



**Clergy: Ordained & Diaconal**  
Monthly Member and Employer Costs

Please use the chart below to calculate Member Pension and Group Insurance costs. If your minister is at or above the 8th stipend increment according to the 2026 Minimum Stipend and Allowance Schedule printed in the Acts and Proceedings 2025 p.106, they will contribute at the 2026 Maximum Deductions, outlined below.

Please note when calculating your minister's qualifying income, the basic stipend you enter must not include housing costs as 60% (percent) of the stipend is added to the calculation in lieu of allowances.

	Your 2026 Calculation	2026 Maximum Deductions
<b>Qualifying Income (Q1)*</b>	( _____ + 60%) <small>enter basic stipend</small> = _____	<b>\$88,950</b>
Employee Pension Contribution	\$ _____ x 7.5% / 12 = _____	<b>\$555.94</b>
Employee Group Insurance Deduction	\$ _____ x 2.5% / 12 = _____	<b>\$185.31</b> + tax if applicable *
Optional Group Insurance		Invoiced separately - cost can vary
Monthly Employer Pension Cost	Dollar base x 4% / 12	Refer to your Congregational Assessment

[Click here](#) to see the full memo outlining the Member Pension and Group Insurance Rates, Maximum Qualifying Income, and Health & Dental Premiums for 2026.

\* QI – For Professional Church workers, PCC ordained and diaconal, the qualifying income is defined as the sum of the actual stipend and 60% (percent) of stipend (in lieu of allowances) to the annual maximum.  
(Acts and Proceedings, pg. 106)

\* Plus tax if applicable: ON-8%HST, QC-9% QST, MB-7% RST

Once members reach age 65+ LTD is no longer offered, resulting in a reduced premium. Please contact our office for details if applicable to your member.

**Minimum Stipend and Allowance Schedule**

The 2026 Minimum Stipend and Allowance Schedule may be found in the Acts and Proceedings 2025 pg.106, or on the Pension and Benefits website: [www.presbyterian.ca/pensionandbenefits](http://www.presbyterian.ca/pensionandbenefits)

Please contact Liane Maki at the Pension and Benefits office if you require assistance with this memo – **1-800-619-7301** or **416-441-1111 ext 233**. All treasurer memos can be found on the Pension and Benefits Board website: [www.presbyterian.ca/pensionsandbenefits](http://www.presbyterian.ca/pensionsandbenefits)