

Quebec Pension Plan Contributions

The Canada Pension Plan (CPP) was amended to provide for the enhancement of pensions. The government of Quebec also adopted legislative amendments to enhance the Quebec Pension Plan (QPP) in a similar way to the federal plan. The enhancements are funded by additional enhanced contributions that began in January 2019.

The contributions consist of a base amount and an enhanced amount. As an employee, your employer will have already deducted the contributions from your salary and wages. As a self-employed individual, you will calculate your required contributions (if any) on this schedule including the base and the enhanced amounts.

For more information, see lines 22200, 22215, 30800, and 31000 of the Federal Income Tax and Benefit Guide.

Is this form for you?

Complete this schedule to calculate your required QPP contributions for 2021 if you were a **resident of Quebec** on December 31, 2021, and you have earned income in the province of Quebec only. Also complete this schedule to calculate your optional QPP contributions. **Attach** a copy of this schedule to your paper return.

Do **not** use this schedule if **any** of your T4 slips show CPP contributions. **Instead**, complete Form RC381, Inter-provincial Calculation for CPP and QPP Contributions and Overpayments.

Which parts of this schedule do you need to complete?

Part 1 – Complete this part to determine the number of months for the QPP contributions calculation.

Part 2 – Complete this part if you are reporting employment income.

Part 3 – Complete this part if you are reporting **only** self-employment income or other earnings that you want to make optional QPP contributions on.

Part 4 – Complete this part if you are reporting employment income **and** self-employment income or other earnings that you want to make optional QPP contributions on. (You must first complete Part 2.)

Part 1 – Determine the number of months for the QPP contributions calculation

Enter "12" on line A below **unless** any of the following conditions apply:

- You turned 18 years of age in 2021. Enter the number of months in the year after the month you turned 18 on line A.
- You were receiving a CPP or QPP disability pension for all of 2021. Enter "0" on line A. If you started or stopped receiving a CPP or QPP disability pension in 2021, enter the number of months you were **not** receiving a disability pension on line A.
- The individual died in 2021. Enter the number of months in the year, up to and including the month the individual died, on line A.

Enter the number of months that **QPP** applies in 2021. _____

A

Use the number of months from line A to determine your prorated **maximum QPP pensionable earnings** and **maximum basic QPP exemption** on the table below.

Monthly proration table for 2021

Number of months	Maximum QPP pensionable earnings	Maximum basic QPP exemption	Number of months	Maximum QPP pensionable earnings	Maximum basic QPP exemption
1	\$5,133.33	\$291.67	7	\$35,933.33	\$2,041.67
2	\$10,266.67	\$583.33	8	\$41,066.67	\$2,333.33
3	\$15,400.00	\$875.00	9	\$46,200.00	\$2,625.00
4	\$20,533.33	\$1,166.67	10	\$51,333.33	\$2,916.67
5	\$25,666.67	\$1,458.33	11	\$56,466.67	\$3,208.33
6	\$30,800.00	\$1,750.00	12	\$61,600.00	\$3,500.00

Part 2 – Calculating your QPP contributions on employment income

Enter your **maximum QPP pensionable earnings** from the monthly proration table on the previous page using the number of months from line A of Part 1. (maximum \$61,600) | | 1

Total QPP pensionable earnings:
Enter the total from box 26 of all of your T4 slips (maximum \$61,600 per slip) (if box 26 is blank, enter the amount from box 14). 50329 | | 2

Enter **whichever is less:** amount from line 1 or line 2. | | 3

Enter your **maximum basic QPP exemption** from the monthly proration table on the previous page using the number of months from line A of Part 1. (maximum \$3,500) - | | 4

Earnings subject to QPP contributions:
Line 3 minus line 4 (if negative, enter "0") (maximum \$58,100) = | | 5

Actual total contributions on QPP pensionable earnings:
Enter the total QPP contributions deducted from box 17 of all of your T4 slips. 50330 | | 6

Actual base contributions on QPP pensionable earnings:
Amount from line 6 | × 91.5254% = - | | 7

Actual enhanced contributions on QPP pensionable earnings:
Line 6 minus line 7 = | | 8

Required base contributions on QPP pensionable earnings:
Amount from line 5 | × 5.4% = (maximum \$3,137.40) | | 9

Required enhanced contributions on QPP pensionable earnings:
Amount from line 5 | × 0.5% = (maximum \$290.50) + | | 10

Total required contributions on QPP pensionable earnings:
Line 9 plus line 10 = | | 11

Enter the amount from line 6. | | 12

Enter the amount from line 11. - | | 13

Line 12 minus line 13 (if negative, enter "0") (1) = | | 14

If you are self-employed or want to make optional QPP contributions on other earnings, continue at Part 4. If your earnings subject to contributions are from **employment only**, claim the deduction and tax credit as follows:

- Enter on **line 30800** of your return (in dollars and cents) **whichever is less:** amount from line 7 or line 9
- Enter on **line 22215** of your return (in dollars and cents) **whichever is less:** amount from line 8 or line 10
- See line 452 of the Revenu Quebec Guide to the Income Tax Return if the amount from line 14 is positive

If you are completing Part 4, and you calculate that your self-employment income and other earnings subject to contributions (line 21 of Part 4) are "0", report your QPP contributions as noted above.

(1) If this amount is negative, you may be able to make additional QPP contributions. See line 445 of the Revenu Quebec Guide to the Income Tax Return.

Part 3 – QPP contributions on self-employment income and other earnings only (no employment income)

Net business income ⁽²⁾ (amount from line 27 of Schedule L of your Revenu Quebec Income Tax Return; if negative, enter "0")	50371			1
Income you want to make optional contribution on (amount from line 3 of work chart 445 of your Revenu Quebec Income Tax Return)	50373	+		2
QPP pensionable earnings:				
Line 1 plus line 2		(maximum \$61,600) ⁽²⁾	=	3
Basic exemption		(maximum \$3,500) ⁽²⁾	-	4
Line 3 minus line 4 (if negative, enter "0")		(maximum \$58,100)	=	5
QPP contribution rate			x	6
Line 5 multiplied by the percentage from line 6			=	7
Deduction and tax credit for QPP contributions on self-employment income and other earnings				
Required base contributions on QPP pensionable earnings:				
Amount from line 7		x 91.5254%	=	8
Required enhanced contributions on QPP pensionable earnings:				
Line 7 minus line 8			=	9
Tax credit for base QPP contributions on self-employment income and other earnings:				
Enter the result of the following calculation (in dollars and cents) on line 31000 of your return:				
Amount from line 8		x 50%	=	10
Deduction for QPP contributions on self-employment income and other earnings:				
Line 9 plus line 10			=	11
Enter this amount (in dollars and cents) on line 22200 of your return.				

Part 4 – QPP contributions on self-employment income and other earnings when you have employment income

Net business income ⁽³⁾ (amount from line 27 of Schedule L of your Revenu Quebec Income Tax Return; if negative, enter "0")	50371			1
Income you want to make optional contributions on (amount from line 3 of work chart 445 of your Revenu Quebec Income Tax Return)	50373	+		2
Line 1 plus line 2		=		3
Enter the amount from line 6 of Part 2.				4
Actual total QPP contributions				
Enter the amount from line 14 of Part 2 if positive (if not, enter "0").		-		5
Line 4 minus line 5 (if negative, enter "0")		=		6
Amount from line 6		x 16.94915	=	7

(2) Self-employment earnings, QPP pensionable earnings, and the basic exemption should be prorated according to the number of months entered on line A of Part 1. See the monthly proration table on page 1 to find the amount that corresponds to the number of months entered on line A of Part 1.

Do **not** prorate the self-employment earnings if the individual died in 2021.

(3) Self-employment earnings should be prorated according to the number of months entered on line A of Part 1.

Do **not** prorate the self-employment earnings if the individual died in 2021.

Part 4 – QPP contributions on self-employment income and other earnings when you have employment income (continued)

QPP pensionable earnings:

Enter the amount from line 1 of Part 2. (maximum \$61,600) 8

Basic exemption:

Enter the amount from line 4 of Part 2. (maximum \$3,500) 9

Line 8 minus line 9 (if negative, enter "0") (maximum \$58,100) 10

Enter the amount from line 7 of Part 4. 11

Line 10 minus line 11 (if negative, enter "0") 12

Enter **whichever is less**: amount from line 3 of Part 4 or line 12 above. 13

Amount from line 4 of Part 2 14

Amount from line 2 of Part 2 15

Line 14 minus line 15
(if negative, enter "0" on lines 16 and 20, and continue at line 21) 16

Amount from line 3 of Part 4 17

Amount from line 10 above 18

Line 17 minus line 18 (if negative, enter "0") 19

Line 16 minus line 19 (if negative, enter "0") 20

Earnings subject to contributions: line 13 minus line 20 (if the result is negative, enter "0" and follow the instructions at the end of Part 2 to claim the deduction and tax credit for the contributions on your employment income; if the result is positive, continue at line 22) 21

Amount from line 21 $\times 11.8\%$ = 22

Amount from line 14 of Part 2 (if positive) $\times 2$ = 23

Line 22 minus line 23 (if negative, show in brackets) 24

If the amount from line 24 is negative, enter it as a positive amount. 25

Deductions and tax credits for QPP contributions

Tax credit for base QPP contributions through employment income:

Enter the amount from line 7 of Part 2. 26

Enter the amount from line 9 of Part 2. 27

Line 26 minus line 27 (if negative, enter "0") 28

Enter **whichever is less**: amount from line 26 or line 27.
Enter this amount (in dollars and cents) on **line 30800** of your return. 29

Deduction for QPP enhanced contributions on employment income:

Enter the amount from line 8 of Part 2. 30

Enter the amount from line 10 of Part 2. 31

Line 30 minus line 31 (if negative, enter "0") 32

Enter **whichever is less**: amount from line 30 or line 31.
Enter this amount (in dollars and cents) on **line 22215** of your return. 33

Part 4 – QPP contributions on self-employment income and other earnings when you have employment income (continued)

If the amount from line 24 of the previous page is:

- **negative**, complete Part 4a below
- **positive**, complete Part 4b below
- "0", enter the amount from line 28 of the previous page on **line 31000** of your return (in dollars and cents) **and** enter the amount from line 32 of the previous page on **line 22200** of your return (in dollars and cents)

Part 4a – Amount from line 24 is negative

Amount from line 25 of the previous page		×	50%	=			34
Amount from line 34		×	91.5254%	=	–		35
Line 34 minus line 35					=		36

Enter the amount from line 28 of the previous page.

Enter the amount from line 35.

Tax credit for base QPP contributions on self-employment income and other earnings:

Line 37 minus line 38

Enter this amount (in dollars and cents) on **line 31000** of your return.

Enter the amount from line 32 of the previous page.

Enter the amount from line 36.

Deduction for QPP contributions on self-employment income and other earnings:

Line 40 minus line 41

Enter this amount (in dollars and cents) on **line 22200** of your return.**Part 4b – Amount from line 24 is positive**

Enter the amount from line 24 of the previous page.

Amount from line 43

Line 43 minus line 44

Amount from line 44

Line 45 plus line 46

Enter the amount from line 28 of the previous page.

Enter the amount from line 46.

Tax credit for base QPP contributions on self-employment income and other earnings:

Line 48 plus line 49

Enter this amount (in dollars and cents) on **line 31000** of your return.

Enter the amount from line 32 of the previous page.

Enter the amount from line 47.

Deduction for QPP contributions on self-employment income and other earnings:

Line 51 plus line 52

Enter this amount (in dollars and cents) on **line 22200** of your return.

See the privacy notice on your return.