

## Canada and Quebec Pension Plan Amounts and Rates

	CPP	QPP
Year's Maximum Pensionable Earnings (YMPE)	\$71,300.00	\$71,300.00
Year's Add. Max. Pensionable Earnings (YAMPE)	\$81,200.00	\$81,200.00
Basic Exemption	\$3,500.00	\$3,500.00
Employee / Employer Contribution Rate	5.95% / 5.95%	6.40% / 6.40%
Self-employed Contribution Rate	11.9%	12.8%
<b>Maximum Contribution</b>		
- for employees and employers	\$4,034.10	\$4,735.20
- for self-employed workers	\$8,068.20	\$9,470.40
<b>Maximum Monthly Benefits</b>		
Retirement Pension at age 65	\$1,433	\$1,433.00
Disability Pension - Contributor	\$1,673.24	\$1,672.62
Disability Pension - Contributor's Child	\$301.77	\$95.82 (to age 18)
<b>Death Benefits</b>		
	2025	2025
- Surviving spouse under age 45 - no dependent children, not disabled	\$770.88	\$669.43
- Surviving spouse under age 45 - with dependent children, not disabled	\$770.88	\$1,091.84
- Surviving spouse under age 45 - disabled, with/without dependent children	\$770.88	\$1,134.61
- Surviving spouse - age 45 to 64	\$770.88	\$1,134.61
- Surviving spouse - age 65 and over	\$859.80	\$844.24
- Children of deceased contributor	\$301.77	\$301.77 (to age 18)
- Onetime lump sum	\$2,500.00	\$2,500.00

## Quebec Parental Insurance Plan (QPIP)

Maximum Annual Insurable Earnings	\$98,000
Employee Premium Rate (per \$100 of insurable earnings)	\$0.494
Employer Premium Rate (per \$100 of insurable earnings)	\$0.692
Self-employed Premium Rate (per \$100 of insurable earnings)	\$0.878

## Old Age Security (OAS) October – December 2024

Maximum Monthly Benefits	
Pension Benefit age 65 to 74	\$727.67
Pension Benefit age 75+	\$800.44
<b>Guaranteed Income Supplement (GIS)</b>	
- Single person	\$1,086.88
- Spouse / common law partner of a non-pensioner	\$1,086.88
- Spouse / common law partner of pensioner	\$654.23
- Spouse / common law partner of an allowance recipient	\$654.23
Allowance	\$1,381.90
Allowance for the Survivor	\$1,647.34

## Employment Insurance Premium Rates 2025

	Ontario	Quebec
Employee Rate (per \$100 of insurable earnings)	\$1.64	\$1.31
Maximum Annual Contribution (Employee)	\$1,077.48	\$860.67
Employer Rate (per \$100 of insurable earnings)	\$2.296	\$1.834
Maximum Annual Contribution (Employer)	\$1,508.47	\$1,204.94
Maximum Insurable Earnings	\$65,700.00	\$65,700.00
Maximum Weekly Benefit	\$695.00	\$695.00*

## Retirement Programs and TFSA Maximum Limits

Defined Benefit RPP - Benefit Accrual	\$3,756.67
Defined Contribution RPP - Contributions	\$33,810.00
Deferred Profit Sharing Plan - Contributions	\$16,905.00
RRSP - Contributions	\$32,490.00
Tax-Free Savings Account	\$7,000.00

\*55% of insured earnings, representing the general benefit level.