

CPP Rate Table 1: Information required to calculate CPP

This table provides a list of the annual Year's Maximum Pensionable Earnings (YMPE), Average Year's Maximum Pensionable Earnings (AYMPE), and Year's Basic Exemption (YBE) amounts under the Canada Pension Plan (CPP). The information is required to calculate your CPP benefit, as described in How to Calculate Your CPP Retirement Pension, written by Doug Runchey for the retirehappy.ca website. The table also provides a list of the annual escalation factors that are used once a benefit is in pay.

Year	YMPE	AYMPE	YAMPE	YBE	CPI Increase	Contrib Rate <YMPE	Contrib Rate >YMPE	Max Employee Contrib
1966	\$5,000	\$5,000		\$600	-	1.80%		\$79.20
1967	\$5,000	\$5,000		\$600	1.002	1.80%		\$79.20
1968	\$5,100	\$5,033		\$600	1.002	1.80%		\$81.00
1969	\$5,200	\$5,100		\$600	1.002	1.80%		\$82.80
1970	\$5,300	\$5,200		\$600	1.002	1.80%		\$84.60
1971	\$5,400	\$5,300		\$600	1.002	1.80%		\$86.40
1972	\$5,500	\$5,400		\$600	1.002	1.80%		\$88.20
1973	\$5,600	\$5,500		\$600	See Note 3	1.80%		\$90.00
1974	\$6,600	\$5,900		\$700	1.082	1.80%		\$106.20
1975	\$7,400	\$6,533		\$700	1.104	1.80%		\$120.60
1976	\$8,300	\$7,433		\$800	1.112	1.80%		\$135.00
1977	\$9,300	\$8,333		\$900	1.082	1.80%		\$151.20
1978	\$10,400	\$9,333		\$1,000	1.075	1.80%		\$169.20
1979	\$11,700	\$10,467		\$1,100	1.090	1.80%		\$190.80
1980	\$13,100	\$11,733		\$1,300	1.090	1.80%		\$212.40
1981	\$14,700	\$13,167		\$1,400	1.099	1.80%		\$239.40
1982	\$16,500	\$14,767		\$1,600	1.123	1.80%		\$268.20
1983	\$18,500	\$16,567		\$1,800	1.112	1.80%		\$300.60
1984	\$20,800	\$18,600		\$2,000	1.067	1.80%		\$338.40
1985	\$23,400	\$20,900		\$2,300	1.044	1.80%		\$379.80
1986	\$25,800	\$23,333		\$2,500	1.040	1.80%		\$419.40
1987	\$25,900	\$25,033		\$2,500	1.041	1.90%		\$444.60
1988	\$26,500	\$26,067		\$2,600	1.044	2.00%		\$478.00
1989	\$27,700	\$26,700		\$2,700	1.041	2.10%		\$525.00
1990	\$28,900	\$27,700		\$2,800	1.048	2.20%		\$574.20
1991	\$30,500	\$29,033		\$3,000	1.048	2.30%		\$632.50
1992	\$32,200	\$30,533		\$3,200	1.058	2.40%		\$696.00
1993	\$33,400	\$32,033		\$3,300	1.018	2.50%		\$752.50
1994	\$34,400	\$33,333		\$3,400	1.019	2.60%		\$806.00
1995	\$34,900	\$34,233		\$3,400	1.005	2.70%		\$850.50
1996	\$35,400	\$34,900		\$3,500	1.018	2.80%		\$893.20
1997	\$35,800	\$35,367		\$3,500	1.015	3.00%		\$969.00
1998	\$36,900	\$35,750		\$3,500	1.019	3.20%		\$1,068.80
1999	\$37,400	\$36,080		\$3,500	1.009	3.50%		\$1,186.50
2000	\$37,600	\$36,620		\$3,500	1.016	3.90%		\$1,329.90
2001	\$38,300	\$37,200		\$3,500	1.025	4.30%		\$1,496.40
2002	\$39,100	\$37,860		\$3,500	1.030	4.70%		\$1,673.20
2003	\$39,900	\$38,460		\$3,500	1.016	4.95%		\$1,801.80
2004	\$40,500	\$39,080		\$3,500	1.032	4.95%		\$1,831.50
2005	\$41,100	\$39,780		\$3,500	1.017	4.95%		\$1,861.20

Year	YMPE	AYMPE	YAMPE	YBE	CPI Increase	Contrib Rate <YMPE	Contrib Rate >YMPE	Max Employee Contrib
2006	\$42,100	\$40,540		\$3,500	1.023	4.95%		\$1,910.70
2007	\$43,700	\$41,460		\$3,500	1.021	4.95%		\$1,989.90
2008	\$44,900	\$42,460		\$3,500	1.020	4.95%		\$2,049.30
2009	\$46,300	\$43,620		\$3,500	1.025	4.95%		\$2,118.60
2010	\$47,200	\$44,840		\$3,500	1.004	4.95%		\$2,163.15
2011	\$48,300	\$46,080		\$3,500	1.017	4.95%		\$2,217.60
2012	\$50,100	\$47,360		\$3,500	1.028	4.95%		\$2,306.70
2013	\$51,100	\$48,600		\$3,500	1.018	4.95%		\$2,356.20
2014	\$52,500	\$49,840		\$3,500	1.009	4.95%		\$2,425.50
2015	\$53,600	\$51,120		\$3,500	1.018	4.95%		\$2,479.95
2016	\$54,900	\$52,440		\$3,500	1.012	4.95%		\$2,544.30
2017	\$55,300	\$53,480		\$3,500	1.014	4.95%		\$2,564.10
2018	\$55,900	\$54,440		\$3,500	1.015	4.95%		\$2,593.80
2019	\$57,400	\$55,420		\$3,500	1.023	5.10%		\$2,748.90
2020	\$58,700	\$56,440		\$3,500	1.019	5.25%		\$2,898.00
2021	\$61,600	\$57,780		\$3,500	1.010	5.45%		\$3,166.45
2022	\$64,900	\$59,700		\$3,500	1.027	5.70%		\$3,499.80
2023	\$66,600	\$61,840		\$3,500	1.065	5.95%		\$3,754.45
2024	\$68,500	\$64,060	\$73,200	\$3,500	1.044	5.95%	4.00%	\$4,055.50
2025	\$68,500		\$78,000	\$3,500		5.95%	4.00%	\$4,247.50

Note 1: AYMPE is normally a 3-year average pre-1998, 4-year average for 1998, and 5-year average post-1998.

Note 2: AYMPE is always a 3-year average if the contributor's date of birth is before Jan. 1, 1933 (grandfather protection), which results in higher maximums than indicated above, if applicable (for 1998 and later).

Note 3: Escalation figures for 1973 depended on the year benefit was effective, as follows:

1967–1.1082	1970–1.0488
1968–1.0915	1971–1.0236
1969–1.0698	1972–1.0206

Note 4: Contribution rate increase of 1.0% under the "enhanced CPP" starts in 2019 and is phased in over five years.

Note 5: The new Year's Additional Maximum Pensionable Earnings (YAMPE) under the "enhanced CPP" starts in 2024 and is phased in over two years.