

Canada and Quebec Pension Plan Amounts and Rates

	CPP	QPP
Year's Maximum Pensionable Earnings (YMPE)	\$74,600.00	\$74,600.00
Year's Add. Max. Pensionable Earnings (YAMPE)	\$85,000.00	\$85,000.00
Basic Exemption	\$3,500.00	\$3,500.00
CPP1 Employee / Employer Contribution Rate	5.95% / 5.95%	6.30% / 6.30%
CPP2 (Additional contribution)	4%/4%	2%/2%
CPP1 Self-employed Contribution Rate	11.9%	12.6%
CPP2 Self-employed Contribution Rate	8%	8%
Maximum Contribution		
- for employees and employers	\$4,230.45	\$4,479.30
- for self-employed workers	\$8,460.90	\$9,292.90
Maximum Monthly Benefits		
Retirement Pension at age 65	\$1,507.65	\$1,507.65
Disability Pension - Contributor	\$1,741.20	\$1,737.67
Disability Pension - Contributor's Child	\$307.81	\$307.81 (to age 18)
Death Benefits	2026	2026
- Surviving spouse under age 45 - no dependent children, not disabled	\$803.54	\$719.50
- Surviving spouse under age 45 - with dependent children, not disabled	\$803.54	\$1,129.95
- Surviving spouse under age 45 - disabled, with/without dependent children	\$803.54	\$1,173.58
- Surviving spouse - age 45 to 64	\$803.54	\$1,173.58
- Surviving spouse - age 65 and over	\$904.59	\$881.48
- Children of deceased contributor	\$307.81	\$307.81 (to age 18)
- Onetime lump sum	\$2,500.00	\$2,500.00

Quebec Parental Insurance Plan (QPIP)

Maximum Annual Insurable Earnings	\$103,000
Employee Premium Rate (per \$100 of insurable earnings)	\$0.430
Employer Premium Rate (per \$100 of insurable earnings)	\$0.602
Self-employed Premium Rate (per \$100 of insurable earnings)	\$0.764

Old Age Security (OAS) 2026

Maximum Monthly Benefits	
Pension Benefit age 65 to 74	\$742.31
Pension Benefit age 75+	\$816.54
Guaranteed Income Supplement (GIS)	
- Single person	\$1,108.74
- Spouse / common law partner of a non-pensioner	\$1,108.74
- Spouse / common law partner of pensioner	\$667.41
- Spouse / common law partner of an allowance recipient	\$667.41
Allowance	\$1,409.72
Allowance for the Survivor	\$1,680.47

Employment Insurance Premium Rates 2026

	Ontario	Quebec
Employee Rate (per \$100 of insurable earnings)	\$1.63	\$1.30
Maximum Annual Contribution (Employee)	\$1,123.07	\$895.70
Employer Rate (per \$100 of insurable earnings)	\$2.28	\$1.82
Maximum Annual Contribution (Employer)	\$1,572.30	\$1,253.98
Maximum Insurable Earnings	\$68,900.00	\$68,900.00
Maximum Weekly Benefit	\$729.00	\$729.00*

Retirement Programs and TFSA Maximum Limits

Defined Benefit RPP - Benefit Accrual	\$3,932.22
Defined Contribution RPP - Contributions	\$35,390.00
Deferred Profit Sharing Plan - Contributions	\$17,695.00
RRSP - Contributions	\$33,810.00
Tax-Free Savings Account	\$7,000.00

*55% of insured earnings, representing the general benefit level.