



**Clergy: Ordained & Diaconal -Working Working Less Than Full-time**  
Monthly Member and Employer Costs

Please use the chart below to calculate Member Pension and Group less than full time (100%) must first prorate their percentage of time Qualifying Income (MQI) of \$88,950 in order to ensure that pension not exceed the prorated MQI.

**Enter the member's percentage of time in the calculation below to prorate the 2026 MQI to the percentage of time worked:**

$$\boxed{\$88,950 \times \underline{\hspace{2cm}} = \underline{\hspace{2cm}}}$$

You must compare your QI Calculation in the chart below to this amount. If your QI exceeds this, you must default to the 2026 Maximum Deductions shown in the **right column** of the chart below.

	Your 2026 Calculation	2026 Maximum Deductions
<b>Qualifying Income (Q1)*</b> <small>Please note: The basic stipend must not include housing costs as 60% of the stipend is added to the calculation in lieu of allowances.</small>	$( \underline{\hspace{2cm}} + 60\% )$ <small>enter basic stipend</small> = $\underline{\hspace{2cm}}$	\$ $\underline{\hspace{2cm}}$
Employee Pension Contribution	$\$ \underline{\hspace{2cm}} \times 7.5\% / 12$ = $\underline{\hspace{2cm}}$	\$ $\underline{\hspace{2cm}}$
Employee Group Insurance Deduction	$\$ \underline{\hspace{2cm}} \times 2.5\% / 12$ = $\underline{\hspace{2cm}}$	\$ $\underline{\hspace{2cm}}$ + 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)