

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 the employer portal 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 2026 contribution limits

As we enter the last quarter of 2026, 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 2026** is the lesser of (whichever comes first):

- **\$35,390** (total is set by the Canada Revenue Agency (CRA)); or
- **18 per cent** of your employee's 2026 pensionable earnings.

This limit applies to the total of all employee, employer, and voluntary payroll contributions received in 2026. 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!

Pension Contribution Remittances: Employer Responsibilities & Key Considerations

When: October 21, 2026

Time: 10:00 - 11 a.m.

[Register Now](#) →

Member Satisfaction Survey Coming in October!

Each year, we invite our members to share their thoughts through our annual survey. Input received helps us understand what we're doing well – and where we can improve.

This year's survey will be sent out in **October**. Members may receive an **email** from our research partner, **Insightrix**, with an invitation to participate.

As a thank you, members who complete the survey will have the chance to enter a draw to win one of three \$150 gift cards!