

## Fact Finder 2009

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Canada/Québec Pension Plan	
Employee Contribution Rate	4.95%
Employer Contribution Rate	4.95%
Year's Maximum Pensionable Earnings (YMPE)	\$46,300
Year's Basic Exemption	\$3,500
Maximum Annual Contribution	\$2,118.60

Monthly Benefit Maximums	CPP	QPP
Retirement Pension (age 65)	\$908.75	\$908.75
Survivor's Pension (< age 65)	\$506.38	-
Survivor's Pension (< age 45)	-	\$449.47 <sup>(1)</sup>
Survivor's Pension (between 45 and 64)	-	\$765.18
Survivor's Pension (> age 65)	\$545.25	\$545.25
Disability Pension	\$1,105.99	\$1,105.99
Children's Supplement (per child)	\$213.99	\$67.95

<sup>(1)</sup> \$734.82 with dependent children, \$765.18 if disabled

Old Age Security	
Old Age Security Pension	\$516.96
GIS for Single (maximum)	\$652.51
GIS for Couple (maximum per person)	\$430.90
Allowance (maximum)	\$947.86
Allowance for the Survivor (maximum)	\$1,050.68
Annual Income OAS repayment commences	\$66,335
Annual Income OAS pension eliminated	\$107,692

Old Age Security benefit rates are reviewed in January, April, July and October to reflect increases in the cost of living as measured by the Consumer Price Index.

Employment Insurance		
	Provinces other than Québec	Québec
Benefit Rate	55% <sup>(1)</sup>	55% <sup>(1)</sup>
Maximum Insurable Earnings	\$42,300	\$42,300
Maximum Weekly Benefit	\$447	\$447
Employee Contribution Rate	1.73%	1.38%
Maximum Annual Employee Contribution	\$731.79	\$583.74
Employer Contribution Rate	2.42%	1.93%
Maximum Annual Employer Contribution	\$1,024.51	\$817.24

Up to 30% of EI benefits are subject to repayment for claimants with incomes that exceed \$52,875. First-time claimants and those receiving maternity, parental and sickness benefits are exempt from the repayment.

<sup>(1)</sup> If the claimant or spouse receives the Canada Child Tax Benefit (CCTB), then they are eligible to receive the EI Family Supplement on family net income up to and including \$25,921 per year which may increase the percentage to as much as 80%.

Québec Parental Insurance Plan	
Maximum Insurable Earnings	\$62,000
Employee Contribution Rate	0.484%
Maximum Employee Contribution	\$300.08
Employer Contribution Rate	0.677%
Maximum Employer Contribution	\$419.74

Registered Plans Contribution Limits				
Year	MPPP Limit	DPSP Limit	RRSP Limit	DB Limit
2009	\$22,000	\$11,000	\$21,000	\$2,444.44
2010	Indexed <sup>(1)</sup>	Indexed	\$22,000 <sup>(2)</sup>	1.9 MPPP Limit

<sup>(1)</sup> For each year after 2009 for RPPs and 2010 for RRSPs, the limits will be indexed for inflation using the Industrial Aggregate average wages and salaries in Canada.

<sup>(2)</sup> Equal to previous year's MPPP limit.

Income Tax Rates (subject to change in 2009 budgets)	
Jurisdiction	Rates
Federal	15% on the first \$40,726 of taxable income, + 22% on the next \$40,726, + 26% on the next \$44,812, + 29% on the amount over \$126,264
Alberta	10% on all income
British Columbia	5.06% on the first \$35,716 of taxable income, + 7.7% on the next \$35,717, + 10.5% on the next \$10,581, + 12.29% on the next \$17,574, + 14.7% on the amount over \$99,588
Manitoba	10.8% on the first \$31,000 of taxable income, + 12.75% on the next \$36,000, + 17.4% on the amount over \$67,000
New Brunswick	10.12% on the first \$35,707 of taxable income, + 15.48% on the next \$35,708, + 16.8% on the next \$44,690, + 17.95% on the amount over \$116,105
Newfoundland and Labrador	7.7% on the first \$31,061 of taxable income, + 12.8% on the next \$31,060, + 15.5% on the amount over \$62,121
Northwest Territories	5.9% on the first \$36,885 of taxable income, + 8.6% on the next \$36,887, + 12.2% on the next \$46,164, + 14.05% on the amount over \$119,936
Nova Scotia	8.79% on the first \$29,590 of taxable income, + 14.95% on the next \$29,590, + 16.67% on the next \$33,820 + 17.5% on the amount over \$93,000
Nunavut	4% on the first \$38,832 of taxable income, + 7% on the next \$38,832, + 9% on the next \$48,600, + 11.5% on the amount over \$126,264
Ontario	6.05 on the first \$36,848 of taxable income, + 9.15% on the next \$36,850, + 11% on amount over \$73,698 20% surtax on provincial tax in excess of \$4,257 plus 36% on provincial tax in excess of \$5,370
Prince Edward Island	9.8% on the first \$31,984 of taxable income, + 13.8% on the next \$31,985, + 16.7% on the amount over \$63,969
Saskatchewan	11% on the first \$40,113 of taxable income, + 13% on the next \$74,497, + 15% on the amount over \$114,610
Yukon	7.04% on the first \$38,832 of taxable income, + 9.68% on the next \$38,832, + 11.44% on the next \$48,600, + 12.76% on the amount over \$126,264