54	\$462.42	\$699.42	\$454.42	\$687.45
	Age 55 to 64	\$462.42	\$710.37	\$454.42	\$704.90
	Age 65 and over	\$497.25	\$497.25	\$488.50	\$488.50
Maximum Death Benefit (lump sum)	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	
Year's Maximum Pensionable Earnings (YMPE)	\$41,100		\$40,500		
Year's Basic Exemption	\$3,500		\$3,500		
Contribution Basis	\$37,600		\$37,000		
Maximum Annual Contributions	Employee	\$1,861.20 4.95% of \$37,600	\$1,831.50 4.95% of \$37,000		
	Employer	\$1,861.20 4.95% of \$37,600	\$1,831.50 4.95% of \$37,000		
	Self-employed	\$3,722.40 9.9% of \$37,600	\$3,663.00 9.9% of \$37,000		
Money Purchase Limit	\$18,000		\$16,500		

Employment Insurance

	2005 Amounts	2004 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	1.95%	1.98%
Employer Contribution Rate on Insurable Earnings	2.73%	2.77%
Employer Contribution Rate - Qualified Plan (Cat. 3)	2.41%	2.47%
Maximum Employee Cost	\$761	\$772
Maximum Employer Cost - Non-Qualified Plan	\$1,065	\$1,081
Maximum Employer Cost - Qualified Plan (Cat. 3)	\$940	\$964
RRSP Limit	\$16,500	\$15,500