

RRIF Minimum Withdrawal

The table below shows the RRIF minimum payout percentages for different ages. The annual percentage payouts gradually increase to age 95.

Age at Start of Year	RRIF Minimum Payout Percentage
65	4.00%
66	4.17%
67	4.35%
68	4.55%
69	4.76%
70	5.00%
71	5.28%
72	5.40%
73	5.53%
74	5.67%
75	5.82%
76	5.98%
77	6.17%
78	6.36%
79	6.58%
80	6.82%
81	7.08%
82	7.38%
83	7.71%
84	8.08%
85	8.51%
86	8.99%
87	9.55%
88	10.21%
89	10.99%
90	11.92%
91	13.06%
92	14.49%
93	16.34%
94	18.79%
95 and older	20.00%

*Keep in mind that different rules apply for RRIFs that were set up before the end of 1992.

For example, if your RRIF is valued at \$500,000 when you're 72, at the start of the year your minimum annual payout will be \$27,000 (5.40% of the value of the plan at the beginning of the year).