Canada Pension Plan
Contributions and Overpayment

The Canada Pension Plan (CPP) was amended to provide for the enhancement of pensions. The enhancements are funded by additional contributions that began in January 2019.

As of January 2024, a second additional CPP contribution is required on pensionable earnings that are **more than** the year's maximum pensionable earnings but **not more than** the year's additional maximum pensionable earnings.

CPP contributions consist of a base amount, first additional amount, and second additional amount. The contributions that you are required to make are determined by your total amount of pensionable earnings for the year.

Your employer will have already deducted the contributions from your salary or wages. As a self-employed individual, you will calculate your required contributions (if any), including the base, first and second additional amounts, on this schedule.

For more information about the enhancements, go to **canada.ca/cpp-enhancement**.

For more information about lines 22200, 22215, 30800, and 31000, go to **canada.ca/fed-tax-information**.

Find out if this schedule is for you

Complete this schedule to calculate your required 2024 CPP contributions and overpayment if **both** of the following apply:

- You were a resident of a province or territory **other than Quebec** on December 31, 2024
- You have **no earned income** from the province of Quebec

Attach a copy of this schedule to your paper return.

Do **not** complete this schedule if any of your T4 slips show Quebec Pension Plan (QPP) contributions. Instead, complete Form RC381, Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments.

Parts you have to complete

Part 1 – Complete this part if you are:

- **electing to stop** contributing to the CPP
- **revoking** a prior election

If not, leave it blank.

Part 2 – Complete this part to determine the number of months to use for your calculations in Parts 3 to 5 (whichever apply to you).

Part 3 – Complete this part if you are reporting employment income. If not, leave it blank.

Part 4 – Complete this part if you are reporting **only** self-employment income or other earnings you are electing to pay CPP contributions on. If not, leave it blank.

Part 5 – Complete this part if you are reporting **both**:

- employment income (complete Part 3 first)
- self-employment income or other earnings that you are electing to pay CPP contributions on

If not, leave it blank.

Part 1 – Election to stop contributing to the CPP or revocation of a prior election

You were considered a CPP working beneficiary and were required to make CPP contributions in 2024 if you met **all** of the following conditions:

- You were 60 to 70 years of age
- You received a CPP or QPP retirement pension
- You had employment income or self-employment income or both

However, if you were **at least 65 years of age**, **but under 70 years of age**, you can elect to stop paying CPP contributions.

Employment income

If you had employment income for 2024 and elected in 2024 to stop paying CPP contributions or revoked in 2024 an election made in a previous year, you should have already completed and sent Form CPT30, Election to Stop Contributing to the Canada Pension Plan or Revocation of a Prior Election, to the Canada Revenue Agency (CRA) and your employer(s).

Self-employment income only

If you had **only** self-employment income for 2024 and are electing in 2024 to **stop** paying CPP contributions on your self-employment earnings, enter the month in 2024 that you are choosing to start this election on line 50372 below. The date **cannot** be earlier than the month you turned 65 years of age and received a CPP or QPP retirement pension. For example, if you turned 65 in June, you can choose any month from June to December. If you choose the month of June, enter "06" on line 50372.

If, in 2024, you are **revoking** an election made in a previous year on contributions on self-employment earnings, enter the month in 2024 that you are choosing to revoke this election on line 50374 below. Your election remains valid until you revoke it or turn 70 years of age. If you start receiving employment income (other than employment income earned in Quebec) in a future year, you will need to complete Form CPT30 in that year for your election to remain valid.

Employment and self-employment income

If you had **both** employment income and self-employment income in 2024 and wanted to elect to **stop** paying CPP contributions in 2024 or **revoke**, in 2024, an election made in a previous year, you should have completed Form CPT30 in 2024. An election made using Form CPT30 applies to all income from pensionable earnings, including self-employment earnings, as of the first day of the month after the date you gave this form to your employer.

If you completed and sent Form CPT30 when you became employed in 2024, but your intent was to elect in 2024 to stop paying CPP contributions or revoke an election made in a previous year on your self-employment income before you became employed, enter the month you want to stop paying CPP contributions on line 50372.

If you want to revoke, in 2024, an election made in a previous year, enter the month that you want to resume contributing to the CPP on line 50374.

If you did **not** complete and send Form CPT30 for 2024 when you became employed, you **cannot** elect to stop paying CPP contributions or revoke an election made in a previous year on your self-employment earnings for 2024 on this schedule.

Election or revocation

If you had self-employment income in 2024, an election or a revocation that begins in 2024 must be made **on or before June 15, 2026**, to be valid.

		Month
I elect to **stop** contributing to the CPP on my self-employment earnings on the first day of the month entered on line 50372.	50372	

		Month
I want to **revoke** an election made in a previous year to stop contributing to the CPP on my self-employment earnings and resume contributing to the CPP on the first day of the month entered on line 50374.	50374	

Part 2 – Number of months to use for your CPP contributions calculation

Enter "12" on line A below **unless** any of the following conditions apply:

a) You turned 18 years of age in 2024. Enter the number of months in the year after the month you turned 18 on line A

b) You were receiving a CPP or QPP disability pension for all of 2024. Enter "0" on line A. If you started or stopped receiving a CPP or QPP disability pension in 2024, enter the number of months you were not receiving a disability pension on line A

c) You were 65 to 70 years of age in 2024 receiving a CPP or QPP retirement pension and you elected to stop paying CPP contributions in 2024. Enter the number of months in the year, up to and including the month you made the election, on line A. If you had self-employment income in 2024 and entered a month on line 50372 of Part 1, enter on line A the number of months in the year prior to the month that you entered on line 50372

d) You were 65 to 70 years of age in 2024 receiving a CPP or QPP retirement pension, elected to stop paying CPP contributions in a previous year, and have **not** revoked that election. Enter "0" on line A

e) You were 65 to 70 years of age in 2024 receiving a CPP or QPP retirement pension, elected to stop paying CPP contributions in a previous year, and revoked that election in 2024. Enter the number of months in the year after the month you revoked the election on line A. If you had self-employment income in 2024 and entered a month on line 50374 of Part 1, enter on line A the number of months in the year after and including the month you entered on line 50374

f) You turned 70 years of age in 2024 and did not elect to stop paying CPP contributions. Enter the number of months in the year, up to and including the month you turned 70 years of age, on line A

g) You were 70 years of age or older for all of 2024. Enter "0" on line A

h) The individual died in 2024. Enter the number of months in the year, up to and including the month the individual died, on line A

If **more than one** condition above applies to you, calculate the number of months based on the combined conditions and enter the result on line A.

Enter the number of months that **CPP** applied in 2024. ⬚ A

Monthly proration for 2024

Number of months	Additional maximum pensionable earnings	Maximum pensionable earnings	Maximum basic exemption	Maximum amount subject to second additional contributions
1	$6,100.00	$5,708.33	$291.67	$391.67
2	$12,200.00	$11,416.67	$583.33	$783.33
3	$18,300.00	$17,125.00	$875.00	$1,175.00
4	$24,400.00	$22,833.33	$1,166.67	$1,566.67
5	$30,500.00	$28,541.67	$1,458.33	$1,958.33
6	$36,600.00	$34,250.00	$1,750.00	$2,350.00
7	$42,700.00	$39,958.33	$2,041.67	$2,741.67
8	$48,800.00	$45,666.67	$2,333.33	$3,133.33
9	$54,900.00	$51,375.00	$2,625.00	$3,525.00
10	$61,000.00	$57,083.33	$2,916.67	$3,916.67
11	$67,100.00	$62,791.67	$3,208.33	$4,308.33
12	$73,200.00	$68,500.00	$3,500.00	$4,700.00

Note: If you started receiving CPP retirement benefits in 2024, your amount of basic exemption may be prorated by the CRA.

Enter the corresponding amounts from the monthly proration table above using the number of months from line A.

Your additional maximum pensionable earnings for 2024   **(maximum $73,200)** ⬚ B

Your maximum pensionable earnings for 2024   **(maximum $68,500)** ⬚ C

Your maximum basic exemption for 2024   **(maximum $3,500)** ⬚ D

Your maximum amount subject to second additional contributions for 2024   **(maximum $4,700)** ⬚ E

Part 3 – Contributions and overpayment on employment income

Total CPP pensionable earnings from box 26 of all of your T4 slips   **(maximum $73,200 per slip)** | 50339 | | | **1**

Enter **whichever is less:** amount from line 1 or line B of Part 2. | | ▶ | | **2**

Amount from line C of Part 2 | – | | **3**

Earnings subject to second additional contributions:
Line 2 minus line 3 (if negative, enter "0") | = | ▶ – | | **4**

Line 2 minus line 4 (if negative, enter "0") | = | | **5**

Amount from line D of Part 2 | – | | **6**

Earnings subject to base and first additional contributions:
Line 5 minus line 6 (if negative, enter "0")   **(maximum $65,000)** | = | | **7**

Total actual base and first additional contributions on CPP pensionable earnings from box 16
of all of your T4 slips | 50340 | | •**8**

Actual base contributions on CPP pensionable earnings:
amount from line 8 | ☐ × 83.1933% = | – | **9**

Actual first additional contributions on CPP pensionable earnings:
Line 8 minus line 9 | = | | **10**

Required base contributions on CPP pensionable earnings:
amount from line 7 | ☐ × 4.95% = **(maximum $3,217.50)** | | **11**

Required first additional contributions on CPP pensionable earnings:
amount from line 7 | ☐ × 1% = **(maximum $650.00)** | + | **12**

Required base and first additional contributions on pensionable earnings:
Line 11 plus line 12 | = | | **13**

Total actual second additional contributions on CPP pensionable earnings from box 16A of
all of your T4 slips | 50341 | | •**14**

Required second additional contributions on CPP pensionable earnings:
amount from line 4 | ☐ × 4% = **(maximum $188.00)** | | **15**

Amount from line 9 | | | **16**

Amount from line 11 | | – | **17**

Line 16 minus line 17 (if negative, show in brackets) | | = | **18**

Amount from line 10 | | **19**

Amount from line 12 | – | **20**

Line 19 minus line 20 (if negative, show in brackets) | = | ▶ + | **21**

Line 18 plus line 21 (if negative, show in brackets) | | = | **22**

Amount from line 14 | | **23**

Amount from line 15 | – | **24**

Line 23 minus line 24 (if negative, show in brackets) | = | ▶ + | **25**

Line 22 plus line 25 (if negative, show in brackets) | | = | **26**

Part 3 – Contributions and overpayment on employment income (continued)

If you are self-employed or electing to pay additional CPP contributions on other earnings, continue at Part 5.
If, after completing Part 5, you calculate that the amounts on lines 37 and 48 of Part 5 are "0", follow the instructions below.

Tax credit, deduction, and overpayment for CPP contributions through employment income

If your earnings subject to contributions are from **employment income only** and line 26 is:

- **positive**, complete Part 3a below

- "**0**", complete Part 3b below

- **negative**, you may be able to make additional CPP contributions (see Form CPT20, Election to Pay Canada Pension Plan Contributions). If you choose to make additional contributions, continue at Part 5. If you are choosing **not** to make an election, complete Part 3b below.

Part 3a – Amount from line 26 is positive

Base CPP contributions through employment income:
Enter the amount from line 17. Enter this amount (in dollars and cents) on **line 30800** of your return and **line 58240** of your Form 428. | | 27

Amount from line 20 | | 28

Amount from line 24, if any | + | 29

Deduction for CPP enhanced contributions on employment income:
Line 28 plus line 29
Enter this amount (in dollars and cents) on **line 22215** of your return. | = | 30

CPP overpayment:
Enter the amount from line 26. Enter this amount (in dollars and cents) on **line 44800** of your return. | | 31

Part 3b – Amount from line 26 is "0" or negative

Base CPP contributions through employment income:
If line 18 is **positive** or "**0**", enter the amount from line 17. If **not**, enter the amount from line 16.
Enter this amount (in dollars and cents) on **line 30800** of your return and **line 58240** of your Form 428. | | 32

If line 21 is **positive** or "**0**", enter the amount from line 20 and continue at line 38. | | 33

If line 21 is **negative**:

Enter the amount from line 21 as a **positive** amount. | | 34

Enter the amount from line 19. | | 35

If line 18 is **positive**, enter **whichever is less**:
amount from line 18 or line 34. If **not**, enter "0". | + | 36

Line 35 plus line 36 | = ▶ | + | 37

If line 25 is "**0**", enter the amount from line 24 (if any) and continue at line 43. | + | 38

If line 25 is **negative**:

Enter the amount from line 25 as a **positive** amount. | | 39

Enter the amount from line 23. | | 40

If line 22 is **positive**, enter **whichever is less**:
amount from line 22 or line 39. If **not**, enter "0". | + | 41

Line 40 plus line 41 | = ▶ | + | 42

Deduction for CPP enhanced contributions on employment income:
Add lines 33, 37, 38, and 42 (whichever apply).
Enter this amount (in dollars and cents) on **line 22215** of your return. | = | 43

Part 4 – Contributions on self-employment income and other earnings only (no employment income)

Pensionable net self-employment earnings: **(1)** amount from line 12200 of your return **plus** line 29 of your return		**1**
Employment earnings **not** shown on a T4 slip that you are electing to pay additional CPP contributions on (complete Form CPT20)	50373 +	**2**
CPP pensionable earnings: Line 1 plus line 2 (if negative, enter "0")	=	**3**
Enter **whichever is less:** amount from line 3 or line B of Part 2.	▶	**4**
Amount from line C of Part 2	–	**5**
Earnings subject to second additional contributions: Line 4 minus line 5 (if negative, enter "0")	= ▶ –	**6**
Line 4 minus line 6 (if negative, enter "0")	=	**7**
Amount from line D of Part 2	–	**8**
Earnings subject to base and first additional contributions: Line 7 minus line 8 (if negative, enter "0") **(maximum $65,000)**	=	**9**

Tax credit, contributions payable, and deduction for CPP contributions on self-employment income and other earnings

Required base contributions on CPP pensionable earnings: amount from line 9 _____ × 9.9% = **(maximum $6,435)**		**10**
Required first additional contributions on CPP pensionable earnings: amount from line 9 _____ × 2% = **(maximum $1,300)**		**11**
Required second additional contributions on CPP pensionable earnings: amount from line 6 _____ × 8% = **(maximum $376)**	+	**12**
Line 11 plus line 12	= ▶ +	**13**
CPP contributions payable on self-employment income and other earnings: Line 10 plus line 13 Enter this amount (in dollars and cents) on **line 42100** of your return.	=	**14**
Base CPP contributions on self-employment income and other earnings: Enter the result of the following calculation (in dollars and cents) on **line 31000** of your return: amount from line 10 _____ × 50% =		**15**
Amount from line 13	+	**16**
Deduction for CPP contributions on self-employment income and other earnings: Line 15 plus line 16 Enter this amount (in dollars and cents) on **line 22200** of your return.	=	**17**

(1) If applicable, self-employment earnings should be prorated according to the number of months (from line A of Part 2) that the conditions a) to g) applied. Self-employment earnings are **not** prorated for condition h).

Part 5 – Contributions on self-employment income and other earnings when you also have employment income

Pensionable net self-employment earnings: **(2)** amount from line 12200 of your return **plus** line 29 of your return		**1**
Employment earnings **not** shown on a T4 slip that you are electing to pay additional CPP contributions on (complete Form CPT20)	50373 +	**2**
Employment earnings **shown** on a T4 slip that you are electing to pay additional CPP contributions on (complete Form CPT20)	50399 +	**3**
Add lines 1 to 3.	=	**4**
Total actual base and first additional contributions from line 8 of Part 3		**5**

If the amount from line 22 of Part 3 is **positive**, complete lines 6 to 8.
If **not**, enter "0" on line 8 and continue at line 9.

Amount from line 5		**6**	
Amount from line 13 of Part 3	−	**7**	
Line 6 minus line 7 (if negative, enter the amount from line 7 on line 9 and continue at line 10)	= ▶	−	**8**
Line 5 minus line 8 (if negative, enter "0")		=	**9**
Amount from line 9	× 16.80672 =		**10**
Total actual second additional contributions from line 14 of Part 3		**11**	

If the amount from line 26 of Part 3 is **positive**, complete lines 12 to 14.
If **not**, enter "0" on line 14 and continue at line 15.

Amount from line 11		**12**	
Amount from line 15 of Part 3	−	**13**	
Line 12 minus line 13 (if negative, enter the amount from line 13 on line 15, and continue at line 16)	= ▶	−	**14**
Line 11 minus line 14 (if negative, enter "0")		=	**15**
Amount from line 15	÷ 4% =	+	**16**
Line 10 plus line 16		=	**17**

If the amount from line 26 of Part 3 is **negative** or "**0**", complete lines 18 to 20.
If **not**, enter "0" on line 20 and continue at line 21.

If line 25 of Part 3 is **negative**:

Enter the amount from line 25 of Part 3 as a **positive** amount.		**18**	
If line 22 of Part 3 is **positive**, enter **whichever is less**: amount from line 22 of Part 3 or line 18. If **not**, enter "0".		**19**	
Amount from line 19	÷ 4% =		**20**
Amount from line 4			**21**
Amount from line 2 of Part 3		+	**22**
Line 21 plus line 22		=	**23**
Amount from line C of Part 2			**24**
Amount from line D of Part 2		−	**25**
Line 24 minus line 25 (if negative, enter "0")	**(maximum $65,000)**	=	**26**
Amount from line 10		−	**27**
Line 26 minus line 27 (if negative, enter "0")		=	**28**

(2) If applicable, self-employment earnings should be prorated according to the number of months (from line A of Part 2) that the conditions a) to g) applied. Self-employment earnings are **not** prorated for condition h).

Part 5 – Contributions on self-employment income and other earnings when you also have employment income (continued)

Enter **whichever is less**: amount from line 4 or line 28. `_____` **29**

If the amount from line 1 of Part 3 is **less than** line 25, complete lines 30 to 36.
If **not**, enter "0" on line 36 and continue at line 37.

Amount from line 25		`_____`	**30**	
Amount from line 1 of Part 3		– `_____`	**31**	
Line 30 minus line 31 (if negative, enter "0" on lines 32 and 36, and continue at line 37)		= `_____`	**32**	
Amount from line 4	`_____`	**33**		
Amount from line 26	– `_____`	**34**		
Line 33 minus line 34 (if negative, enter "0")	= `_____`	▶ – `_____`	**35**	
Line 32 minus line 35 (if negative, enter "0")		= `_____`	▶ – `_____`	**36**

Self-employment income and other earnings subject to base and first additional contributions:
Line 29 minus line 36 (if negative, enter "0")   = `_____` **37**

If the amount from line 23 is **more than** line 24, complete lines 38 to 48.
If **not**, enter "0" on line 48 and continue at line 49.

Amount from line E of Part 2			`_____`	**38**
Amount from line 16		`_____`	**39**	
Amount from line 20		+ `_____`	**40**	
Line 39 plus line 40		= `_____`	▶ – `_____`	**41**
Line 38 minus line 41			= `_____`	**42**

Amount from line 4		`_____`	**43**
Amount from line 32 (if any)		– `_____`	**44**
Line 43 minus line 44		= `_____`	**45**
Amount from line 37		– `_____`	**46**
Line 45 minus line 46		= `_____`	**47**

Self-employment income and other earnings subject to second additional contributions:
Enter **whichever is less**: amount from line 42 or line 47.   `_____` **48**

Note: If **both** of the amounts on lines 37 and 48 above are "0", return to Part 3 (page 5) and follow the instructions to calculate your claim for the tax credit, deduction, and overpayment for the contributions on your employment income.

Tax credit, deduction and overpayment for CPP contributions through employment income, self-employment income and other earnings

Required base contributions on CPP pensionable earnings: amount from line 37	`_____` × 9.9% = (maximum $6,435)		`_____`	**49**
Required first additional contributions on CPP pensionable earnings: amount from line 37	`_____` × 2% = (maximum $1,300)	`_____`	**50**	
Required second additional contributions on CPP pensionable earnings: amount from line 48	`_____` × 8% = (maximum $376)	+ `_____`	**51**	
Line 50 plus line 51		= `_____`	▶ + `_____`	**52**
Line 49 plus line 52			= `_____`	**53**
Amount from line 26 of Part 3 (if positive)	`_____` × 2 =		– `_____`	**54**

CPP contributions payable on self-employment income and other earnings:
Line 53 minus line 54. If **positive**, enter it (in dollars and cents) on **line 42100** of your return and continue at line 57. If **negative**, show in brackets and continue at line 56.   = `_____` **55**

Part 5 – Contributions on self-employment income and other earnings when you also have employment income (continued)

CPP overpayment:
Enter the result of the following calculation (in dollars and cents) on **line 44800** of your return:

amount from line 55 entered as a positive amount		× 50% =		**56**

Amount from line 9 of Part 3		**57**
Amount from line 11 of Part 3	−	**58**
Line 57 minus line 58 (if negative, show in brackets)	=	**59**

Base CPP contributions through employment income:
If line 59 is **positive** or "**0**", enter the amount from line 58. If **not**, enter the amount from line 57.
Enter this amount (in dollars and cents) on **line 30800** of your return.

60

Amount from line 10 of Part 3		**61**
Amount from line 12 of Part 3	−	**62**
Line 61 minus line 62 (if negative, show in brackets)	=	**63**

If line 63 is **positive** or "**0**", enter the amount from line 62 and continue at line 69.   **64**

If line 63 is **negative**:

Enter the amount from line 63 as a **positive** amount.		**65**
Enter the amount from line 61.		**66**
If line 59 is **positive**, enter **whichever is less**: amount from line 59 or line 65. If **not**, enter "0".	+	**67**
Line 66 plus line 67	= ▶ +	**68**
Amount from line 14 of Part 3		**69**
Amount from line 15 of Part 3	−	**70**
Line 69 minus line 70 (if negative, show in brackets)	=	**71**

If line 71 is **positive** or "**0**", enter the amount from line 70 and continue at line 77.   + **72**

If line 71 is **negative**:

Enter the amount from line 71 as a **positive** amount.		**73**
Enter the amount from line 69.		**74**
If line 22 of Part 3 is **positive**, enter **whichever is less**: amount from line 22 of Part 3 or line 73. If **not**, enter "0".	+	**75**
Line 74 plus line 75	= ▶ +	**76**

Deduction for CPP enhanced contributions on employment income:
Add lines 64, 68, 72, and 76 (whichever apply).
Enter this amount (in dollars and cents) on **line 22215** of your return.

= **77**

Base CPP contributions through self-employment income and other earnings:
Enter the result of the following calculation (in dollars and cents) on **line 31000** of your return.

amount from line 49	× 50% =		**78**
Amount from line 50	× 50% =	+	**79**
Line 78 plus line 79		=	**80**
Amount from line 26 of Part 3 if **positive**. If **not**, enter "0".		−	**81**
Line 80 minus line 81 (if negative, show in brackets)		=	**82**

Enter **whichever is less**: amount from line 80 or line 81.	**A** × 83.1933% =		**83**
Amount from line 83	−	**84**	
Amount A minus line 84	=	**85**	

Part 5 – Contributions on self-employment income and other earnings when you also have employment income (continued)

Amount from line 79			86
Amount from line 78		87	
Amount from line 83	−	88	
Line 87 minus line 88	= ▶	+	89
Amount from line 79		90	
Amount from line 85	−	91	
Line 90 minus line 91	= ▶	+	92
Amount from line 51	× 50% =	+	93
Amount from line 93		94	
If line 82 is **negative**, enter it as a positive amount. If line 82 is **positive or "0"**, enter the amount from line 94 on line 96 and continue at line 97.	−	95	
Line 94 minus line 95 (if negative, enter "0")	= ▶	+	96

Deduction for CPP enhanced contributions on self-employment income and other earnings:
Add lines 86, 89, 92, 93, and 96.
Enter this amount (in dollar and cents) on **line 22200** of your return.

= 97

See the privacy notice on your return.