

CANADA PENSION PLAN and QUEBEC PENSION PLAN

Type of benefit	New benefits Maximum rate (2004)		Number of benefits (July 2004)		Amounts paid (July 2004)	
	CPP	QPP	CPP	QPP	CPP	QPP
Retirement (at 65)	\$ 814.17	\$ 814.17	# 3,038,082	# 1,077,002	\$ M 1,389.3	\$ M 408.9
Disability	992.80	992.77	291,176	61,968	217.2	48.7
Survivor	454.42	(**)	230,933	83,941	77.5	47.2
• - 65			710,965	240,436	194.3	64.3
• 65 +	488.50	488.50	941,898	324,377	271.8	111.5
Total						
Children of disabled contributor	192.68	61.18	93,792	7,657	18.1	0.6
Children of deceased contributor	192.68	61.18	89,367	19,345	17.2	1.2
Death (max. lump sum)	2,500.00	2,500.00	8,453	2,859	18.7	6.6
<b>TOTAL</b>			<b>4,462,768</b>	<b>1,493,208</b>	<b>1,932.4</b>	<b>577.5</b>
Combined benefits						
• Surv./Rtr. (rtr at 65)	814.17	814.17	554,420	<i>n.a.</i>	353.8	<i>n.a.</i>
• Surv./Dis.	992.80	<i>n.a.</i>	12,907	<i>n.a.</i>	11.5	<i>n.a.</i>
Total			567,327	168,109	365.3	93.1

**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)  
 Survivor: • under 65: (retirement x 0.375) + flat rate (\$149.11)  
 • 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-dsc.gc.ca](http://www.sdc-dsc.gc.ca)



**OLD AGE SECURITY**

Type of Benefit	October to December 2004		July 2004	
	Maximum rate	Income level cut-off	Number of benefits	Amount paid
Old Age Security pension	\$ 471.76	\$ n.a.	# 4,080,719	\$ M 1,816.7
Guaranteed Income Supplement				
• Single	560.69	13,464	871,847	330.7
• Spouse/Common-law partner of				
• a non-pensioner	560.69	32,592	72,361	26.5
• a pensioner	365.21	17,568	404,104	93.2
• an Allowance recipient	365.21	32,592*	58,070	17.2
Total			<b>1,406,382</b>	<b>467.6</b>
The Allowance				
• Regular	836.97	25,152	58,069	18.3
• Survivor	924.04	18,456	27,555	14.0
Total			<b>85,624</b>	<b>32.3</b>

\* The Allowance stops being paid at \$25,152 while the GIS stops being paid at \$32,592  
OAS pension repayment level in 2004 from \$59,790 to \$97,075

**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 (April 2004)	\$ 72,829 M	\$ 20,187 M
Contributions (2003-2004)	\$ 27,858 M	\$ 8,163 M
Number of contributors 2002	11.3 M	3.6 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	28,571	23,670	7,477

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