



RRSP

Contribution Limits

Tax Year	Limit	Prior Year Earned Income Required
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
2013	\$23,820	\$132,333



TFSA

Contribution Limits

Tax Year	Limit	Cumulative Limit
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
2013	\$5,500	\$25,500



TAX RATES

BC & Federal Combined

2020 Taxable Income	Other Income	Capital Gains	Canadian Dividends	
			Eligible	Non-Eligible
First \$41,725	20.06%	10.03%	-9.60%	10.43%
\$41,725 to \$48,535	22.70%	11.35%	-5.96%	13.47%
\$48,535 to \$83,451	28.20%	14.10%	1.63%	19.80%
\$83,451 to \$95,812	31.00%	15.50%	5.49%	23.02%
\$95,812 to \$97,069	32.79%	16.40%	7.96%	25.07%
\$97,069 to \$116,344	38.29%	19.15%	15.55%	31.40%
\$116,344 to \$150,473	40.70%	20.35%	18.88%	34.17%
\$150,473 to \$157,748	43.70%	21.85%	23.02%	37.62%
\$157,748 to \$214,368	45.80%	22.90%	25.92%	40.04%
Over \$214,368	49.80%	24.90%	31.44%	44.64%



CPP BENEFITS

Benefit	Monthly Benefit	
	Average (Oct 2019)	Maximum (2020)
Retirement (at age 65)	\$672.87	\$1,175.83
Disability	\$1,001.37	\$1,387.66
Survivor under 65	\$443.37	\$638.28
Survivor 65+	\$304.43	\$705.50
Child	\$250.27	\$255.03
Death (Lump Sum)	\$2,488.97	\$2,500



OAS

Max Pension (Jan 2020)	Min Income Recovery Threshold	Max Income Recovery Threshold
\$613.53/month	\$77,580	\$126,058

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.