



## RRSP

Contribution Limits

Tax Year	Limit	Prior Year Earned Income Required
2019	\$26,500	\$147,222
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



## TFSA

Contribution Limits

Tax Year	Limit	Cumulative Limit*
2019	\$6,000	\$63,500
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



## TAX RATES

BC & Federal Combined

2019 Taxable Income	Other Income	Capital Gains	Canadian Dividends	
			Eligible	Non-Eligible
First \$40,707	20.06%	10.03%	-9.60%	10.43%
\$40,707 to \$47,630	22.70%	11.35%	-5.96%	13.47%
\$47,630 to \$81,416	28.20%	14.10%	1.63%	19.80%
\$81,416 to \$93,476	31.00%	15.50%	5.49%	23.02%
\$93,476 to \$95,259	32.79%	16.40%	7.96%	25.07%
\$95,259 to \$113,506	38.29%	19.15%	15.55%	31.40%
\$113,506 to \$147,667	40.70%	20.35%	18.88%	34.17%
\$147,667 to \$153,900	43.70%	21.85%	23.02%	37.62%
\$153,900 to \$210,371	45.80%	22.90%	25.92%	40.04%
Over \$210,371	49.80%	24.90%	31.44%	44.64%



## CPP BENEFITS

Benefit	Monthly Benefit	
	Average (Oct 2018)	Maximum (2019)
Retirement (at age 65)	\$664.41	\$1,154.58
Disability	\$955.43	\$1,362.30
Survivor under 65	\$432.24	\$626.63
Survivor 65+	\$302.01	\$692.75
Child	\$244.64	\$250.27
Death (Lump Sum)	\$2,298.56	\$2,500



## OAS

Max Pension (Jan 2019)	Min Income Recovery Threshold	Max Income Recovery Threshold
\$601/month	\$77,580	\$125,696

This infographic is intended as a general source of information and is for illustrative purposes only. It should not be considered as personal investment advice. Every effort has been made to ensure that the material contained in this commentary is accurate at the time of publication.