

**2009 RATES****CPP RATES**

Year's Maximum Pensionable Earnings	\$46,300.00
Year's Basic Exemption	\$3,500.00
Bi-weekly Exemption	\$134.61
Contribution Rate	4.95%
Maximum Contribution (matched)	\$2,118.60

Maximum Contributory Earnings.  
 $\$ 46,300.00 - \$ 3,500.00 = \$ 42,800.00$

**SUPERANNUATION**Employee rate

Earnings up to \$46,300.00	5.20%
Earnings over \$46,300.00	8.40%

Employer rate

Single deduction	1.91 times employee's amount **
double deduction	0.46 times employee's amount

(\*\* or, 9.932 % on earnings up to 46,300.00 and 16.044% on earnings over 46,300.00)

**EI (Employment Insurance)**

No weekly minimum or maximum insurable earnings  
 No minimum hours

Maximum Annual Insurable Earnings	42,300
Maximum annual Premium	731.79
Premium Rate	1.73%
Employer Rate	1.238
(Casual rate 1.4 )	

For the reduced rate :  
 Employee Premium x 1.238 =  
 Employer Premium

Federal Basic Tax Exemption	10,100.00
Territorial Basic Tax Exemption	12,664.00

**RCA CALCULATION**

Salary Threshold	136,700
Bi-weekly (26)	5,257.69
Employee Rate	8.40%
Employee Rate (35 years of service)	1.00%
Employer Rate (Single rate)	7.50 times the rate paid by employee
Employer Rate (Double Rate)	3.25 times the rate paid by employee

**UNION**

UNW effective January 1, 2009 @ %1.731  
 NWTTA effective July 9,1999 @ 1.4%