

# CONTRIBUTION RATES

EFFECTIVE JULY 1, 2026

Salary Portion	UNIVERSITIES OF ALBERTA, CALGARY, & LETHBRIDGE		ATHABASCA UNIVERSITY & BANFF CENTRE	
	Employee	Employer	Employee	Employer
On earnings up to YMPE	11.02%	11.02%	10.52%	11.52%
On earnings in excess of YMPE up to pensionable salary cap	14.84%	14.84%	14.34%	15.34%
On earnings in excess of pensionable salary	2.11%	2.11%	2.11%	2.11%

## YMPE (Year's Maximum Pensionable Earnings)

The YMPE is the maximum earnings set each year by the Canada Pension Plan (CPP) on which you are required to make base CPP contributions.

In 2026, the YMPE is \$74,600.

## Pensionable Salary Cap

For service on and after January 1, 1992, pensionable salary does not include earnings in excess of the pensionable salary cap. The pensionable salary cap changes from year to year and is equal to the salary that produces the maximum UAPP benefit accrual allowed for that year by the Income Tax Act.

The pensionable salary cap for 2026 is \$218,991.11.