

# 2009 CPP and EI Changes

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## January 2009

Canada Pension Plan	Last Year	This Year
Maximum Monthly Retirement Pension (Age 65)	\$884.58	\$908.75
Maximum Monthly Contributors Disability Pension	\$1,077.52	\$1,105.99
Maximum Children's Benefit	\$208.77	\$213.99
Year's Maximum Pensionable Earnings (YMPE)	\$44,900.00	\$46,300.00
Year's Basic Exemption (YBE)	\$3,500.00	\$3,500.00
Maximum Earnings on which Contributions are based (YMPE-YBE)	\$41,400.00	\$42,800.00
Employee's Contribution Rate	4.95%	4.95%
Maximum Employee Contribution	\$2,049.30	\$2,118.60
Employer's Contribution Rate	4.95%	4.95%
Maximum Employer Contribution	\$2,049.30	\$2,118.60

Employment Insurance	Last Year	This Year
Maximum Weekly Insurable Earnings	\$790.38	\$813.46
Maximum Weekly Benefit	\$435.00	\$447.00
Employee's Premium Rate (per \$100 of insurable earnings)	\$1.73	\$1.73
Maximum Weekly Employee Premium	\$13.67	\$14.07
Employer's Premium Rate (per \$100 of insurable earnings)	\$2.42	\$2.42*
Maximum Weekly Employer Premium	\$19.13	\$19.69

- *Our standard Weekly Income/Short Term Disability Benefit qualifies for a reduced **Employer's Premium Rate.***

***PWI Insurance Services** are independent group insurance brokers, and third party administrators. For more information on the services we offer, contact us at 800-265-2178, or [info@pwi-insurance.ca](mailto:info@pwi-insurance.ca).*

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