



Quarterly Canada Pension Plan and Old Age Security Benefit Amounts and Related Figures - July to September 2023

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

Type of benefit	New benefits Maximum amount 2023	
	CPP ¹	QPP ¹
Retirement (at age 65)	\$1,306.57	\$1,306.57
Post-Retirement Benefit (CPP) (at age 65) ²	\$40.25	Not applicable
Retirement Pension Supplement (QPP)	Not applicable	\$31.72
Disability	\$1,538.67	\$1,537.13
CPP post-retirement disability benefit ³	\$558.74	Not applicable
Survivor – younger than 65	\$707.95	(Details QPP)
Survivor – 65 and older	\$783.94	\$804.13
Children of disabled contributor	\$281.72	\$89.45
Children of deceased contributor	\$281.72	\$281.72
Death (one-time payment)	\$2,500.00	\$2,500.00
Combined benefits		
• Survivor/retirement (retirement at 65)	\$1,313.13	\$1,315.95
• Survivor/disability	\$1,542.77	\$1,868.59

¹ Maximum benefit amounts reflect the CPP/QPP enhancement. CPP and QPP maximum amounts in this table are for benefits beginning in January 2023. Maximum CPP and QPP new 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.

³ This amount is added to the retirement benefit.

Disability and survivor amounts 2023

	Flat amount	Earnings-related portion	Total
CPP disability benefit	\$558.74	\$979.93	\$1,538.67
CPP post-retirement disability benefit ³	\$558.74	\$0.00	\$558.74
CPP survivor benefit – younger than 65	\$217.99	\$489.96	\$707.95
QPP disability benefit	\$558.71	\$978.42	\$1,537.13
QPP additional amount for disability ³	\$558.71	\$0.00	\$558.71
Details of QPP benefits			
QPP survivor benefit – younger than 45			
• Not disabled, no child	\$143.10	\$506.10	\$649.20
• Not disabled, with child	\$518.78	\$506.10	\$1,024.88
• Disabled	\$558.71	\$506.10	\$1,064.81
QPP survivors – age 45 to 64	\$558.71	\$506.10	\$1,064.81

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 2023			
	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}	\$698.60		Not applicable	Not applicable
Old Age Security pension (age 75 and over) ^{3,4}	\$768.46		Not applicable	Not applicable
Guaranteed Income Supplement (GIS)				
• Single person who receives an OAS pension	\$1,043.45		\$21,168	\$9,776
• Spouse/common-law partner of someone who:				
• does not receive an OAS pension or allowance	\$1,043.45		\$50,736	\$19,552
• receives an OAS pension	\$628.09		\$27,984	\$8,416
• is an Allowance recipient	\$628.09		\$39,168	\$8,416
Allowance	\$1,326.69		\$39,168	\$8,416
Allowance for the Survivor	\$1,581.51		\$28,512	\$9,776

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 2023 is for net world income from \$86,912 to \$142,428, for individuals aged 65-74. For those aged 75 and over, the upper threshold is \$147,979. 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) (2023)			\$66,600.00			\$66,600.00
Year's basic exemption (2023)			\$3,500.00			\$3,500.00
Contributions (2021–2022)			\$64,640 million			\$18,400 million
Number of contributors (2020)			14.4 million			(estimated) 4.2 million
Indexation rate (January 2023)			6.5%			6,5%
Contribution rate for employee/employer	4.95%	1.00%	5.95%	5.40%	1.00%	6.40%
Employee/employer maximum contribution	\$3,123.45	\$631.00	\$3,754.45	\$3,407.40	\$631.00	\$4,038.40
Contribution rate for self-employed	9.90%	2.00%	11.90%	10.80%	2.00%	12.80%
Self-employed maximum contribution	\$6,246.90	\$1,262.00	\$7,508.90	\$6,814.80	\$1,262.00	\$8,076.80

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