

**CANADA PENSION PLAN and QUEBEC PENSION PLAN**

Type of benefit	New benefits		Number of benefits		Amounts paid	
	Maximum rate (2004)		(October 2003)		(October 2003)	
	CPP	QPP	CPP	QPP	CPP	QPP
	\$	\$	#	#	\$ M	\$ M
Retirement (at age 65)	814.17	814.17	2,960,756	1,045,544	1,327.1	387.0
Disability	992.80	992.77	288,292	60,055	228.8	46.5
Survivors						
• - 65	454.42	(**)	231,136	83,829	75.7	46.3
• 65 +	488.50	488.50	698,686	237,325	186.6	61.6
Total			929,822	321,154	262.4	107.9
Children of disabled contributor	192.68	61.18	82,189	7,446	19.3	0.6
Children of deceased contributor	192.68	61.18	76,986	19,610	16.1	1.2
Death (max lump sum)	2,500.00	2,500.00	11,457	3,636	25.1	8.4
<b>TOTAL</b>			<b>4,349,502</b>	<b>1,457,445</b>	<b>1,878.8</b>	<b>551.6</b>
Combined benefits						
• Surv./Rtr. (rtr at age 65)	814.17	814.17	529,470	n.a.	331.2	n.a.
• Surv./Dis.	992.80	n.a.	12,619	n.a.	11.8	n.a.
Total			542,089	163,049	343.0	87.5

**DISABILITY AND SURVIVOR RATES**

	Flat rate	Earnings-related portion	Total
CPP disability benefit	\$382.17	\$610.63	<b>\$992.80</b>
CPP survivor's pension, under 65	\$149.11	\$305.31	<b>\$454.42</b>
QPP disability benefit	\$382.14	\$610.63	<b>\$992.77</b>
(**) QPP survivors - Under 45			
• Not disabled, no child	\$97.87	\$305.31	<b>\$403.18</b>
• Not disabled, with child	\$354.81	\$305.31	<b>\$660.12</b>
• Disabled	\$382.14	\$305.31	<b>\$687.45</b>
- Age 45 to 54	\$382.14	\$305.31	<b>\$687.45</b>
- Age 55 to 64	\$399.59	\$305.31	<b>\$704.90</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 (\$382.17)
Survivors:	• under 65: (retirement x 0.375) + flat rate (\$149.11)
	• 65 or over: (retirement x 0.60)



### OLD AGE SECURITY

Type of Benefit	(January to March 2004)		(October 2003)	
	Maximum rate	Income level cut-off	Number of benefits	Amount paid
	\$	\$	#	\$ M
Old Age Security pension	462.47	n.a.	<b>4,024,373</b>	<b>1,776.7</b>
Guaranteed Income Supplement				
• Single	549.63	13,200	909,787	341.2
Spouse/Common-law partner of				
• a non-pensioner	549.63	31,968	76,059	28.5
• a pensioner	358.01	17,232	417,412	93.9
• an Allowance recipient	358.01	31,968*	61,795	17.9
Total			<b>1,465,053</b>	<b>481.5</b>
The Allowance				
• Regular	820.48	24,672	61,784	19.1
• Survivor	905.83	18,096	29,380	15.1
Total			<b>91,164</b>	<b>34.2</b>

\* The Allowance stops being paid at \$24,672 while the GIS stops being paid at \$31,968  
OAS pension repayment level in 2004 from \$59,790 to \$96,788

### CPP/QPP SELECTED FIGURES (2004)

	CPP	QPP
Year's Maximum Pensionable Earnings (YMPE)	\$ 40,500.00	\$ 40,500.00
Year's Basic Exemption	\$ 3,500.00	\$ 3,500.00
Employee/employer maximum contribution (4.95%)	\$ 1,831.50	\$ 1,831.50
Self-employed maximum contribution (9.9%)	\$ 3,663.00	\$ 3,663.00
Account balance (September 2003)	\$ 60,152 M	\$ 17,732 M
Contributions (2002-2003)	\$ 25,572 M	\$ 7,353 M
Number of contributors 2001	11.2 M	3.5 M
Indexation rate (January 2004)	3.2 %	3.2 %

### MAIN ESTIMATES 2004-2005

(Expenditures millions \$)

OAS	GIS	ALLOWANCE	TOTAL	CPP	QPP
22,198	5,950	423	<b>28,571</b>	<b>23,670</b>	<b>7,477</b>