Canada Pension Plan/Old Age Security
Quarterly Report – Monthly Amounts and Related Figures
From July to September 2015

Canada Pension Plan (CPP) and Quebec Pension Plan (QPP)

Type of benefit	New benefits Maximum amount, 2015		Number of benefits March 2015		Amounts paid March 2015	
	CPP	QPP	CPP	QPP	CPP (in millions)	QPP (in millions)
Retirement (at age 65)	$1,065.00	$1,065.00	4,636,569	1,680,283	$2,551.1	$825.3
Post - Retirement Benefit (CPP) (at age 65)*	$26.63		1,057,679		$12.5	
Retirement Pension Supplement (QPP)*		$20.42		441,501		$9.5
Disability	$1,264.59	$1,264.56	329,528	65,341	$289.0	$63.8
Survivor – younger than 65	$581.13	(see Note 1)	227,164	70,260	$88.3	$47.4
Survivor – 65 and older	$639.00	$639.00	851,356	292,754	$267.0	$92.3
Total – Survivor benefits**			1,078,520	363,014	$355.3	$139.7
Children of disabled contributor	$234.87	$74.57	83,092	6,769	$19.5	$0.7
Children of deceased contributor	$234.87	$234.87	67,077	13,337	$15.7	$3.2
Death (maximum one-time payment)	$2,500.00	$2,500.00	15,111	5,366	$34.6	$13.1
Total – CPP/QPP benefits**			**6,209,897**	**2,134,110**	**$3,277.8**	**$1,055.3**
Combined benefits						
• Survivor/retirement (retirement at 65)	$1,065.00	$1,065.00	784,572	250,789	$620.2	$177.6
• Survivor/disability	$1,264.59	Not applicable	14,106	2,306	$14.4	$2.6
Total – Combined benefits**			**798,678**	**253,095**	**$634.6**	**$180.2**

*Each year a valid contribution is made to the CPP while a retirement pension is being received, the person becomes eligible for a post-retirement benefit (PRB) in January of the following year and thus can receive more than one PRB. Since the PRB is a supplementary benefit which enhances the retirement benefit, the number of PRBs is not included in the total CPP benefits. This exclusion applies to the Retirement Pension Supplement for the total QPP benefits.
**Total may not add up due to rounding.

Disability and survivor amounts

	Flat amount	Earnings-related portion	Total
CPP disability benefit	$465.84	$798.75	**$1,264.59**
CPP survivor benefit – younger than 65	$181.75	$399.38	**$581.13**
QPP disability benefit	$465.81	$798.75	**$1,264.56**
Note 1: Details of QPP benefits			
QPP survivor benefit – younger than 45			
• Not disabled, no child	$119.30	$399.38	**$518.68**
• Not disabled, with child	$432.51	$399.38	**$831.89**
• Disabled	$465.81	$399.38	**$865.19**
QPP survivors – age 45 to 64	$465.81	$399.38	**$865.19**

Calculation of CPP maximum monthly amounts for new benefits

Retirement: 25% of 1/12 of the average year's maximum pensionable earnings (YMPE) for the last five years
Disability: (retirement x 0.75) + flat amount ($465.84)
Survivor:
- younger than 65: (retirement x 0.375) + flat amount ($181.75)
- 65 and older: retirement x 0.60

Post Retirement: 1/40 of the retirement benefit

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Old Age Security (OAS)

Type of benefit	July to September 2015			March 2015	
	Maximum amount[1]	Income level cut-off[2]	Income level cut-off for top-ups[2]	Number of benefits	Amount paid (in millions)
Old Age Security pension[3]	$564.87	Not applicable		5,547,190	$2,950.3
Guaranteed Income Supplement (GIS)					
• Single	$765.93	$17,136	$4,544	1,068,299	$554.9
• Spouse/common-law partner of someone who:					
• does not receive an OAS pension	$765.93	$41,088	$9,088	85,020	$43.7
• receives an OAS pension	$507.87	$22,608	$7,648	571,303	$192.6
• is an Allowance recipient	$507.87	$41,088	$7,648	55,816	$24.2
Total – GIS[4]				**1,780,438**	**$815.4**
Allowance	$1,072.74	$31,680	$7,648	55,812	$25.3
Allowance for the Survivor	$1,200.98	$23,088	$4,544	24,191	$16.0
Total – Allowance and Allowance for the Survivor[4]				**80,003**	**$41.3**

[1] The maximum amount includes the top-ups for the GIS and the Allowances.
[2] The income level cut-offs do not include the OAS pension and the first $3,500 of employment income.
[3] The OAS pension repayment range in 2015 is from $72,809 to $117,954.
[4] Total may not add up due to rounding.

OAS forecasted expenditures, 2015-2016 (in millions)

OAS	GIS	Allowances	Total
$34,921	**$10,606**	**$546**	**$46,072**

Other CPP/QPP figures

	CPP	QPP
Year's maximum pensionable earnings (YMPE) (2015)	$53,600.00	$53,600.00
Year's basic exemption (2015)	$3,500.00	$3,500.00
Employee/employer maximum contribution	(4.95%) $2,479.95	(5.250%) $2,630.25
Self-employed maximum contribution	(9.9%) $4,959.90	(10.50%) $5,260.50
Account balance (September 2014)	$237,297 million	$41,891 million
Contributions (2013–2014)	$43,181 million	$12,323 million
Number of contributors (2012)	13.2 million	(estimated) 4.0 million
Indexation rate (January 2015)	1.8%	1.8%

CPP/QPP forecasted expenditures, 2015-2016 (in millions)

CPP	QPP
$41,612	**$13,300**

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