



RRSP

Contribution Limits

Tax Year	Limit	Prior Year Earned Income Required
2021	\$27,830	\$154,611
2020	\$27,230	\$151,278
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



TFSA

Contribution Limits

Tax Year	Limit	Cumulative Limit
2021	\$6,000	\$75,500
2020	\$6,000	\$69,500
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



TAX RATES

BC & Federal Combined

2021 Taxable Income	Other Income	Capital Gains	Canadian Dividends	
			Eligible	Non-Eligible
First \$42,184	20.06%	10.03%	-9.60%	10.43%
\$42,184 to \$49,020	22.70%	11.35%	-5.96%	13.47%
\$49,020 to \$84,369	28.20%	14.10%	1.63%	19.80%
\$84,369 to \$96,866	31.00%	15.50%	5.49%	23.02%
\$96,866 to \$98,040	32.79%	16.40%	7.96%	25.07%
\$98,040 to \$117,623	38.29%	19.15%	15.55%	31.40%
\$117,623 to \$151,978	40.70%	20.35%	18.88%	34.17%
\$151,978 to \$159,483	44.02%	22.01%	23.46%	37.99%
\$159,483 to \$216,511	46.12%	23.06%	26.36%	40.41%
\$216,511 to \$222,420	49.80%	24.90%	31.44%	44.64%
Over \$222,420	53.50%	26.75%	36.52%	48.89%



CPP BENEFITS

Benefit	Monthly Benefit	
	Average (Oct 2020)	Maximum (2021)
Retirement (at age 65)	\$689.17	\$1,203.75
Disability	\$1,031.55	\$1,413.66
Survivor under 65	\$450.50	\$650.72
Survivor 65+	\$301.48	\$722.25
Child	\$255.03	\$257.58
Death (Lump Sum)	\$2,496.65	\$2,500



OAS

Max Pension (Jan 2021)	Min Income Recovery Threshold	Max Income Recovery Threshold
\$615.37/month	\$79,054	\$129,075

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