

CANADA PENSION PLAN and QUEBEC PENSION PLAN

Type of benefit	New benefits Maximum rate (2005)		Number of benefits (December 2004)		Amounts paid (December 2004)	
	CPP	QPP	CPP	QPP	CPP	QPP
	\$	\$	#	#	\$ M	\$ M
Retirement (at 65)	828.75	828.75	3,080,429	1,094,811	1,407.2	415.1
Disability	1,010.23	1,010.20	291,333	63,339	216.9	50.2
Survivor	462.42	(**)	231,735	83,911	77.7	47.0
• - 65			717,598	242,967	195.9	65.1
• 65 +	497.25	497.25	949,333	326,878	273.6	112.1
Total			87,016	7,812	16.8	0.6
Children of disabled contributor	195.96	62.22	81,805	19,209	15.8	1.2
Children of deceased contributor	195.96	62.22	10,880	2,630	24.2	6.2
Death (max. lump sum)	2,500.00	2,500.00	<b>4,500,796</b>	<b>1,514,679</b>	<b>1,954.5</b>	<b>585.4</b>
<b>TOTAL</b>						
Combined benefits						
• Surv./Rtr. (rtr at 65)	828.75	828.75	563,457	<i>n.a.</i>	359.9	<i>n.a.</i>
• Surv./Dis.	1,010.23	<i>n.a.</i>	12,871	<i>n.a.</i>	11.4	<i>n.a.</i>
Total			576,328	170,624	371.3	94.2

DISABILITY AND SURVIVOR RATES

	Flat rate	Earnings-related portion	Total
CPP disability benefit	\$388.67	\$621.56	\$1,010.23
CPP survivor's pension, under 65	\$151.64	\$310.78	\$462.42
QPP disability benefit	\$388.64	\$621.56	\$1,010.20
(**) QPP survivors - Under 45			
• Not disabled, no child	\$99.53	\$310.78	\$410.31
• Not disabled, with child	\$360.84	\$310.78	\$671.62
• Disabled	\$388.64	\$310.78	\$699.42
- Age 45 to 54	\$388.64	\$310.78	\$699.42
- Age 55 to 64	\$399.59	\$310.78	\$710.37

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)

Survivor: • 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	April to June 2005		December 2004	
	Maximum rate	Income level cut-off	Number of benefits	Amount paid
Old Age Security pension	\$ 473.65	\$ n.a.	# 4,120,571	\$ M 1,853.8
Guaranteed Income Supplement				
• Single	562.93	13,512	916,440	357.6
• Spouse/Common-law partner of				
• a non-pensioner	562.93	32,736	83,549	31.6
• a pensioner	366.67	17,616	431,009	102.4
• an Allowance recipient	366.67	32,736*	64,285	19.5
Total			<b>1,495,283</b>	<b>511.1</b>
The Allowance				
• Regular	840.32	25,200	64,285	20.8
• Survivor	927.74	18,504	31,376	16.6
Total			<b>95,661</b>	<b>37.4</b>

\* The Allowance stops being paid at \$25,200 while the GIS stops being paid at \$32,736  
OAS pension repayment level in 2005 from \$60,806 to \$98,660

**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 (December 2004)	\$ 75,616 M	\$ 22,001 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 %

**FORECASTED EXPENDITURES 2004-2005**

(Expenditures millions \$)

OAS	GIS	ALLOWANCE	TOTAL	CPP	QPP
22,130	6,001	431	<b>28,562</b>	<b>23,612</b>	<b>7,611</b>

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