

## Legislative Changes – 2015 Government Benefits

### OAS Rates (January – March)

Max. Monthly Benefit

Pension Benefit	\$563.74
Guaranteed Income Supplement (GIS)	
- Single person	\$764.40
- Spouse / common law partner of a non-pensioner	\$764.40
- Spouse / common law partner of pensioner	\$506.86
- Spouse / common law partner of an allowance recipient	\$506.86
Allowance	\$1,070.60
Allowance for the survivor	\$1,198.58

### Employment Insurance Premium Rates

	Ontario	Quebec
Employee Rate (per \$100 of insurable earnings)	\$1.88	\$1.54
Maximum Annual Contribution (Employee)	\$930.60	\$762.30
Employer Rate (per \$100 of insurable earnings)	\$2.63	\$2.15
Maximum Annual Contribution (Employer)	\$1,302.84	\$1,067.22
Maximum Insurable Earnings	\$49,500.00	\$49,500.00
Maximum Weekly Benefit	\$523.56 *	\$523.56 *

### RPP and RRSP Maximum Limits

Defined Benefit RPP – Benefit Accrual	\$2,818.89
Defined Contribution RPP – Contributions	\$25,370.00
Deferred Profit Sharing Plan – Contributions	\$12,685.00
RRSP - Contributions	\$24,930.00
Tax –Free Savings Account	\$5,500.00

### Canada and Quebec Pension Plan Amounts and Rates

	CPP	QPP
Year's Maximum Pensionable Earnings (YMPE)	\$53,600.00	\$53,600.00
Basic Exemption	\$3,500.00	\$3,500.00
Employee / Employer contribution rate	4.95% / 4.95%	5.25% / 5.25%
Self Employed Contribution Rate	9.90%	10.50%
Maximum Contribution		
- for employees and employers	\$2,479.95	\$2,630.25
- for self-employed workers	\$4,959.90	\$5,260.50
Indexation Rate as at January 1, 2014	1.80%	1.80%

Maximum Monthly Benefits

Retirement pension at age 65	\$1,065.00	\$1,065.00
Disability pension – Contributor	\$1,264.59	\$1,264.56
Disability pension – Contributor's Child	\$234.87	\$74.57 (to age 18)
Death Benefits		
- Surviving spouse under age 45 – no dependent children, not disabled	\$581.13	\$518.68
- Surviving spouse under age 45 – with dependent children, not disabled	\$581.13	\$831.89
- Surviving spouse under age 45 – disabled, with/without dependent children	\$581.13	\$865.19
- Surviving spouse – under age 65	\$581.13	\$865.19
- Surviving spouse – age 65 and over	\$639.00	\$639.00
- Dependent Children of a deceased contributor	\$234.87	\$234.87 (to age 18)
- One time lump sum	\$2,500.00	\$2,500.00

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