



– YMPE stands for the Year’s Maximum Pensionable Earnings. A contribution rate (%) applies to your earnings up to the YMPE and, if applicable, a higher contribution rate (%) applies to your earnings above the YMPE.

– The YMPE is set each year by the Canada Revenue Agency. We can’t know in advance the YMPE for future years.

– If your earnings are less than the YMPE (\$74,600 in 2026), you pay the percentage of earnings in left column only.