

## QUICK FACTS 2006

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## Canada & Québec Pension Plans

	2006 Maximum Monthly Amounts		2005 Maximum Monthly Amounts		
	CPP	QPP	CPP	QPP	
Retirement Pension	\$844.58	\$844.58	\$828.75	\$828.75	
Disability Pension	\$1,031.05	\$1,031.02	\$1,010.23	\$1,010.20	
Child's Pension	\$200.47	\$63.65	\$195.96	\$62.22	
Surviving Spouse	Age 45 to 54	\$471.85	\$714.30	\$462.42	\$699.42
	Age 55 to 64	\$471.85	\$716.31	\$462.42	\$710.37
	Age 65 and over	\$506.75	\$506.75	\$497.25	\$497.25
Maximum Death Benefit (lump sum)	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	
Year's Maximum Pensionable Earnings (YMPE)	\$42,100		\$41,100		
Year's Basic Exemption	\$3,500		\$3,500		
Contribution Basis	\$38,600		\$37,600		
Maximum Annual Contributions	Employee	\$1,910.70 4.95% of \$38,600	\$1,861.20 4.95% of \$37,600		
	Employer	\$1,910.70 4.95% of \$38,600	\$1,861.20 4.95% of \$37,600		
	Self-employed	\$3,821.40 9.9% of \$38,600	\$3,722.40 9.9% of \$37,600		
Money Purchase Limit	\$19,000		\$18,000		

## Employment Insurance

	2006 Amounts		2005 Amounts
	Rest of Canada	Quebec*	All Provinces
Maximum Weekly Benefit	\$413	\$413	\$413
Maximum Weekly Insurable Earnings	\$750	\$750	\$750
Maximum Annual Insurable Earnings	\$39,000	\$39,000	\$39,000
Employee Contribution Rate on Insurable Earnings	1.87%	1.53%	1.95%
Employer Contribution Rate on Insurable Earnings	2.62%	2.14%	2.73%
Employer Contribution Rate - Qualified Plan (Cat. 3)	2.28%	1.86%	2.41%
Maximum Employee Cost	\$729	\$597	\$761
Maximum Employer Cost - Non-Qualified Plan	\$1,021	\$835	\$1,065
Maximum Employer Cost - Qualified Plan (Cat. 3)	\$889	\$725	\$940
RRSP Limit	\$18,000		\$16,500

\* Parental Benefits are excluded - Quebec offers its own Parental Benefits Program effective January 1, 2006.