



Quarterly Canada Pension Plan and Old Age Security Benefit Amounts and Related Figures - April to June 2022

Canada Pension Plan (CPP) and Quebec Pension Plan (QPP)

Type of benefit	New benefits Maximum amount 2022	
	CPP ¹	QPP ¹
Retirement (at age 65)	\$1,253.59	\$1,253.59
Post-Retirement Benefit (CPP) (at age 65) ²	\$36.26	Not applicable
Retirement Pension Supplement (QPP)	Not applicable	\$28.08
Disability	\$1,464.83	\$1,464.83
Survivor – younger than 65	\$674.79	(Details QPP)
Survivor – 65 and older	\$752.15	\$746.65
Children of disabled contributor	\$264.53	\$83.99
Children of deceased contributor	\$264.53	\$264.53
Death (one-time payment)	\$2,500.00	\$2,500.00
Combined benefits		
• Survivor/retirement (retirement at 65)	\$1,257.13	\$1,258.49
• Survivor/disability	\$1,467.04	Not applicable

¹ The CPP/QPP enhancement is reflected in maximum benefit amounts. CPP and QPP maximum amounts in this table are for benefits beginning in January 2022. Maximum CPP and QPP benefit amounts increase every month as a result of the enhancement.

² Each year a valid contribution is made to the CPP while a retirement pension is being received, the person becomes eligible for a post-retirement benefit (PRB) in January of the following year and thus can receive more than one PRB.

Disability and survivor amounts 2022

	Flat amount	Earnings-related portion	Total
CPP disability benefit	\$524.64	\$940.19	\$1,464.83
CPP post-retirement disability benefit ³	\$524.64	\$0.00	\$524.64
CPP survivor benefit – younger than 65	\$204.69	\$470.10	\$674.79
QPP disability benefit	\$524.61	\$939.22	\$1,463.83
QPP additional amount for disability ³	\$524.61	\$0.00	\$524.61

Details of QPP benefits

QPP survivor benefit – younger than 45			
• Not disabled, no child	\$134.37	\$468.49	\$602.86
• Not disabled, with child	\$487.12	\$468.49	\$955.61
• Disabled	\$524.61	\$468.49	\$993.10
QPP survivors – age 45 to 64	\$524.61	\$468.49	\$993.10

³ This amount is added to the retirement benefit.

[Find more information about monthly statistics on OAS and CPP beneficiaries and benefits](#)





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Old Age Security (OAS)

Type of benefit	April to June 2022			
	Maximum amount ¹		Income level cut-off ²	Income level cut-off for top-ups ²
Old Age Security pension (at age 65) ^{3,4}	\$648.67		Not applicable	Not applicable
Guaranteed Income Supplement (GIS)				
• Single person who receives an OAS pension	\$968.86		\$19,656	\$9,248
• Spouse/common-law partner of someone who:				
• does not receive an OAS pension	\$968.86		\$47,136	\$18,496
• receives an OAS pension	\$583.20		\$25,968	\$8,128
• is an Allowance recipient	\$583.20		\$47,136	\$8,128
Allowance	\$1,231.87		\$36,384	\$8,128
Allowance for the Survivor	\$1,468.47		\$26,496	\$9,248

¹ The maximum amount includes the top-ups for the GIS and the Allowances. The top-ups are provided to GIS and Allowance recipients with the lowest incomes.

² The income level cut-offs do not include the OAS pension, the first \$5,000 of employment or self employment income and 50% of employment or self employment income between \$5,000 and \$15,000.

³ The OAS pension repayment range in 2022 is for net world income from \$81,761 to \$133,527. Net world income includes the OAS pension.

⁴ Individuals can defer receiving the OAS pension beyond age 65 in exchange for a higher pension. The monthly OAS pension is increased by 0.6% for every month it is delayed up to a maximum of 36% at age 70.

Other CPP/QPP figures

	CPP			QPP		
	Base	Enhancement	Total	Base	Enhancement	Total
Year's maximum pensionable earnings (YMPE) (2022)			\$64,900.00			\$64,900.00
Year's basic exemption (2022)			\$3,500.00			\$3,500.00
Contributions (2020–2021)			\$55,331 million			\$17,161 million
Number of contributors (2019)			14.9 million			(estimated) 4.2 million
Indexation rate (January 2022)			2.7%			2.7%
Contribution rate for employee/employer	4.95%	0.75%	5.70%	5.40%	0.75%	6.15%
Employee/employer maximum contribution	\$3,039.30	\$460.50	\$3,499.80	\$3,315.60	\$460.50	\$3,776.10
Contribution rate for self-employed	9.90%	1.50%	11.40%	10.80%	1.50%	12.30%
Self-employed maximum contribution	\$6,078.60	\$921.00	\$6,999.60	\$6,631.20	\$921.00	\$7,552.20

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