

**CIRCULAR**

**Date:** January 17, 2025

**CIRCULAR NUMBER:** EIA #2025-03

**Alternate Program(s):** N/A

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**To:** Program Managers

**Subject:** **Annual Changes for Canada Pension Plan (CPP) Benefits and Deemed**

**Reference:** Section 15 of the EIA Administrative Manual – Unearned Income

**Replaces:** Circulars 2024-02 and 2024-18

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**Type:** ☐ Policy ☐ For Internal Reference Only  
☐ Procedure  
☒ Rate  
☐ Information Only

**Effective Date:** January 1, 2025

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This circular is to advise of an increase in maximum federal benefits and establishes the deemed income interest rate for 2025.

Please note the rates have increased for:

- Canada Pension Plan (CPP) – 2025 annual increase

The rates have **NOT** increased for the:

- Old Age Security (OAS) benefits – January to March 2025 quarter
- Maximum Guaranteed Income Supplement (GIS) benefits – January to March 2025 quarter
- War Veterans Allowance (WVA) – January to March 2025 quarter

In addition, the interest rate for deemed income has been adjusted for 2025.

**CPP Rates**

The maximum CPP rates have increased for 2025. The percentage increase for CPP recipients who received benefits in 2024 and will continue to receive CPP benefits in 2025 is **2.6 per cent**.

The following CPP benefits are the maximum payable to **new** CPP cases that will begin to receive CPP benefits **after** January 1, 2025.

### 15.5.1 MAXIMUM CANADA PENSION PLAN (CPP) BENEFITS FOR NEW CPP RECIPIENTS

<b>Monthly Benefits</b>	<b>2024</b>	<b>2025</b>
Retirement Pension	\$1,364.60	\$1,433.00
Disability Benefits Disability Pension	\$1,606.78	\$1,673.24
Disabled Contributor's Child's Benefit	\$294.12	\$301.77
Surviving Spouse's Monthly Pension: Under age 65 Age 65 and over	\$739.31 \$818.76	\$770.88 \$859.80
Orphan's Monthly Benefit	\$294.12	\$301.77
<b>One-Time Benefit</b>		
Survivors' Benefit Death Benefit	\$2,500.00	\$2,500.00

Where a beneficiary is entitled to less than maximum CPP benefit rates, individual income verifications must be obtained from appropriate CPP authorities.

### **Interest Rates for Deemed Income**

Directive 2001-49 indicates that deemed income applies to situations where participants transfer or assign property for less than market value, or where liquid assets are depleted for the purpose of establishing or retaining eligibility for EIA or Manitoba Supports. The interest rate to be applied to deemed income is reviewed annually. **The interest rate to be used for 2025 is 3.95 per cent.**