



Social Benefits  
Actuarial Services  
Group Insurance and Pensions  
Human Resources

Tél. : 450 492-9812  
1-877-492-9812  
sgc@samsongroupeconseil.com  
www.samsongroupeconseil.com

**GOVERNMENTAL BENEFITS FOR 2009**

		<b>MAXIMUM CPP</b>	<b>MAXIMUM QPP</b>	
<b>CANADA PENSION PLAN</b>	Maximum pensionable earnings	\$46,300	\$46,300	
	Basic exemption	\$3,500	\$3,500	
	Maximum contributory earnings	\$42,800	\$42,800	
	<b>Annual contribution</b>			
	• Employee contribution: 4,95% x insurable earnings	\$2,118.60	\$2,118.60	
	• Employer contribution: 4,95% x insurable earnings	\$2,118.60	\$2,118.60	
	• Self-employment contribution : 9,9% x insurable earnings	\$4,237.20	\$4,237.20	
	<b>Monthly benefits</b>			
	• Retirement pension at age 65	\$908.75	\$908.75	
	• Disability benefit	\$1,105.99	\$1,105.96	
<b>QUEBEC PENSION PLAN</b>	• Children of disabled contributors benefit	\$213.99	\$67.95	
	• Survivors benefit:			
	• Beneficiary			
	✓ Without dependent children and not disabled	\$506.38	\$449.47	
	✓ With dependent children and not disabled	\$506.38	\$734.82	
	✓ Disabled (with or without dependent children)	\$506.38	\$765.18	
	• From age 45 to 64	\$506.38	\$765.18	
	• From 65 or over	\$545.25	\$545.25	
	• Death benefit (max lumpsum)	\$2,500.00	\$2,500.00	
	<b>MAXIMUM MONTHLY BENEFIT*</b>			
<b>OLD AGE SECURITY PENSION</b>	Old age security pension	\$516.96		
	Guaranteed income supplement (single person or spouse of non-pensioner)	\$652.51		
	Guaranteed income supplement (spouse of pensioner or spouse of allowance recipient)	\$430.90		
* Benefits are reviewed 4 times a year to reflect increases in the C.O.L.A.				
<b>ALLOWANCE FOR THE SPOUSE</b>	From age 60 to 64 (spouse of a pensioner receiving GIS)	\$947.86		
	From age 60 to 64 widow (if annual earning less than \$21,120)	\$1,050.68		
* Benefits are reviewed 4 times a year to reflect increases in the C.O.L.A.				
<b>MAXIMUM</b>				
<b>INSURANCE EMPLOYMENT</b>		<b>Canada except Quebec</b>	<b>Quebec</b>	
	Insurable earnings	\$42,300	\$42,300	
	Weekly benefit (in % of insurable earnings)	\$447.00	\$447.00	
	Maximum annual employee contribution			
	✓ All Canadian provinces except Quebec: 1.73% of insurable earnings	\$731.79		
	✓ Quebec: 1.38% of insurable earnings (reduction for QPIP = 0.35% of insurable earnings)		\$583.74	
	Maximum annual employer contribution (1.4 x employee contribution)	\$1,024.51	\$817.24	
	✓ Canada except Quebec : 2.422% of insurable earnings ✓ Quebec: 1.932% of insurable earnings			
<b>MAXIMUM</b>				
<b>QUEBEC PARENTAL INSURANCE PLAN</b>	Insurable earnings	\$62,000		
	Weekly benefit (in % of insurable earnings)			
	✓ Basic plan (70% / 55% of weekly earnings) or	\$834.61 / \$655.76		
	✓ Special plan (75% of weekly earnings)	\$894.22		
	Maximum annual employee contribution (0.484% of insurable earnings)	\$300.08		
	Maximum annual employer contribution:			
✓ 1.4 x employee contribution (0.677%)	\$419.74			
Maximum annual self-employment contribution:				
✓ 0,860% of insurable earnings	\$533.20			
<b>CSST</b>	Maximum insurable earnings in Quebec	\$62,000		