



Maximum benefit amounts and related figures - Canada Pension Plan (CPP), 2025 and Old Age Security (OAS), July to September 2025

Maximum amount of new CPP benefits, month of January 2025 ¹	Flat rate portion	Earnings- related portion	Total
Retirement pension (at age 65)	N/A	\$1,433.00	\$1,433.00
Post-retirement benefit (at age 65) ²	N/A	\$49.39	\$49.39
Disability pension	\$598.49	\$1,074.75	\$1,673.24
Post-retirement disability benefit ³	\$598.49	N/A	\$598.49
Survivor's pension – younger than 65	\$233.50	\$537.38	\$770.88
Survivor's pension – 65 and older	N/A	\$859.80	\$859.80
Children of disabled or deceased contributor benefit - under age 18	\$301.77	N/A	\$301.77
Children of disabled or deceased contributor benefit - full-time student	\$301.77	N/A	\$301.77
Children of disabled or deceased contributor benefit - part-time student	\$150.89	N/A	\$150.89
Death benefit (one-time payment) ⁴	\$2,500.00	N/A	\$2,500.00
Combined Survivor/retirement benefit (retirement at 65)	N/A	\$1,449.53	\$1,449.53
Combined Survivor/disability benefit	N/A	\$1,683.57	\$1,683.57

Annual adjustment of benefits in pay in the previous year: +2.6%

CPP exemptions and pensionable earnings, 2025	Annual maximum amount
Year's basic exemption (YBE)	\$3,500.00
Year's maximum pensionable earnings (YMPE)	\$71,300.00
Year's additional maximum pensionable earnings (YAMPE)	\$81,200.00

CPP contribution rates and annual maximum amounts, 2025	Base + 1 st additional contribution	2 nd additional contribution
Contribution rate for employee/employer	5.95%	4.00%
Employee/employer maximum contribution	\$4,034.10	\$396.00
Contribution rate for self-employed	11.90%	8.00%
Self-employed maximum contribution	\$8,068.20	\$792.00

CPP contributors statistics	Total
Number of contributors (2022)	15.5 million
Amount of contributions (2023–2024)	\$81,642 million

[Click here to access data on Quebec Pension Plan \(QPP\) \(gouv.qc.ca\)](https://gouv.qc.ca)

¹ Amounts in this table are maximum amounts for new CPP benefits beginning in January 2025. They reflect the CPP enhancement that began in 2019. These amounts increase every month as a result of the enhancement (monthly data available on [this page](#)).

² Each year a valid contribution is made to the CPP while a retirement pension is 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 pension.

⁴ The estate of a contributor who dies before collecting a retirement or disability pension and does not leave behind a survivor is entitled to an additional \$2,500.



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OAS amounts – July to September 2025

Type of benefit	Maximum monthly amount ⁴	Annual income level cut-off ⁵	Annual income level cut-off for top-ups ⁵
Old Age Security pension (age 65 to 74) ^{6,7}	\$734.95	N/A	N/A
Old Age Security pension (age 75 and over) ^{6,7}	\$808.45	N/A	N/A
Guaranteed Income Supplement (GIS)			
• Single person who receives an OAS pension	\$1,097.75	\$22,272	\$10,208
• Spouse/common-law partner of someone who:			
◦ does not receive an OAS pension or Allowance	\$1,097.75	\$53,376	\$20,416
◦ receives an OAS pension	\$660.78	\$29,424	\$8,704
◦ is an Allowance recipient	\$660.78	\$41,184	\$8,704
Allowance	\$1,395.73	\$41,184	\$8,704
Allowance for the Survivor	\$1,663.81	\$29,976	\$10,208

[Click here for more monthly statistics on OAS and CPP beneficiaries and benefits \(Canada.ca\)](#)

⁴ 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.

⁵ 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.

⁶ The OAS pension repayment range in 2025 is for net world income from \$93,454 to \$151,959, for individuals aged 65-74. For those aged 75 and over, the upper threshold is \$157,810. Net world income includes the OAS pension.

⁷ 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 36% at age 70.

