

The Ontario Retirement Pension Plan



Because most people don't have private pensions through their employers and CPP benefits generally aren't enough to provide a financially secure retirement, the province is implementing a new savings plan called the Ontario Retirement Pension Plan to be funded by contributions of employers that don't offer their employees a private pension plan. But the government has pushed back the date large employers must start contributing to the ORPP by one year. The start date for medium and small employers remains the same:

Employer Size	ORPP Implementation Date
Large: 500 or more employees in Ontario	January 1, 2018
Medium: 50 to 499 employees in Ontario	January 1, 2018
Small: Fewer than 50 employees in Ontario	January 1, 2019