



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

| Maximum amount of new CPP benefits, month of January 2026 <sup>1</sup>   | 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) <sup>2</sup>                         | N/A               | \$54.69                  | \$54.69    |
| Disability pension                                                       | \$610.46          | \$1,130.74               | \$1,741.20 |
| Post-retirement disability benefit <sup>3</sup>                          | \$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) <sup>4</sup>                            | \$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 <sup>st</sup> additional contribution | 2 <sup>nd</sup> 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 (2024)          | 16.2 million     |
| Amount of contributions (2025 to 2026) | \$91,722 million |

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

<sup>1</sup> 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](#)).

<sup>2</sup> 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.

<sup>3</sup> This amount is added to the retirement pension.

<sup>4</sup> 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.



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

### OAS amounts – October to December 2026

| Type of benefit                                           | Maximum monthly amount <sup>5</sup> | Annual income level cut-off <sup>5</sup> | Annual income level cut-off for top-ups <sup>6</sup> |
|-----------------------------------------------------------|-------------------------------------|------------------------------------------|------------------------------------------------------|
| Old Age Security pension (age 65 to 74) <sup>7,8</sup>    | \$762.50                            | N/A                                      | N/A                                                  |
| Old Age Security pension (age 75 and over) <sup>7,8</sup> | \$838.75                            | N/A                                      | N/A                                                  |
| Guaranteed Income Supplement (GIS)                        |                                     |                                          |                                                      |
| • Single person who receives an OAS pension               | \$1,138.90                          | \$23,112                                 | \$10,496                                             |
| • Spouse/common-law partner of someone who:               |                                     |                                          |                                                      |
| ◦ does not receive an OAS pension or Allowance            | \$1,138.90                          | \$55,392                                 | \$20,992                                             |
| ◦ receives an OAS pension                                 | \$685.56                            | \$30,528                                 | \$8,800                                              |
| ◦ is an Allowance recipient                               | \$685.56                            | \$42,768                                 | \$8,800                                              |
| Allowance                                                 | \$1,448.06                          | \$42,768                                 | \$8,800                                              |
| Allowance for the Survivor                                | \$1,726.18                          | \$31,152                                 | \$10,496                                             |

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

<sup>5</sup> 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.

<sup>6</sup> 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.

<sup>7</sup> The OAS pension repayment range in 2026 is for net world income from \$95,323 to \$155,320, for individuals aged 65-74. For those aged 75 and over, the upper threshold is \$161,320. Net world income includes the OAS pension.

<sup>8</sup> 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.

