# CPP and CPP2 Maximums 2025–2027: Payroll Reference Sheet

Canada Pension Plan earnings ceilings, rates and maximum contributions

| PLAN AND YEAR | EARNINGS CEILING | RATE (%) | MAX. EMPLOYEE AND EMPLOYER | MAX. SELF-EMPLOYED |
|---|---|---|---|---|
| CPP 2025 | $71,300 | 5.95 | $4,034.10 | $8,068.20 |
| CPP 2026 | $74,600 | 5.95 | $4,230.45 | $8,460.90 |
| CPP 2027 | $76,700 | 5.75 | $4,209.00 | $8,418.00 |
| CPP2 2025 | $81,200 | 4 | $396 | $792 |
| CPP2 2026 | $85,000 | 4 | $416 | $832 |
| CPP2 2027 | $87,400 | 4 | $428 | $856 |

**My notes**

Source: Canada Revenue Agency, CPP contribution rates, maximums and exemptions, and Second additional CPP (CPP2) contribution rates and maximums (both page details Nov. 9, 2026).