

## Legislative Changes: 2026 Government Benefits

### RPP, DPSP, RRSP and TFSA Limits

Defined Benefit RPP – Benefit Accrual	\$3,932.22
Defined Contribution RPP – Contributions	\$35,390.00
Deferred Profit Sharing Plan (DPSP) – Contributions	\$17,695.00
RRSP - Contributions	\$33,810.00
Tax-Free Savings Account (TFSA) - Contributions	\$7,000.00
Total Cumulative TFSA Maximum - Contributions	\$109,000.00

### Employment Insurance Premium Rates

	Ontario	Quebec
Employee Rate	1.63%	1.30%
Maximum Annual Contribution (Employee)	\$1,123.07	\$895.70
Maximum Annual Contribution (Employer)	\$1,572.30	\$1,253.98
Maximum Insurable Earnings	\$68,900.00	\$68,900.00
Maximum Weekly Benefit	\$729.00	\$729.00

### Old Age Security (OAS) Jan–Mar 2026

Max. Monthly Benefit

Pension Benefit – age 65 to 74	\$742.31
Pension Benefit – age 75 and over	\$816.54
Guaranteed Income Supplement (GIS) – Jan-Mar 2026: Annual income level cut-off <sup>1</sup> for single person who receives an OAS pension	\$22,488.00

<sup>1</sup>The income level cut-off excludes 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.

### Canada and Quebec Pension Plan Amounts and Rates

	CPP	QPP
Year's Maximum Pensionable Earnings (YMPE)	\$74,600.00	\$74,600.00
Year's Additional maximum pensionable earnings (YAMPE)	\$85,000.00	\$85,000.00
Basic Exemption	\$3,500.00	\$3,500.00
Employee / Employer contribution rate	5.95% / 5.95%	6.30% / 6.30%
CPP2 (second additional CPP contribution) Employee / Employer contribution rate	4% / 4%	4% / 4%
Self Employed Contribution Rate	11.9%	12.6%
CPP2 Self Employed Contribution Rate	8%	8%
Maximum contributory earnings	\$71,100.00	\$71,100.00
Maximum Contribution		
– for employees and employers	\$4,230.45	\$4,479.30
– CPP2 for employees and employers	\$416.00	\$416.00
– for self-employed workers	\$8,460.90	\$8,958.60
– CPP2 for self-employed workers	\$832.00	\$832.00

### Maximum Monthly Benefits

Retirement Pension (at age 65)	\$1,507.65	\$1,507.65
Post-Retirement Benefit (CPP) (at age 65)	\$54.69	N/A

Data sources include: Canada.ca and Retraite Québec. Some values may be subject to change. Please see applicable website for verification and additional information.