

The following is a summary of the Canada Pension Plan (CPP) and Old Age Security (OAS) rates effective January 1, 2018.

Maximum CPP Benefit Rates Effective January 2018

Type of CPP Benefit	Maximum Benefit Rates
Retirement Pension (at age 65)	\$1,134.17 (monthly)
Post-Retirement Benefit (at age 65, for post-65 contributions)	\$28.35 (monthly)
Disability Pension	\$1,335.83 (monthly)
Death Benefit (one-time payment)	\$2,500.00 (lump sum)
Survivor's Pension (under 65)	\$614.62 (monthly)
Survivor's Pension (65 and older)	\$680.50 (monthly)
Combined Pensions – Survivor/Retirement	\$1,134.17 (monthly)
– Survivor/Disability	\$1,335.83 (monthly)
Children of Disabled or Deceased Contributor	\$244.64 (monthly)
Flat Rate – Survivor's Pension	\$189.31 (monthly)
– Disability Pension	\$485.20 (monthly)

Note: The Post-Retirement Benefit is a supplementary benefit which is in addition to total CPP benefits. Each year that a contribution is made to the CPP while a retirement pension is being received, the contributor becomes eligible for a Post-Retirement Benefit in the following year. Therefore, the contributor can receive more than one Post-Retirement Benefit after age 65.

Other CPP figures for 2018

Year's maximum pensionable earnings (YMPE)	\$55,900.00
Year's Basic Exemption	\$3,500.00
Employee/Employer Maximum Contribution (4.95%)	\$2,593.80
Self-Employed Maximum Contribution (9.9%)	\$5,187.60
CPP Cost of Living Increase (January 1, 2018)	1.5%

Maximum OAS Benefit Rates Effective January 2018

Type of OAS Benefit	Maximum Monthly Benefit Rates – January to March 2018
Basic OAS Pension (at age 65)	\$586.66
Guaranteed Income Supplement (including top-up benefit)	
– Single	\$876.23
– Married to non-pensioner	\$876.23
– Married to pensioner	\$527.48
– Married to Allowance recipient	\$527.48
Total Allowance (including top-up benefit)	
– Regular	\$1,114.14
– Survivor	\$1,328.08

OAS Pension Repayment Range in 2018	\$75,910 to \$122,843
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Notes: All OAS benefits are adjusted quarterly (in January, April, July and October) based on increases in the CPI. The annual OAS repayment amount is equal to 15% of the amount by which net income exceeds \$75,910. The full amount of the OAS benefit is eliminated when net income reaches \$122,843.