



Quickfacts 2009

Hewitt

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

Monthly Maximums for Benefits Commencing in 2009	CPP	QPP
Retirement Pension (age 65)	\$908.75	\$908.75
Survivor's Pension < age 65	\$506.38	\$765.18 ⁽¹⁾
Survivor's Pension > age 65	\$545.25	\$545.25
Disability Pension	\$1,105.99	\$1,105.96
Children's Supplement (per child)	\$213.99	\$67.95

⁽¹⁾ Same if disabled; otherwise maximum monthly survivor's pension is \$449.47 (\$734.82 with children).

Old Age Security Benefits	
For first quarter commencing January 2009	
Old Age Security Pension	\$516.96
Guaranteed Income Supplement for Single (max.)	\$652.51
Guaranteed Income Supplement for Couple (max. per person)	\$430.90
Allowance (max.)	\$947.86
Allowance for the Survivor (max.)	\$1,050.68

- Benefits are indexed quarterly to reflect CPI changes
- OAS repayment level in 2009 is from \$66,335 to \$107,692

Contribution Limits for Registered Plans

For registered plans, the maximum tax-sheltered contribution is 18% of earned income subject to a dollar limit. For MPPPs and DPSPs, the 18% limit applies to earned income in the current year. For RRSPs, the 18% limit is based on earned income in the prior year.

Year	MPPP Limit	DPSP Limit ⁽¹⁾	RRSP Limit ⁽²⁾	DB Limit
2009	\$22,000	\$11,000	\$21,000	\$2,444.44
2010	(3)	(3)	\$22,000	1.9 MPPP limit
2011	(3)	(3)	(4)	1/9 MPPP limit

⁽¹⁾ Contributions to DPSPs are limited to one-half the dollar limit on MPPP contributions.

⁽²⁾ For a member of a DPSP or RPP, the basic RRSP contribution room is the RRSP limit reduced by the previous year's Pension Adjustment.

⁽³⁾ Indexed to growth in the Average Industrial Wage.

⁽⁴⁾ The RRSP limit equals the preceding year's money purchase limit.

Employment Insurance Benefits and Limits ⁽¹⁾		
	Jurisdictions other than Québec	Québec
Benefit Rate	55% ⁽²⁾	55% ⁽²⁾
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%	1.95%
Maximum Annual Employer Contribution	\$1,024.51	\$817.24

⁽¹⁾ 30% of EI benefits are subject to clawback for claimants with incomes that exceed the threshold of \$52,875. First-time claimants and claimants receiving maternity, parental and sickness benefits are exempt from this clawback.

⁽²⁾ Up to 80% for persons earning less than \$25,921, with children.

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

Health Insurance Premiums / Employer Tax															
Alberta	No premiums or employer tax														
British Columbia	Single \$ 54/month Family (2) \$ 96/month Family (>2) \$108/month														
Manitoba	Payroll less than \$1.25 million exempt; for payroll between \$1.25 million and \$2.5 million, 4.3% of the amount in excess of \$1.25 million; for payroll over \$2.5 million, tax is 2.15% on entire payroll														
New Brunswick	No premiums or employer tax														
Newfoundland and Labrador	2% on payroll in excess of \$1 million														
Northwest Territories	No premiums or employer tax														
Nova Scotia	No premiums or employer tax														
Nunavut	No premiums or employer tax														
Ontario	Employer Health Tax 1.95% of payroll over \$400,000 for eligible employers; 0.98% to 1.95% of total payroll for non-eligible employers ⁽¹⁾														
	Ontario Health Premium ⁽²⁾														
	<table border="1"> <thead> <tr> <th>Taxable Income</th> <th>Premium</th> </tr> </thead> <tbody> <tr> <td>\$24,000</td> <td>\$240</td> </tr> <tr> <td>\$38,000</td> <td>\$420</td> </tr> <tr> <td>\$48,500</td> <td>\$575</td> </tr> <tr> <td>\$72,500</td> <td>\$725</td> </tr> <tr> <td>\$200,200</td> <td>\$800</td> </tr> <tr> <td>\$200,600</td> <td>\$900</td> </tr> </tbody> </table>	Taxable Income	Premium	\$24,000	\$240	\$38,000	\$420	\$48,500	\$575	\$72,500	\$725	\$200,200	\$800	\$200,600	\$900
Taxable Income	Premium														
\$24,000	\$240														
\$38,000	\$420														
\$48,500	\$575														
\$72,500	\$725														
\$200,200	\$800														
\$200,600	\$900														
Prince Edward Island	No premiums or employer tax														
Québec	2.70% of payroll if \$1 million or less; 2.70% to 4.26% of payroll if between \$1 million and \$5 million; 4.26% of payroll if over \$5 million														
Saskatchewan	No premiums or employer tax														
Yukon	No premiums or employer tax														

⁽¹⁾ Eligible employers generally include private-sector employers and some Crown corporations; non-eligible employers are generally public-sector employers

⁽²⁾ Premiums are income-based and deducted at source. No premium for taxable income less than \$20,000

Income Tax and Surtax Rates

* rates could be changed by 2009 budgets. Visit www.hewitt.com/quickfacts for current rates.

Taxable Income	Over	But not over	Tax
Federal	\$0	\$38,832	15%
* for Québec residents, federal tax is reduced by 16.5%	\$38,832	\$77,664	\$5,825 + 22%
	\$77,664	\$126,264	\$14,368 + 26%
	\$126,264		\$27,004 + 29%
Alberta	10% on all taxable income		
British Columbia	\$0	\$35,716	5.06%
	\$35,716	\$71,433	\$1,807 + 7.7%
	\$71,433	\$82,014	\$4,557 + 10.5%
	\$82,014	\$99,588	\$5,668 + 12.29%
	\$99,588		\$7,828 + 14.7%
Manitoba	\$0	\$31,000	10.8%
	\$31,000	\$67,000	\$3,348 + 12.75%
	\$67,000		\$7,938 + 17.4%
New Brunswick	\$0	\$35,707	10.12%
	\$35,707	\$71,415	\$3,614 + 15.48%
	\$71,415	\$116,105	\$9,113 + 16.8%
	\$116,105		\$16,621 + 17.95%
Newfoundland and Labrador	\$0	\$31,061	7.7%
	\$31,061	\$62,121	\$2,392 + 12.8%
	\$62,121		\$6,368 + 15.5%
Northwest Territories	\$0	\$36,885	5.9%
* A territorial tax of 2% of gross earnings is deducted from employment income	\$36,885	\$73,772	\$2,176 + 8.6%
	\$73,772	\$119,936	\$5,348 + 12.2%
	\$119,936		\$10,980 + 14.05%
Nova Scotia	\$0	\$29,590	8.79%
* 10% surtax on provincial tax in excess of \$10,000	\$29,590	\$59,180	\$2,601 + 14.95%
	\$59,180	\$93,000	\$7,025 + 16.67%
	\$93,000		\$12,663 + 17.5%
Nunavut	\$0	\$38,832	4%
- A territorial tax of 2% of gross earnings is deducted from employment income	\$38,832	\$77,664	\$1,553 + 7%
	\$77,664	\$126,264	\$4,271 + 9%
	\$126,264		\$8,645 + 11.5%
Ontario	\$0	\$36,848	6.05%
* 20% surtax on provincial tax in excess of \$4,257 plus 36% on provincial tax in excess of \$5,370	\$36,848	\$73,698	\$2,229 + 9.15%
	\$73,698		\$5,601 + 11.16%
Prince Edward Island	\$0	\$31,984	9.8%
* 10% surtax on provincial tax in excess of \$12,500	\$31,984	\$63,969	\$3,134 + 13.8%
	\$63,969		\$7,548 + 16.7%
Québec	\$0	\$38,385	16%
	\$38,385	\$76,770	\$6,142 + 20%
	\$76,770		\$13,819 + 24%
Saskatchewan	\$0	\$40,113	11%
	\$40,113	\$114,610	\$4,412 + 13%
	\$114,610		\$14,097 + 15%
Yukon	\$0	\$38,832	7.04%
*5% territorial tax in excess of \$6,000	\$38,832	\$77,664	\$2,734 + 9.68%
	\$77,664	\$126,264	\$6,493 + 11.44%
	\$126,264		\$12,053 + 12.76%