

2020 Integration Table

This table indicates the maximum amount to be removed from the PSPP benefit at age 65. It applies to a plan member who has been credited with a minimum of 35 years pensionable service and their best six-year average salary is greater than the three-year CPP average.

Month of retirement	Three-year CPP average	Service credited since April 1, 1967	Total salary to be used X .006	Maximum bridge benefit removed at age 65
January	\$56,294.44	35 Years	\$1,970,305.56	\$11,821.83
February	\$56,388.89	35 Years	\$1,973,611.11	\$11,841.67
March	\$56,483.33	35 Years	\$1,976,916.67	\$11,861.50
April	\$56,577.78	35 Years	\$1,980,222.22	\$11,881.33
May	\$56,672.22	35 Years	\$1,983,527.78	\$11,901.17
June	\$56,766.67	35 Years	\$1,986,833.33	\$11,921.00
July	\$56,861.11	35 Years	\$1,990,138.89	\$11,940.83
August	\$56,955.56	35 Years	\$1,993,444.44	\$11,960.67
September	\$57,050.00	35 Years	\$1,996,750.00	\$11,980.50
October	\$57,144.44	35 Years	\$2,000,055.56	\$12,000.33
November	\$57,238.89	35 Years	\$2,003,361.11	\$12,020.17
December	\$57,333.33	35 Years	\$2,006,666.67	\$12,040.00

YMPE Yearly maximum pensionable earnings under the Canada Pension Plan

YBE Yearly basic exemption under the Canada Pension Plan

Historic YMPE and YBE

Year	YMPE	Maximum Contributions	Exemption
1999	\$37,400	(3.5%) \$1,186.50	\$3,500.00
2000	\$37,600	(3.9%) \$1,329.90	\$3,500.00
2001	\$38,300	(4.3%) \$1,496.40	\$3,500.00
2002	\$39,100	(4.7%) \$1,673.20	\$3,500.00
2003	\$39,900	(4.95%) \$1,801.80	\$3,500.00
2004	\$40,500	(4.95%) \$1,831.50	\$3,500.00
2005	\$41,100	(4.95%) \$1,861.20	\$3,500.00
2006	\$42,100	(4.95%) \$1,910.70	\$3,500.00
2007	\$43,700	(4.95%) \$1,989.90	\$3,500.00
2008	\$44,900	(4.95%) \$2,049.30	\$3,500.00
2009	\$46,300	(4.95%) \$2,118.60	\$3,500.00
2010	\$47,200	(4.95%) \$2,163.15	\$3,500.00
2011	\$48,300	(4.95%) \$2,217.60	\$3,500.00
2012	\$50,100	(4.95%) \$2,306.70	\$3,500.00
2013	\$51,100	(4.95%) \$2,356.20	\$3,500.00
2014	\$52,500	(4.95%) \$2,593.80	\$3,500.00
2015	\$53,600	(4.95%) \$2,479.95	\$3,500.00
2016	\$54,900	(4.95%) \$2,544.30	\$3,500.00
2017	\$55,300	(4.95%) \$2,564.10	\$3,500.00
2018	\$55,900	(4.95%) \$2,593.80	\$3,500.00
2019	\$57,400	(5.10%) \$2,748.90	\$3,500.00
2020	\$58,700	(5.25%) \$2,898.00	\$3,500.00

PSPP Contribution Formula 2020

Annual Salary \$49,325					Annual Salary \$87,970				
\$3,500	X	10.75%	=	\$ 376.25	\$3,500	X	10.75%	=	\$ 376.25
\$45,825	X	8.95%	=	\$4,101.34	\$55,200	X	8.95%	=	\$4,940.40
Total				\$4,477.59	Total				\$8,785.15