



Quarterly Canada Pension Plan and Old Age Security Benefit Amounts and Related Figures - July to September 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 Maximum benefit amounts reflect the CPP/QPP enhancement. 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	July to September 2022			
	Maximum amount ¹		Income level cut-off ²	Income level cut-off for top-ups ²
Old Age Security pension (age 65 to 74) ^{3,4}	\$666.83		Not applicable	Not applicable
Old Age Security pension (age 75 and over) ^{3,4}	\$733.51		Not applicable	Not applicable
Guaranteed Income Supplement (GIS)				
• Single person who receives an OAS pension	\$995.99		\$20,208	\$9,440
• Spouse/common-law partner of someone who:				
• does not receive an OAS pension or allowance	\$995.99		\$48,432	18,880
• receives an OAS pension	\$599.53		\$26,688	\$8,224
• is an Allowance recipient	\$599.53		\$37,392	\$8,224
Allowance	\$1,266.36		\$37,392	\$8,224
Allowance for the Survivor	\$1,509.58		\$27,240	\$9,440

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 \$134,253, for individuals aged 65-74. For those aged 75 and over, the upper threshold is \$136,920. 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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