

### Canada and Quebec Pension Plan Amounts and Rates

	CPP	QPP
Year's Maximum Pensionable Earnings (YMPE)	\$57,400.00	\$57,400.00
Basic Exemption	\$3,500.00	\$3,500.00
Employee / Employer Contribution Rate	5.10% / 5.10%	5.55% / 5.55%
Self-employed Contribution Rate	10.2%	11.10%
<b>Maximum Contribution</b>		
- for employees and employers	\$2,748.90	\$2,991.45
- for self-employed workers	\$5,497.80	\$5,982.90

#### Maximum Monthly Benefits

Retirement Pension at age 65	\$1,154.58	\$1,154.58
Disability Pension - Contributor	\$1,362.30	\$1,362.27
Disability Pension - Contributor's Child	\$250.27	\$79.46 (to age 18)
<b>Death Benefits</b>		
	2019	2019
- Surviving spouse under age 45 - no dependent children, not disabled	\$626.63	\$562.22
- Surviving spouse under age 45 - with dependent children, not disabled	\$626.63	\$895.95
- Surviving spouse under age 45 - disabled, with/without dependent children	\$626.63	\$931.43
- Surviving spouse - age 45 to 64	\$626.63	\$931.43
- Surviving spouse - age 65 and over	\$692.75	\$696.15
- Children of deceased contributor	\$250.27	\$250.27 (to age 18)
- One time lump sum	\$2,500.00	\$2,500.00

### Quebec Parental Insurance Plan (QPIP)

Maximum Annual Insurable Earnings	\$76,500.00
Employee Premium Rate (per \$100 of insurable earnings)	\$0.526
Employer Premium Rate (per \$100 of insurable earnings)	\$0.736
Self-employed Premium Rate (per \$100 of insurable earnings)	\$0.934

### Old Age Security (OAS) January – March 2019 \*\*

	Maximum Monthly Benefits
Pension Benefit	\$601.45
<b>Guaranteed Income Supplement (GIS)</b>	
- Single person	\$898.32
- Spouse / common law partner of a non-pensioner	\$898.32
- Spouse / common law partner of pensioner	\$540.77
- Spouse / common law partner of an allowance recipient	\$540.77
Allowance	\$1,142.22
Allowance for the Survivor	\$1,361.56

### Employment Insurance Premium Rates 2019

	Ontario	Quebec
Employee Rate (per \$100 of insurable earnings)	\$1.62	\$1.25
Maximum Annual Contribution (Employee)	\$860.22	\$663.75
Employer Rate (per \$100 of insurable earnings)	\$2.268	\$1.75
Maximum Annual Contribution (Employer)	\$1,204.31	\$929.25
Maximum Insurable Earnings	\$53,100.00	\$53,100.00
Maximum Weekly Benefit	\$562.00	\$562.00*

### Retirement Programs and TFSA Maximum Limits

Defined Benefit RPP - Benefit Accrual	\$3,025.56
Defined Contribution RPP - Contributions	\$27,230.00
Deferred Profit Sharing Plan - Contributions	\$13,615.00
RRSP - Contributions	\$26,500.00
Tax-Free Savings Account	\$6,000.00

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

\*\*Rates change quarterly—please visit <http://www.esdc.gc.ca/en/cpp/oas/payments.page> to see updated OAS rates

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