



# Employee Overpayment of 2012 Canada Pension Plan Contributions and 2012 Employment Insurance Premiums

Complete **Section A in Part 1** to determine any overpayment of Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) contributions made through employment if you had no self-employment earnings **and** you were not a resident of Quebec on December 31, 2012.

However, if you worked in Quebec, or if you worked in Quebec and in a province other than Quebec in 2012, **and** you were either 70 years of age or older, or you were 65 to 70 years of age, you were receiving a CPP or QPP retirement pension, and you elected to stop paying CPP contributions, complete **Section B in Part 1** on the next page. Do not complete Section A in Part 1.

**Note:** If the individual died in 2012, complete Section A in Part 1.

**Do not complete Part 1** if you were a resident of Quebec on December 31, 2012, and you made CPP or QPP contributions. See line 452 in your Quebec provincial income tax guide.

Complete **Part 2** on the next page to determine any overpayment of employment insurance (EI) premiums paid through employment.

## Part 1 – Calculating your Canada Pension Plan overpayment

**Section A** – Read the above instructions to determine if you should complete this section.

If any of the following situations apply to you, read the instructions below and if applicable, use the table below to determine the maximum amounts for lines 1, 2, 3, and 5:

- If you turned 18 years of age in 2012, use the number of months in the year after the month you turned 18 years of age.
- If throughout 2012, you were receiving a CPP or QPP disability pension, enter "0" at line 1. If you started or stopped receiving a CPP or QPP disability pension in 2012, use the number of months during which you were not receiving a disability pension.
- If you were 65 to 70 years of age in 2012, you were receiving a CPP or QPP retirement benefit, and you elected to stop CPP contributions in 2012, use the number of months in the year up to and including the month you made the election.
- If throughout 2012, you were 65 to 70 years of age, you were receiving a CPP or QPP retirement benefit, and you elected to stop paying CPP contributions in a prior year, enter "0" at line 1.
- If you turned 70 years of age in 2012, and you did not elect to stop paying CPP contributions, use the number of months in the year up to and including the month you turned 70 years of age.
- If throughout 2012, you were over 70 years of age, enter "0" at line 1.
- If the individual died in 2012, use the number of months in the year up to and including the month the individual died.

Total CPP/QPP pensionable earnings (box 26 or, if blank, box 14 of your T4 slips)	(maximum \$ 50,100)			1
Basic CPP/QPP exemption	(maximum \$ 3,500)	–		2
Earnings subject to contribution: line 1 minus line 2 (if negative, enter "0")	(maximum \$ 46,600)	=		3
Total CPP/QPP contributions deducted (from boxes 16 and 17 of your T4 slips)				4
Required contribution: multiply line 3 by 4.95%.	(maximum \$2,306.70)	–		5
Line 4 minus line 5 (if negative, enter "0")	<b>Canada Pension Plan overpayment</b>	=		6

If the amount from line 6 is **positive**, enter it on **line 448** of your return. If **negative**, you may be able to make additional CPP contributions. See "Making additional CPP contributions" on page 37 of the *General Income Tax and Benefit Guide*.

Enter the amount from line 4 or 5, whichever is less, on **line 308** of Schedule 1 and, if it applies, on **line 5824** of Form 428.

### Monthly proration table for 2012

Applicable number of months	Line 1 or Line 7 Maximum amount of total CPP/QPP pensionable earnings	Line 2 Maximum amount of basic CPP/QPP exemption	Line 3 Maximum amount of earnings subject to contribution	Line 5 Maximum amount of required contribution
1	\$ 4,175.00	\$ 291.66	\$ 3,883.34	\$ 192.23
2	\$ 8,350.00	\$ 583.33	\$ 7,766.67	\$ 384.45
3	\$ 12,525.00	\$ 875.00	\$ 11,650.00	\$ 576.68
4	\$ 16,700.00	\$ 1,166.66	\$ 15,533.34	\$ 768.90
5	\$ 20,875.00	\$ 1,458.33	\$ 19,416.67	\$ 961.13
6	\$ 25,050.00	\$ 1,750.00	\$ 23,300.00	\$ 1,153.35
7	\$ 29,225.00	\$ 2,041.66	\$ 27,183.34	\$ 1,345.58
8	\$ 33,400.00	\$ 2,333.33	\$ 31,066.67	\$ 1,537.80
9	\$ 37,575.00	\$ 2,625.00	\$ 34,950.00	\$ 1,730.03
10	\$ 41,750.00	\$ 2,916.66	\$ 38,833.34	\$ 1,922.25
11	\$ 45,925.00	\$ 3,208.33	\$ 42,716.67	\$ 2,114.48
12	\$ 50,100.00	\$ 3,500.00	\$ 46,600.00	\$ 2,306.70

Part 1 Section B on the next page →

**Part 1 – Calculating your Canada Pension Plan overpayment**

**Section B** – Complete this section only if you worked in Quebec, or if you worked in Quebec and in a province other than Quebec in 2012, and you were either 70 years of age or older, or you were 65 to 70 years of age, you were receiving a CPP or QPP retirement pension, and you elected to stop paying CPP contributions.

If any of the following situations apply to you, use the monthly proration table on the previous page to determine the maximum amount for **line 7**:

- If you were 65 to 70 years of age in 2012, you were receiving CPP or QPP retirement benefit, and you elected to stop CPP contributions in 2012, use the number of months in the year up to and including the month you made the election.
- If throughout 2012, you were 65 to 70 years of age, you were receiving a CPP or QPP retirement benefit, and you elected to stop paying CPP contributions in a prior year, enter "0".
- If you turned 70 years of age in 2012 and you did not elect to stop paying CPP contributions, use the number of months in the year up to and including the month you turned 70 years of age.
- If throughout 2012, you were over 70 years of age, enter "0".

Total CPP pensionable earnings (box 26 or, if blank, box 14 of your T4 slips where the province of employment is **not Quebec**) or the maximum amount as per above instructions, whichever is less.

CPP pensionable earnings			7
Total QPP pensionable earnings (box 26 or, if blank, box 14 of your T4 slips where the province of employment is Quebec)	QPP pensionable earnings	+	8
Add lines 7 and 8.	<b>Total CPP/QPP pensionable earnings (maximum \$ 50,100)</b>	=	9
Basic CPP/QPP exemption		-	10
Earnings subject to contribution: line 9 minus line 10 (if negative, enter "0")	<b>(maximum \$ 46,600)</b>	=	11
Total CPP and QPP contributions deducted (from boxes 16 and 17 of your T4 slips)			12
Required contribution: multiply line 11 by 4.95%	<b>(maximum \$2,306.70)</b>	-	13
Line 12 minus line 13 (if negative, enter "0")	<b>Canada Pension Plan overpayment</b>	=	14

If the amount from line 14 is **positive**, enter it on **line 448** of your return.

Enter the amount from line 12 or 13, whichever is less, on **line 308** of Schedule 1 and, if it applies, on **line 5824** of Form 428.

Complete **Part 2** to determine any overpayment of employment insurance (EI) premiums paid through employment. To be refunded, the amount of the EI overpayment has to be more than \$1. **Do not complete Part 2 if you were a resident of Quebec on December 31, 2012, and you have to complete Schedule 10.** If you have self-employment (SE) and other eligible earnings and have entered into an agreement with the Canada Employment Insurance Commission through Service Canada to participate in the EI program for access to EI special benefits, complete Schedule 13, then complete **Part 2** below.

**Part 2 – Calculating your employment insurance overpayment**

Total EI insurable earnings (box 24 or, if blank, box 14 of your T4 slips) (read the <b>Note</b> below)				1
Total SE and other earnings eligible for the EI program for access to EI special benefits		+		2
Add lines 1 and 2.	<b>(maximum \$45,900)</b>	=		3
Total premiums deducted:				
<b>Residents of other than Quebec</b> (from box 18 and box 55 of your T4 slips)				4
<b>Quebec residents</b> (from box 18 of your T4 slips)				5
Total premiums payable: enter the amount from line 10 of Schedule 13		+		6
Add lines 4 and 5.		=		7
Line 3 minus \$2,000 (if negative, enter "0")		-		8
Line 6 minus line 7 (if negative, enter "0")		=		9
Total premiums deducted: <b>Residents of other than Quebec</b> (from box 18 and box 55 of your T4 slips)				10
<b>Quebec residents</b> (from box 18 of your T4 slips)				11
Required premium: <b>Residents of other than Quebec</b> (multiply line 1 by 1.83%)	<b>(maximum \$839.97)</b>	-		12
<b>Quebec residents</b> (multiply line 1 by 1.47%)	<b>(maximum \$674.73)</b>	=		13
Line 9 minus line 10 (if negative, enter "0")		=		14
Enter the amount from line 8 or line 11, whichever is <b>greater</b> .	<b>Employment insurance overpayment</b>			15

Enter the amount from line 12 on **line 450** of your return only if it is more than \$1. However, if the amount on line 12 is greater than the amount on line 9, enter instead the amount from line 9 at line 450.

Enter the amount from line 7, 9, or 10, whichever is least, on **line 312** of Schedule 1 and, if it applies, on **line 5832** of Form 428. We may adjust your claim if there is an amount on line 2 and the amount on line 3 is less than \$2,038 (\$2,030 if you were a resident of Quebec).

**Note:** If you have **no** SE earnings and your total EI insurable earnings on your T4 slips are **less than** \$2,000, enter "0". However, if you have SE earnings and have entered into an agreement with the Canada Employment Insurance Commission to participate in the EI program for access to EI special benefits, enter the total EI insurable earnings from your T4 slips.