



## Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments for 2019

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 beginning in January 2019.

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

Since 2013, the CPP and the QPP have different base contribution rates. The Canada Revenue Agency (CRA) must be able to calculate your CPP and/or QPP contributions separately using the applicable rate(s).

The CRA will use the information you provide on this form to determine the portion of the yearly basic exemption, and the maximum contributory earnings, that will be applied to the CPP and the portion that will be applied to the QPP.

Complete this form and **attach** it to your return if you are in one of the following situations:

- You earned employment income **in the province of Quebec** in 2019 and you **were a resident of a province or territory other than Quebec** on December 31, 2019.
- You earned employment income **in a province or territory other than Quebec** in 2019 and you **were a resident of Quebec** on December 31, 2019.

If these situations do not apply to you, complete Schedule 8, Canada Pension Plan Contributions and Overpayment for 2019, or Schedule 8, Quebec Pension Plan Contributions for 2019, whichever applies to you.

**Part 1** – Complete this part if you are a resident of a province or territory other than Quebec and are electing to stop contributing to the CPP or revoking a prior election.

**Part 2** – Complete this part to determine the number of months for the CPP and QPP contributions calculation.

**Part 3** – Complete this part to calculate your CPP and QPP contributions on your employment income.

**Part 4** – Complete this part if you are a resident of a province or territory other than Quebec and are reporting employment income **and** self-employment income or other earnings you are electing to pay CPP contributions on. You must first complete **Part 3**.

**Part 5** – Complete this part if you are a resident of Quebec and are reporting employment income **and** self-employment income or other earnings on which you want to make optional QPP contributions. You must first complete **Part 3**.

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



**Part 2 – Determine the number of months for the CPP and QPP contributions calculation**

To calculate your contributions, you need to determine the number of months during which the rules for CPP and QPP apply to you in 2019.

Enter 12 in **both** box A and box B **unless** any of the situations below apply.

**Box A – CPP:**

- If you turned 18 years of age in 2019, enter the number of months in the year after the month you turned 18.
- If for all of 2019, you were receiving a CPP or QPP disability pension, enter "0". If you started or stopped receiving a CPP or QPP disability pension in 2019, enter the number of months during which you were not receiving a disability pension.
- If you were 65 to 70 years of age in 2019, you were receiving a CPP or QPP retirement pension, and you elected to stop paying CPP contributions in 2019, enter the number of months in the year up to and including the month you made the election. If you had self-employment income in 2019 and have an entry in box 50372 of Part 1, enter the number of months in the year prior to the month you entered in box 50372 of Part 1.
- If you were 65 to 70 years of age in 2019, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you have not revoked that election, enter "0".
- If you were 65 to 70 years of age in 2019, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you revoked that election in 2019, enter the number of months in the year after the month you revoked the election. If you had self-employment income in 2019 and have an entry in box 50374 of Part 1, enter the number of months in the year after and including the month you entered in box 50374 of Part 1.
- If you turned 70 years of age in 2019 and you did not elect to stop paying CPP contributions, enter the number of months in the year up to and including the month you turned 70 years of age.
- If for all of 2019 you were 70 years of age or older, enter "0".
- If the individual died in 2019, enter the number of months in the year up to and including the month the individual died.

Enter the number of months during which the **CPP** applies in 2019.

 A
**Box B – QPP:**

- If you turned 18 years of age in 2019, enter the number of months in the year after the month you turned 18.
- If for all of 2019, you were receiving a CPP or QPP disability pension, enter "0". If you started or stopped receiving a CPP or QPP disability pension in 2019, enter the number of months during which you were not receiving a disability pension.
- If the individual died in 2019, enter the number of months in the year up to and including the month the individual died.

Enter the number of months during which the **QPP** applies in 2019.

 B

Note the following:

- Do not enter a number greater than 12 in box A and box B.
- The number of months entered in box A and box B will be the same unless you elected to stop paying CPP contributions, you revoked such an election in the year, or you are 70 years old or older.
- The number you enter in box A cannot be more than the number of months you enter in box B

**Continue on the next page.**

Monthly proration table for 2019					
Applicable number of months	Line 1 and 2 of Part 3 Maximum CPP/QPP pensionable earnings	Line 13 and 26 of Part 3 Maximum basic CPP/QPP exemption*	Applicable number of months	Line 1 and 2 of Part 3 Maximum CPP/QPP pensionable earnings	Line 13 and 26 of Part 3 Maximum basic CPP/QPP exemption*
1	\$4,783.33	\$291.67	7	\$33,483.33	\$2,041.67
2	\$9,566.67	\$583.33	8	\$38,266.67	\$2,333.33
3	\$14,350.00	\$875.00	9	\$43,050.00	\$2,625.00
4	\$19,133.33	\$1,166.67	10	\$47,833.33	\$2,916.67
5	\$23,916.67	\$1,458.33	11	\$52,616.67	\$3,208.33
6	\$28,700.00	\$1,750.00	12	\$57,400.00	\$3,500.00

\* If you started receiving CPP retirement benefits in 2019, your basic exemption may be prorated by the CRA.

**Part 3 – Calculating your CPP/QPP contributions on employment income**Enter your yearly maximum **CPP** pensionable **earnings**.

(see the monthly proration table on the previous page to find the amount that corresponds to the number of months entered in box A of Part 2)

CPP (maximum \$57,400)

1

Enter your yearly maximum **QPP** pensionable **earnings**.

(see the monthly proration table on the previous page to find the amount that corresponds to the number of months entered in box B of Part 2)

QPP (maximum \$57,400)

2

**Total CPP pensionable earnings:**Enter the total of box 26 of all your T4 slips (maximum \$57,400 per slip) where the province of employment **is not Quebec**. If box 26 is blank, use box 14.

50339

3

**Total QPP pensionable earnings:**Enter the total of box 26 of all your T4 slips (maximum \$57,400 per slip) where the province of employment **is Quebec**. If box 26 is blank, use box 14.

50329 +

4

Add lines 3 and 4.

Total pensionable earnings

=

5

**Canada Pension Plan**

Enter the amount from line 3.

6

Enter the amount from line 5.

÷

7

Line 6 divided by line 7 (include 5 decimals after the period)

=

8

Enter the amount from line 1.

×

9

Multiply line 8 by line 9.

=

10

Enter the amount from line 3 or the amount from line 10, whichever is **less**.

11

Enter the number from line 8 (include 5 decimals after the period).

12

Enter your maximum basic **CPP exemption**.

(see the monthly proration table on the previous page to find the amount that corresponds to the number of months entered in box A of Part 2)

(maximum \$3,500)

×

13

Multiply line 12 by line 13.

Basic exemption for CPP purposes

=

▶

14

Earnings subject to CPP contributions:

Line 11 minus line 14 (if negative, enter "0")

=

15

Actual total contributions on CPP pensionable earnings:

Enter the total CPP contributions deducted from box 16 of all your T4 slips.

50340

16

Actual base contributions on CPP pensionable earnings:

Multiply the amount from line 16 by 97.0588%.

-

17

Actual enhanced contributions on CPP pensionable earnings:

Line 16 minus line 17

=

18

Required base contributions on CPP pensionable earnings:

Multiply the amount from line 15 by 4.95%.

(maximum \$2,668.05)

-

19

Required enhanced contributions on CPP pensionable earnings:

Multiply the amount from line 15 by 0.15%.

(maximum \$80.85)

+

20

Total required contributions on CPP pensionable earnings:

Add lines 19 and 20.

=

21

Continue on the next page.

**Part 3 – Calculating your CPP/QPP contributions on employment income (continued)****Quebec Pension Plan**

Enter the amount from line 2 from the previous page.					22
Enter the amount from line 10 from the previous page.	-				23
Line 22 minus line 23 (if negative, enter "0")	=				24
Enter the amount from line 4 from the previous page, or the amount from line 24, <b>whichever is less.</b>					25
Enter your maximum basic <b>QPP</b> exemption. (see the monthly proration table on page 2 to find the amount that corresponds to the number of months entered in box B in Part 2) <b>(maximum \$3,500)</b>					26
Enter the amount from line 14 from the previous page.	-				27
Line 26 minus line 27 (if negative, enter "0") <b>Basic exemption for QPP purposes</b>	=		▶	-	28
Earnings subject to QPP contributions: Line 25 minus line 28 (if negative, enter "0")				=	29
Actual total contributions on QPP pensionable earnings: Enter the total QPP contributions deducted from box 17 of all your T4 slips.					50330 30
Actual base contributions on QPP pensionable earnings: Multiply the amount on line 30 by 97.2973%.				-	31
Actual enhanced contributions on QPP pensionable earnings: Line 30 minus line 31				=	32
Required base contributions on QPP pensionable earnings: Multiply the amount from line 29 by 5.4%. <b>(maximum \$2,910.60)</b>				=	33
Required enhanced contributions on QPP pensionable earnings: Multiply the amount from line 29 by 0.15%. <b>(maximum \$80.85)</b>				+	34
Total required contributions on QPP pensionable earnings: Add lines 33 and 34.				=	35
Enter the amount from line 17 from the previous page.					36
Enter the amount from line 31.	+				37
Add lines 36 and 37. <b>Actual total base contributions</b>	=		▶		38
Enter the amount from line 18 from the previous page.					39
Enter the amount from line 32.	+				40
Add lines 39 and 40. <b>Actual total enhanced contributions</b>	=		▶	+	41
Add lines 38 and 41. <b>Actual total contributions</b>				=	42
Enter the amount from line 19 from the previous page.					43
Enter the amount from line 33.	+				44
Add lines 43 and 44. <b>Required total base contributions</b>	=		▶		45
Enter the amount from line 20 from the previous page.					46
Enter the amount from line 34.	+				47
Add lines 46 and 47. <b>Required total enhanced contributions</b>	=		▶	+	48
Add lines 45 and 48. <b>Required total contributions</b>				-	49
Line 42 minus line 49 (if negative, enter "0")				=	50

Continue on the next page.

**Part 3 – Calculating your CPP/QPP contributions on employment income (continued)**

If you are self-employed or you have other earnings on which you are electing to pay additional CPP contributions or you want to make optional QPP contributions, continue with Part 4 or Part 5, whichever applies. You may be able to make additional contributions if the calculated amount from line 50 is negative. For residents of a province or territory other than Quebec, see Form CPT20, Election to Pay Canada Pension Plan Contributions. For residents of the province of Quebec, see line 445 of the Quebec provincial income tax guide.

**Note:** If you are completing Part 4 or Part 5, whichever applies, and you calculate that your self-employment and other earnings subject to contributions (line 30 of Part 4 or line 29 of Part 5) are "0", report your CPP/QPP contributions as noted below.

If your earnings subject to contributions are income from **employment**, claim the deduction and tax credit as follows:

- Enter the amount, in dollars and cents, from line 38 or line 45, **whichever is less**, on line 30800 of your return. If you are a **resident of a province or territory other than Quebec**, also enter this amount, in dollars and cents, on line 58240 of your Form 428.
- Enter the amount, in dollars and cents, from line 41 or line 48, **whichever is less**, on line 22215 of your return.
- If the amount on line 42 is more than the amount on line 49 and you are:
  - a resident of a province or territory other than Quebec, enter the amount, in dollars and cents, from line 50 on line 44800 of your return.
  - a resident of the Province of Quebec, see line 452 in your Quebec provincial income tax guide.







## Part 5 – Residents of Quebec – QPP contributions on self-employment and other earnings when you have employment income

Net business income * (amount from line 31 of Revenu Quebec Form LE-35-V; if negative, enter "0")			50371					1
Income on which you wish to make optional contributions (amount from line 33 of Revenu Quebec Form LE-35-V)			50373	+				2
Add lines 1 and 2.			=					3
<b>Canada Pension Plan</b>								
Enter the amount from line 16 of Part 3.	<b>Actual total CPP contributions</b>							4
If the amount on line 50 of Part 3 is positive, complete lines 5 to 7. Otherwise, enter "0" on line 7 and continue on line 8.								
Enter the amount from line 4.								5
Enter the amount from line 21 of Part 3.			-					6
Line 5 minus line 6. If negative, do not complete line 7, enter the amount from line 6 on line 8 and continue on line 9.			=					7
Line 4 minus line 7 (if negative "0")			=					8
Multiply the amount from line 8 by 19.60784.			=					9
<b>Quebec Pension Plan</b>								
Enter the amount from line 30 of Part 3.	<b>Actual total QPP contributions</b>							10
If the amount on line 50 of Part 3 is positive, complete lines 11 to 13. Otherwise, enter "0" on line 13 and continue on line 14.								
Enter the amount from line 10.								11
Enter the amount from line 35 of Part 3.			-					12
Line 11 minus line 12. If negative, do not complete line 13, enter the amount from line 12 on line 14 and continue on line 15.			=					13
Line 10 minus line 13 (if negative, enter "0")			=					14
Multiply the amount from line 14 by 18.01801.			=					15
Add lines 9 and 15.			=					16
Enter the amount from line 2 of Part 3.	<b>QPP pensionable earnings (maximum \$57,400)</b>							17
Enter the amount from line 26 of Part 3.	<b>Basic exemption (maximum \$3,500)</b>							18
Line 17 minus line 18	<b>(maximum \$53,900)</b>							19
Enter the amount from line 16.			-					20
Line 19 minus line 20 (if negative, enter "0")			=					21
Enter the amount from line 3 or line 21, whichever is less.								22

\* Self-employment earnings should be prorated according to the number of months entered in box B in Part 2. Do not prorate the self-employment earnings if the individual died in 2019.

Continue on the next page.

## Part 5 – Residents of Quebec – QPP contributions on self-employment and other earnings when you have employment income (continued)

Amount from line 22 from the previous page.										23
If the amount on line 5 of Part 3 is less than the amount on line 26 of Part 3, complete lines 24 to 27. Otherwise, enter "0" on line 28 and continue on line 29.										
Enter the result of line 26 of Part 3 minus line 5 of Part 3.										24
Enter the amount from line 3 from the previous page.										25
Enter the amount from line 19 from the previous page.	-									26
Line 25 minus line 26 (if negative enter "0")	=									27
Line 24 minus line 27 (if negative, enter "0")	=									28
Earnings subject to contributions: Line 23 minus line 28 (If the result is negative, enter "0" and follow the instructions at the end of Part 3 to claim the deduction and tax credit on the contributions for your employment income. If the result is positive, continue at line 30.)	=									29
Multiply the amount from line 29 by 11.1%.	=									30
Multiply the amount from line 50 of Part 3 (if positive only) by 2.	-									31
Line 30 minus line 31 (if negative, enter the amount as a positive amount on line 39 and enter "0" on line 32)	=									32

### Deductions and tax credits for QPP contributions:

Enter the amount from line 38 of Part 3.										33
Enter the amount from line 45 of Part 3.	-									34
Line 33 minus line 34 (if negative enter "0")	=									35
Enter the amount, in dollars and cents, from line 33 or 34, <b>whichever is less</b> , on line 30800 of your return.										
Enter the amount from line 41 of Part 3.										36
Enter the amount from line 48 of Part 3.	-									37
Line 36 minus line 37 (if negative enter "0")	=									38
Enter the amount, in dollars and cents, from line 36 or 37, <b>whichever is less</b> , on line 22215 of your return.										
If the calculated amount on line 32 is negative, complete lines 39 to 44 below.										
If the calculated amount on line 32 is positive, complete lines 45 to 51 below.										
Otherwise, if the calculated amount on line 32 is zero, enter the amount, in dollars and cents, from line 35 on line 31000 of your return, and enter the amount, in dollars and cents, from line 38 on line 22200 of your return.										
Enter the calculated amount from line 32 as a positive amount.	=									39
Multiply the amount from line 39 by 50%.	=									40
Multiply the amount from line 40 by 97.2973%.	-									41
Line 40 minus line 41	=									42
Line 35 minus line 41. Enter this amount, in dollars and cents, on line 31000 of your return.	=									43
Line 38 minus line 42. Enter this amount, in dollars and cents, on line 22200 of your return.	=									44
Enter the amount from line 32.										45
Multiply the amount from line 45 by 97.2973%	-									46
Line 45 minus line 46	=									47
Multiply the amount from line 46 by 50%.	+									48
Add lines 47 and 48	=									49
Add lines 35 and 48. Enter this amount, in dollars and cents, on line 31000 of your return.	=									50
Add lines 38 and 49. Enter this amount, in dollars and cents, on line 22200 of your return.	=									51