Basic Personal Amounts, EI, CPP, QPP, QPIP – January 2026

Prepared by Easypay Payroll

Basic Personal Amount	**2026 January**	2025 January	2024 January
Federal	**16,452**	16,129	15,705
Alberta	**22,769**	22,323	21,885
British Columbia	**13,216**	12,932	12,580
Manitoba	**15,780**	15,969	15,780
New Brunswick	**13,664**	13,396	13,044
Newfoundland and Labrador	**11,188**	11,067	10,818
Northwest Territories	**18,198**	17,842	17,373
Nova Scotia	**11,932**	11,744	11,481
Nunavut	**19,659**	19,274	18,767
Ontario	**12,989**	12,747	12,399
Prince Edward Island	**15,000**	14,250	13,500
Quebec	**18,952**	18,571	18,056
Saskatchewan	**20,381**	18,991	18,491
Yukon	**16,452**	16,129	15,705

Employment Insurance (EI)	**2026**	2025	2024
Maximum annual insurable earnings	**68,900.00**	65,700.00	63,200.00
Premium rate - Outside Quebec	**1.63%**	1.64%	1.66%
Max. annual premium - Outside Quebec	**1,123.07**	1,077.48	1,049.12
Premium rate - Quebec	**1.30%**	1.31%	1.32%
Max. annual premium - Quebec	**895.70**	860.67	834.24

Employer's EI contribution is 1.4 times the employee's premium amount for pay period, unless a reduced rate applies.

Canada Pension Plan (CPP)	**2026**	2025	2024
Year's maximum pensionable earnings (YMPE)	**74,600.00**	71,300.00	68,500.00
Basic exemption	3,500.00	3,500.00	3,500.00
Total contribution rate	5.95%	5.95%	5.95%
Maximum employee and employer total contribution	**4,230.45**	4034.10	3,867.50
Second additional Canada Pension Plan (CPP2)			
Year's additional maximum pensionable earnings (YAMPE)	**85,000.00**	81,200.00	73,200.00
Second additional employee and employer contribution rate	4.00%	4.00%	4.00%
Max. second additional employee and employer contribution	**416.00**	396.00	188.00

Quebec Pension Plan (QPP)	**2026**	2025	2024
Year's maximum pensionable earnings (YMPE)	**74,600.00**	71,300.00	68,500.00
Basic exemption	3,500.00	3,500.00	3,500.00
Total contribution rate	6.30%	6.40%	6.40%
Maximum employee and employer total contribution	**4,479.30**	4,339.20	4,160.00
Second additional Quebec Pension Plan (QPP2)			
Year's additional maximum pensionable earnings (YAMPE)	**85,000.00**	81,200.00	73,200.00
Second additional employee and employer contribution rate	4.00%	4.00%	4.00%
Max. second additional employee and employer contribution	**416.00**	396.00	188.00

Quebec Parental Insurance (QPIP)	**2026**	2025	2024
Maximum annual insurable earnings	**103,000.00**	98,000.00	94,000.00
Employee's premium rate	0.430%	0.494%	0.494%
Employee's maximum annual premium	**442.90**	484.12	464.36
Employer's premium rate	0.602%	0.692%	0.692%
Employer's maximum annual premium	**620.06**	678.16	650.48

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