

CANADA PENSION PLAN and QUEBEC PENSION PLAN

Type of benefit	New benefits Maximum rate (2005)		Number of benefits (July 2005)		Amounts paid (July 2005)	
	CPP	QPP	CPP	QPP	CPP	QPP
	\$	\$	#	#	\$ M	\$ M
Retirement (at age 65)	828.75	828.75	3,143,497	1,121,528	1,457.5	429.4
Disability	1,010.23	1,010.20	294,645	64,594	222.8	51.2
Survivors	462.42	(**)	233,070	83,203	79.4	46.8
• 65 +	497.25	497.25	725,419	245,915	201.0	67.0
Total			958,489	329,118	280.4	113.8
Children of disabled contributor	195.96	62.22	92,959	7,884	18.2	0.6
Children of deceased contributor	195.96	62.22	88,166	19,066	17.3	1.2
Death (max. lump sum)	2,500.00	2,500.00	8,948	2,644	19.8	6.1
<b>TOTAL</b>			<b>4,586,704</b>	<b>1,544,834</b>	<b>2,016.0</b>	<b>602.3</b>
Combined benefits						
• Surv./Rtr. (rtr at age 65)	828.75	828.75	575,852	<i>n.a.</i>	374.7	<i>n.a.</i>
• Surv./Dis.	1,010.23	<i>n.a.</i>	12,908	<i>n.a.</i>	11.6	<i>n.a.</i>
Total			588,760	175,347	386.3	98.4

DISABILITY AND SURVIVOR RATES

	Flat rate	Earnings-related portion	Total
CPP disability benefit	\$388.67	\$621.56	<b>\$1,010.23</b>
CPP survivor's pension under 65	\$151.64	\$310.78	<b>\$462.42</b>
QPP disability benefit	\$388.64	\$621.56	<b>\$1,010.20</b>
(**) QPP survivors - Under 45			
• Not disabled, no child	\$99.53	\$310.78	<b>\$410.31</b>
• Not disabled, with child	\$360.84	\$310.78	<b>\$671.62</b>
• Disabled	\$388.64	\$310.78	<b>\$699.42</b>
- Age 45 to 54	\$388.64	\$310.78	<b>\$699.42</b>
- Age 55 to 64	\$399.59	\$310.78	<b>\$710.37</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 (\$388.67)  
 Survivors: • under 65: (retirement x 0.375) + flat rate (\$151.64)  
 • 65 or over: (retirement x 0.60)

For more information about Old Age Security or the Canada Pension Plan, contact us at:

 1 800 277-9914

 1 800 255-4786 (TTY)

 [www.sdc.gc.ca](http://www.sdc.gc.ca)

**OLD AGE SECURITY**

Type of benefit	October to December 2005		July 2005	
	Maximum rate	Income level cut-off	Number of benefits	Amount paid
Old Age Security pension	\$ 479.83	\$ <i>n.a.</i>	# <b>4,163,970</b>	\$ M <b>1,891.0</b>
Guaranteed Income Supplement				
• Single	570.27	13,704	892,509	342.3
• Spouse/Common-law partner of				
• a non-pensioner	570.27	33,168	72,838	27.5
• a pensioner	371.46	17,856	423,951	99.5
• an Allowance recipient	371.46	33,168*	59,178	18.2
Total			<b>1,448,476</b>	<b>487.5</b>
The Allowance				
• Regular	851.29	25,536	59,174	19.3
• Survivor	939.84	18,744	28,409	14.4
Total			<b>87,583</b>	<b>33.7</b>

\* The Allowance stops being paid at \$25,536 while the GIS stops being paid at \$33,168  
OAS pension repayment level in 2005 from \$60,806 to \$98,850

**SELECTED FIGURES (2005)**

	CPP	QPP
Year's Maximum Pensionable Earnings (YMPE)	\$ 41,100.00	\$ 41,100.00
Year's Basic Exemption	\$ 3,500.00	\$ 3,500.00
Employee/employer maximum contribution (4.95%)	\$ 1,861.20	\$ 1,861.20
Self-employed maximum contribution (9.9%)	\$ 3,722.40	\$ 3,722.40
Account balance (July 2005)	\$ 88,979 M	\$ 25,515 M
Contributions (2003-2004)	\$ 27,858 M	\$ 8,163 M
Number of contributors 2002	11.3 M	3.6 M
Indexation rate (January 2005)	1.7 %	1.7 %

**FORECAST EXPENDITURES 2005-2006**

(Expenditures millions \$)

OAS	GIS	ALLOWANCE	TOTAL	CPP	QPP
23,044	6,221	451	29,716	24,868	7,968

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