



Maximum benefit amounts and related figures - Canada Pension Plan (CPP), 2026 and Old Age Security (OAS), July to September 2026

Maximum amount of new CPP benefits, month of January 2026 ¹	Flat rate portion	Earnings- related portion	Total
Retirement pension (at age 65)	N/A	\$1,507.65	\$1,507.65
Post-retirement benefit (at age 65) ²	N/A	\$54.69	\$54.69
Disability pension	\$610.46	\$1,130.74	\$1,741.20
Post-retirement disability benefit ³	\$610.46	N/A	\$610.46
Survivor's pension – younger than 65	\$238.17	\$565.37	\$803.54
Survivor's pension – 65 and older	N/A	\$904.59	\$904.59
Children of disabled or deceased contributor benefit - under age 18	\$307.81	N/A	\$307.81
Children of disabled or deceased contributor benefit - full-time student	\$307.81	N/A	\$307.81
Children of disabled or deceased contributor benefit - part-time student	\$153.91	N/A	\$153.91
Death benefit (one-time payment) ⁴	\$2,500.00	N/A	\$2,500.00
Combined Survivor/retirement benefit (retirement at 65)	N/A	\$1,531.56	\$1,531.56
Combined Survivor/disability benefit	N/A	\$1,756.14	\$1,756.14

Annual adjustment of benefits in pay in the previous year: +2.0%

CPP exemptions and pensionable earnings, 2026	Annual maximum amount
Year's basic exemption (YBE)	\$3,500.00
Year's maximum pensionable earnings (YMPE)	\$74,600.00
Year's additional maximum pensionable earnings (YAMPE)	\$85,000.00

CPP contribution rates and annual maximum amounts, 2026	Base + 1 st additional contribution	2 nd additional contribution
Contribution rate for employee/employer	5.95%	4.00%
Employee/employer maximum contribution	\$4,230.45	\$416.00
Contribution rate for self-employed	11.90%	8.00%
Self-employed maximum contribution	\$8,460.90	\$832.00

CPP contributors statistics	Total
Number of contributors (2023)	15.9 million
Amount of contributions (2024 to 2025)	\$88,250 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 2026. 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 2026

Type of benefit	Maximum monthly amount ⁵	Annual income level cut-off ⁵	Annual income level cut-off for top-ups ⁶
Old Age Security pension (age 65 to 74) ^{7,8}	\$751.97	N/A	N/A
Old Age Security pension (age 75 and over) ^{7,8}	\$827.17	N/A	N/A
Guaranteed Income Supplement (GIS)			
• Single person who receives an OAS pension	\$1,123.17	\$22,800	\$10,352
• Spouse/common-law partner of someone who:			
◦ does not receive an OAS pension or Allowance	\$1,123.17	\$54,624	\$20,704
◦ receives an OAS pension	\$676.09	\$30,096	\$8,800
◦ is an Allowance recipient	\$676.09	\$42,144	\$8,800
Allowance	\$1,428.06	\$42,144	\$8,800
Allowance for the Survivor	\$1,702.34	\$30,696	\$10,352

[Click here for more monthly statistics on OAS and CPP beneficiaries and benefits \(Canada.ca\)](https://www.canada.ca/en/social-development/employment-social-development/old-age-security/canada-pension-plan-benefits.html)

⁵ 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.

⁶ 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.

⁷ The OAS pension repayment range in 2026 is for net world income from \$95,323 to \$155,109, for individuals aged 65-74. For those aged 75 and over, the upper threshold is \$161,088. Net world income includes the OAS pension.

⁸ 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.

