



DC Benefits

Canada Pension Plans

Contributions		2016
Annual Maximum Pensionable Earnings		\$54,900
Annual Basic Exemption		\$3,500
Contribution Basis		\$49,000
Maximum Annual Contributions	Employee	\$2,425.50 <i>4.95% of \$49,000</i>
	Employer	\$2,425.50 <i>4.95% of \$49,000</i>
	Self-employed	\$4,851.00 <i>9.90% of \$49,000</i>
Benefits - CPP		2016
		Maximum Amount
Retirement Pension: age 65		\$1,092.50
Post Retirement		\$27.31
Death Benefits		
• Lump sum		\$2,500.00
• Surviving spouse (under age 65)		\$593.62/mon
• Surviving spouse (Age 65 & over)		\$655.50/mon
• Child (per child)		\$237.69/mon
Disability Benefits		
• Contributor		\$1,290.81/mon
• Child (per child)		\$237.69/mon