

## First Filings of the year:

### February 28, 2026

- Pension Adjustment (PA) calculations and reporting on T4(s)

### March 1, 2026

- Form 7 – Summary of Contributions for 2026

*We will notify and assist you if this form applies to your plan*

### March 31, 2026

- T3P - Employees' Pension Plan Income Tax Return  
*Trusted Plans only*



## Stay Connected

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## We Want Your Input

What would you like to see in our next newsletter? Your feedback helps us deliver insights that matter most to you.

## Newsletter – Winter 2026

### A CONFIDENT START TO 2026

As we turn the page on 2025 (yes, we're still feeling that near-miss World Series run), we're entering 2026 with focus, optimism, and a clear commitment to supporting you. Markets may be evolving and regulations may be shifting—but you don't have to navigate it alone.

From all of us at TT Actuarial, we wish you a healthy, safe, and prosperous New Year.

Don't miss our handy CPP and OAS 2026 summary on page 2.

### FEATURED INSIGHT: WHY IPPS ARE EVEN MORE REWARDING FOR CONNECTED PERSONS

Have you seen our latest article published with Advocis?

We explore how Individual Pension Plan (IPP) regulatory rules are less restrictive for connected persons, making them even more attractive—and potentially more valuable—than many business owners realize.

👉 Read the full article here: <https://www.advocis.ca/why-ontario-ipps-are-more-rewarding-for-connected-persons/>

### 2026 INFLATION, CPP & ECONOMIC OUTLOOK

Inflation remained close to the Bank of Canada's 2% target throughout 2025. Reflecting this experience, CPP benefits increased by 2.0% effective January 1, 2026.

While 2025 was marked by tariff uncertainty, 2026 may bring continued turbulence as negotiations around the United States–Mexico–Canada Agreement (USMCA) unfold. Current expectations point to modest Canadian GDP growth of approximately 1%.

Despite export challenges in the steel, aluminum, and automotive sectors, the Canadian labour market showed resilience. The unemployment rate declined to 6.5% in November 2025.

Looking ahead, the Bank of Canada expects CPI to remain close to 2% in 2026, noting that “ongoing economic slack [will] roughly offset cost pressures associated with the reconfiguration of trade”.

### THANK YOU FOR TRUSTING TT ACTUARIAL

We truly value your continued business. Our focus remains on high-quality service, creative problem-solving, and customized solutions for business owners.

Questions? Planning for change? We're always here to help.

## Maximum CPP Benefit Rates Effective January 2026

Type of CPP Benefit	Monthly Benefit Maximums
Retirement Pension (at age 65)	\$1,507.65
Post-Retirement Benefit (at age 65, for post-65 contributions)	\$54.69
Disability Pension	\$1,741.20
Death Benefit ( <b>one-time payment</b> )	\$2,500.00
Survivor's Pension (under 65)	\$803.54
Survivor's Pension (65 and older)	\$904.59
Combined Pensions – Survivor/Retirement	\$1,531.56
– Survivor/Disability	\$1,756.14
Children of Disabled or Deceased Contributor	\$307.81
Flat Rate – Survivor's Pension	\$238.17
– Disability Pension	\$610.46

## Other CPP figures for 2026

CPP	Year's maximum pensionable earnings (YMPE)	\$74,600.00
	Year's Basic Exemption	\$3,500.00
	Employee/Employer Maximum Contribution (5.95%)	\$4,230.45
	Self-Employed Maximum Contribution (11.90%)	\$8,460.90
CPP2	Year's additional maximum pensionable earnings (YAMPE)	\$85,000.00
	Employee/Employer Maximum Contribution (4.00%)	\$416.00
	Self-Employed Maximum Contribution (8.00%)	\$832.00
CPP Cost of Living Increase (January 1, 2026)		2.00%

Notes: CPP contributions are made on earnings from the Basic Exemption up to the YMPE and CPP2 contributions are made on earnings from the YMPE to the YAMPE.

## Maximum OAS Benefit Rates Effective January to March 2026

Type of OAS Benefit	Monthly Benefit Maximums
Basic OAS Pension	
– age 65 to 74	\$742.31
– age 75 or over	\$816.54
Guaranteed Income Supplement (including top-up benefit)	
– Single OR Spouse/Common-law partner of non-pensioner	\$1,108.74
– Spouse/Common-law partner of pensioner OR Allowance recipient	\$667.41
Total Allowance (including top-up benefit)	
– Regular	\$1,409.72
– Survivor	\$1,680.47
OAS Pension Repayment Range for Income Year 2026	
– age 65 to 74	\$95,323 to \$154,708
– age 75 or over	\$160,647

Notes: All OAS benefits are adjusted quarterly based on CPI increases.