



Special Notice

January 2026

2026 Selected pension and benefit statistics

Income Tax Act – <i>Pension and Savings Maximums</i>	2025	2026
Annual defined benefit pension per year of service	\$3,756.67	\$3,932.22
Contribution to a defined contribution plan	\$33,810	\$35,390
Contribution to an RRSP ¹	\$32,490	\$33,810
Contribution to a DPSP	\$16,905	\$17,695
Contribution to a TFSA ²	\$7,000	\$7,000

Employment Insurance (<i>EI</i>)	2025	2026
Maximum insurable earnings	\$65,700	\$68,900
Premium rate (per \$100 of insurable earnings) – outside Quebec	1.64%	1.63%
• Maximum employer contribution	\$1,508.47	\$1,572.30
• Maximum employee contribution	\$1,077.48	\$1,123.07
Premium rate (per \$100 of insurable earnings) – Quebec	1.31%	1.30%
• Maximum employer contribution	\$1,204.94	\$1,253.98
• Maximum employee contribution	\$860.67	\$895.70

Quebec Parental Insurance Plan (<i>QPIP</i>)	2025	2026
Maximum insurable earnings	\$98,000	\$103,000
Employer premium rate	0.692%	0.602%
• Maximum employer contribution	\$678.16	\$620.06
Employee premium rate	0.494%	0.430%
• Maximum employee contribution	\$484.12	\$442.90

Old Age Security (<i>OAS</i>)	Age 65 to 74	Age 75 and over
Maximum monthly pension (Q1 2026)	\$742.31	\$816.54
Maximum annual income to receive OAS pension ³	\$154,708	\$160,647

¹ Subject to a further limit of 18% of earned income in the previous year, and reduced by the prior year's pension adjustment. Limit is further adjusted by prior year carry-forwards plus pension adjustment reversals, less past service pension adjustments.

² Subject to adjustment for prior year carry-forwards and withdrawals.

³ OAS benefits are eliminated for individuals with earnings in excess of this amount. Note that OAS benefits begin to be clawed back when an individual's income reaches \$95,323 (for 2026).

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Canada Pension Plan (CPP)	2025	2026
Year's basic exemption (YBE)	\$3,500	\$3,500
Year's maximum pensionable earnings (YMPE)	\$71,300	\$ 74,600
Year's additional maximum pensionable earnings (YAMPE)	\$81,200	\$85,000
Employer contribution rate between YBE and YMPE	5.95%	5.95%
Employer contribution rate between YMPE and YAMPE	4%	4%
• Maximum employer contribution	\$4,430.10	\$4,646.45
Employee contribution rate between YBE and YMPE	5.95%	5.95%
Employee contribution rate between YMPE and YAMPE	4%	4%
• Maximum employee contribution	\$4,430.10	\$4,646.45
Maximum monthly retirement benefit (at age 65) ⁴	\$1,387.08	\$1,441.25
• Maximum additional monthly benefit in respect of CPP enhancement	\$45.92	\$66.40
Death benefit (lump sum)	\$2,500	\$2,500
Indexation rate	2.6%	2%

Quebec Pension Plan (QPP)	2025	2026
Basic exemption (BE)	\$3,500	\$3,500
Maximum pensionable earnings (MPE)	\$71,300	\$74,600
Additional maximum annual pensionable earnings (YAMPE)	\$81,200	\$85,000
Employer contribution rate between BE and MPE ⁵	6.4%	6.3%
Employer contribution rate between MPE and YAMPE	4%	4%
• Maximum employer contribution	\$4,735	\$4,895.30
Employee contribution rate between BE and MPE	6.4%	6.3%
Employee contribution rate between MPE and YAMPE	4%	4%
• Maximum employee contribution	\$4,735	\$4,895.30
Maximum monthly retirement benefit (at age 65) ⁶	\$1,387.08	\$1,441.25
• Maximum additional monthly benefit in respect of QPP enhancement	\$45.92	\$66.40
Death benefit (lump sum)	\$2,500	\$2,500
Indexation rate	2.6%	2%

⁴ Excluding amounts from CPP enhancement starting in 2019.

⁵ Effective January 1, 2026, QPP contribution rate for the base and additional plan between BE and MPE is reduced to 12.6% (0.20 percentage point reduction), shared equally between employees and employers.

⁶ Excluding amounts from QPP additional plan starting in 2019.

Charts are provided for reference only. Please consult government references, source legislation and regulations for detailed information.

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