

## Age 71 Reminder

If you have employees **who have turned or will turn age 71** before the end of this year, please complete the following two steps:

1. Update the employee status to Terminated in PLANet using December 15 for all employees who turn age 71 this year; and
2. Stop all contributions by December 31.

Contributions received after this date will be returned to the employer.

## Keep an eye on 2025 contribution limits

As we enter the last quarter of 2025, please remind your payroll branches about the maximum pension contribution limits.

The *Income Tax Act* (Canada) (ITA) sets the maximum contribution that can be made to a defined contribution pension plan.

**Maximum contributions** to PEPP **for 2025** is the lesser of (whichever comes first):

- **\$33,810** (total is set by the Canada Revenue Agency (CRA)); or
- **18 per cent** of your employee's 2025 pensionable earnings.

This limit applies to the total of all employee, employer, and voluntary payroll contributions received in 2025. It does not apply to external funds transferred into PEPP from other registered plans (such as RRSPs or other pensions) or contributions to repay for a Leave of Absence for previous years.

You must monitor these limits based solely on salary earned with you, as a participating employer.

Further information is available from the CRA website.

### Oh oh - I have an employee who has overcontributed, what do I do?

- 1) Complete the [Member Account Adjustment Request](#) form found under *Forms, Guides and Tutorials* on the [Employer Services](#) page.
- 2) In section 2, fill out the employee details and in the *Reason* section, select **Excess Contributions: exceeding the ITA maximum**.
- 3) Send the completed form to PEPP.

## Employer Webinar

**MARK YOUR  
CALENDAR**

A new webinar is coming your way!

***From Payroll to Plan: How to remit contributions with confidence***

When: October 21, 2025

Time: 10 a.m. - 12 noon

[Register Now](#) →



## Would you like to meet with us?

We are available to meet with you in-person or virtually.

Meeting with us allows for strong collaboration and better understanding of how we can support you.

If you would like to meet with us, please let us know and we can arrange a convenient time and place that works for you.

[erc.pepp@plannera.ca](mailto:erc.pepp@plannera.ca)

306-787-1662