



## CANADA PENSION PLAN and QUEBEC PENSION PLAN

Type of benefit	New benefits		Number of benefits		Amounts paid	
	Maximum rate (2003)		(April 2003)		(April 2003)	
	CPP	QPP	CPP	QPP	CPP	QPP
	\$	\$	#	#	\$ M	\$ M
Retirement (at age 65)	801.25	801.25	2,905,776	1,023,049	1,302.2	380.3
Disability	971.26	971.23	285,728	58,891	226.7	46.6
Survivors						
• - 65	444.96	(**)	229,879	83,929	75.4	46.5
• 65 +	480.75	480.75	688,465	234,329	184.0	60.7
Total			918,344	318,258	259.3	107.2
Children of disabled contributor	186.71	59.28	92,037	7,390	21.1	0.6
Children of deceased contributor	186.71	59.28	87,922	19,895	18.1	1.2
Death (max lump sum)	2,500.00	2,500.00	9,960	3,610	21.8	8.3
<b>TOTAL</b>			<b>4,299,767</b>	<b>1,431,093</b>	<b>1,849.1</b>	<b>544.2</b>
Combined benefits						
• Surv./Rtr. (rtr at age 65)	801.25	801.25	517,424	n.a.	322.4	n.a.
• Surv./Dis.	971.26	n.a.	12,523	n.a.	11.6	n.a.
Total			529,947	159,306	334.0	85.7

### DISABILITY AND SURVIVOR RATES

	Flat rate	Earnings-related portion	Total
CPP disability benefit	\$370.32	\$600.94	<b>\$971.26</b>
CPP survivor's pension, under 65	\$144.49	\$300.47	<b>\$444.96</b>
QPP disability benefit	\$370.29	\$600.94	<b>\$971.23</b>
(**) QPP survivors - Under 45			
• Not disabled, no child	\$94.84	\$300.47	<b>\$395.31</b>
• Not disabled, with child	\$343.81	\$300.47	<b>\$644.28</b>
• Disabled	\$370.29	\$300.47	<b>\$670.76</b>
- Age 45 to 54	\$370.29	\$300.47	<b>\$670.76</b>
- Age 55 to 64	\$399.59	\$300.47	<b>\$700.06</b>

### 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 (\$370.32)
Survivors:	• under 65: (retirement x 0.375) + flat rate (\$144.49)
	• 65 or over: (retirement x 0.60)



## OLD AGE SECURITY

Type of Benefit	July to September 2003		April 2003	
	Maximum rate	Income level cut-off	Number of benefits	Amount paid
	\$	\$	#	\$ M
Old Age Security pension	461.55	n.a.	<b>3,980,387</b>	<b>1,737.8</b>
Guaranteed Income Supplement				
• Single	548.53	13,176	913,308	338.1
Spouse/Common-law partner of				
• a non-pensioner	548.53	31,920	79,514	28.2
• a pensioner	357.30	17,184	399,574	88.6
• an Allowance recipient	357.30	31,920*	63,420	17.7
Total			<b>1,455,816</b>	<b>472.6</b>
The Allowance				
• Regular	818.85	24,576	63,416	19.0
• Survivor	904.03	18,024	31,084	15.8
Total			<b>94,500</b>	<b>34.8</b>

\* The Allowance stops being paid at \$24,576 while the GIS stops being paid at \$31,920  
OAS pension repayment level in 2003 from \$57,879 to \$94,530

## CPP/QPP SELECTED FIGURES (2003)

	CPP	QPP
Year's Maximum Pensionable Earnings (YMPE)	\$ 39,900.00	\$ 39,900.00
Year's Basic Exemption	\$ 3,500.00	\$ 3,500.00
Employee/employer maximum contribution (4.95%)	\$ 1,801.80	\$ 1,801.80
Self-employed maximum contribution (9.9%)	\$ 3,603.60	\$ 3,603.60
Account balance (March 2003)	\$ 53,750 M	\$ 15,423 M
Contributions (2001-2002)	\$ 23,003 M	\$ 6,699 M
Number of contributors 2000	11.0 M	3.4 M
Indexation rate (January 2003)	1.6 %	1.6 %

## MAIN ESTIMATES 2002-2003

(Expenditures millions \$)

OAS	GIS	ALLOWANCE	TOTAL	CPP	QPP
20,432	5,754	414	26,600	21,371	6,822