

## CPP Benefits –Maximums

Calendar Year	Retirement benefit  Per month (26)	Disability benefit  Per month (26, 29)	Survivors benefit (spouse < age 65)  Per month (26, 30)	Survivors benefit (spouse > age 65)  Per month (26, 30)	Childrens benefit  Per month (26, 31)	Death benefit  (32)	Combined survivors & retirement benefit (at age 65) Per month (26)	Combined survivors & disability benefit  Per month (26)
2026	\$1,507.65	\$1,741.20	\$803.54	\$904.59	\$307.81	\$2,500	\$1,531.56	\$1,756.14
2025	\$1,433.00	\$1,673.24	\$770.88	\$859.80	\$301.77	\$2,500	\$1,449.53	\$1,683.57
2024	\$1,364.60	\$1,606.78	\$739.31	\$818.76	\$294.12	\$2,500	\$1,375.41	\$1,613.54
2023	\$1,306.57	\$1,538.67	\$707.95	\$783.94	\$281.72	\$2,500	\$1,313.13	\$1,542.77
2022	\$1,253.59	\$1,464.83	\$674.79	\$752.15	\$264.53	\$2,500	\$1,257.13	\$1,467.04
2021	\$1,203.75	\$1,413.66	\$650.72	\$722.25	\$257.58	\$2,500	\$1,203.75	\$1,413.66
2020	\$1,175.83	\$1,387.66	\$638.28	\$705.50	\$255.03	\$2,500	\$1,175.83	\$1,387.66
2019	\$1,154.58	\$1,362.30	\$626.63	\$692.75	\$250.27	\$2,500	\$1,154.58	\$1,362.30
2018	\$1,134.17	\$1,335.83	\$614.62	\$680.50	\$244.64	\$2,500	\$1,134.17	\$1,335.83

(26) Amount shown is the monthly maximum benefit - the amount of the benefit depends on how much, and for how long, the contributor paid into the Canada Pension Plan. And is presented when CPP is taken at age 65.

(27) Benefits normally start in the month following the 65th birthday and are paid in the month of death (but they may start any time between the ages of 60-64 if certain criteria are met and an application is made). Benefits paid after that will have to be repaid. An application to receive CPP must be made - it does not start automatically

(28) Payments are usually received a few days before month end

(29) Disability benefit is a monthly pension for people who have made enough contributions to the CPP, and whose disability prevents them from working at any job on a regular basis. The disability must be long lasting or likely to result in death. People who qualify for disability benefits from other programs may not qualify for the CPP disability benefit.

(30) Survivors benefit is a monthly pension to the surviving spouse of a deceased contributor

(31) Children's benefit is a monthly pension for dependent children of a deceased contributor. The child must be either under age 18, or between the ages of 18 and 25 and in full-time attendance at a school or university.

(32) Single one-time payment to the estate of the deceased