

Briefing

Compliance News Affecting Pension Plans

November 2025

Federal News



Numbers Retirement Plan Sponsors Need to Know for 2026

The Canada Revenue Agency (CRA) has announced the 2026 limits for annual money purchase (MP) plans, defined benefit (DB) pension plans, registered retirement savings plans (RRSPs) and deferred profit-sharing plans (DPSPs), as well as the year's maximum pensionable earnings (YMPE) and the year's additional maximum pensionable earnings (YAMPE) for 2026.

2026 Retirement Plan Limits and Thresholds with 2025 Amounts for Comparison

	2025	2026
MP limit	\$33,810.00	\$35,390.00
DB limit	\$3,756.67	\$3,932.22
RRSP dollar limit	\$32,490.00	\$33,810.00
DPSP limit	\$16,905.00	\$17,695.00
YMPE	\$71,300.00	\$74,600.00
YAMPE	\$81,200.00	\$85,000.00

To see how these amounts compare to earlier years, refer to the CRA [website](#).

Action items

Plan sponsors and administrators should incorporate the new maximums and thresholds into their software programs or spreadsheets as needed.



Segal can be retained to work with plan sponsors and their legal counsel on determining the implications. For assistance or if you have questions about the regulations and the law, contact your Segal consultant or [get in touch via our website](#).

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