

MONEY FACTS 2018



RRSP Contribution Limits

Tax Year	Limit	Prior Year Earned Income Required
2018	\$26,230	\$145,722
2017	\$26,010	\$144,500
2016	\$25,370	\$140,944
2015	\$24,930	\$138,500
2014	\$24,270	\$134,833
2013	\$23,820	\$132,333
2012	\$22,970	\$127,611
2011	\$22,450	\$124,722



TFSA Contribution Limits

Tax Year	Limit	Cumulative Limit*
2018	\$5,500	\$57,500
2017	\$5,500	\$52,000
2016	\$5,500	\$46,500
2015	\$10,000	\$41,000
2014	\$5,500	\$31,000
2013	\$5,500	\$25,500
2012	\$5,000	\$20,000
2011	\$5,000	\$15,000

*If born before 1992



TAX RATES BC & Federal Combined

2018 Taxable Income	Regular Income	Capital Gains	Canadian Dividends	
			Eligible	Non-Eligible
First \$39,676	20.06%	10.03%	-6.84%	9.23%
\$39,676.01 to \$46,605	22.70%	11.35%	-3.20%	12.30%
\$46,605.01 to \$79,353	28.20%	14.10%	4.39%	18.68%
\$79,353.01 to \$91,107	31.00%	15.50%	8.25%	21.93%
\$91,107.01 to \$93,208	32.79%	16.40%	10.72%	24.00%
\$93,208.01 to \$110,630	38.29%	19.15%	18.31%	30.38%
\$110,630.01 to \$144,489	40.70%	20.35%	21.64%	33.18%
\$144,489.01 to \$150,000	43.70%	21.85%	25.78%	36.66%
\$150,000.01 to \$205,842	45.80%	22.90%	28.68%	39.09%
Over \$205,842	49.80%	24.90%	34.20%	43.73%



CPP BENEFITS Monthly

Benefit	Monthly Benefit	
	Average (Oct 2017)	Maximum (2018)
Retirement (at age 65)	\$642	\$1,134
Disability	\$954	\$1,336
Survivor under 65	\$423	\$615
Survivor 65+	\$309	\$681
Child	\$241	\$245
Death (Lump Sum)	\$2,300	\$2,500



OAS Pension

Max Pension (Jan 2018)	Clawback starts at net income of:	Clawback ends at net income of:
\$587/month	\$75,910	\$122,843

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