



RRSP

Contribution Limits

Tax Year	Limit	Prior Year Earned Income Required
2022	\$29,210	\$162,278
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



TFSA

Contribution Limits

Tax Year	Limit	Cumulative Limit
2022	\$6,000	\$81,500
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



TAX RATES

BC & Federal Combined

2022 Taxable Income	Other Income	Capital Gains	Canadian Dividends	
			Eligible	Non-Eligible
First \$43,070	20.06%	10.03%	-9.60%	10.43%
\$43,070 to \$50,197	22.70%	11.35%	-5.96%	13.47%
\$50,197 to \$86,141	28.20%	14.10%	1.63%	19.80%
\$86,141 to \$98,901	31.00%	15.50%	5.49%	23.02%
\$98,901 to \$100,392	32.79%	16.40%	7.96%	25.07%
\$100,392 to \$120,094	38.29%	19.15%	15.55%	31.40%
\$120,094 to \$155,625	40.70%	20.35%	18.88%	34.17%
\$155,625 to \$162,832	44.08%	22.04%	23.54%	38.06%
\$162,832 to \$221,708	46.18%	23.09%	26.44%	40.48%
\$221,708 to \$227,091	49.80%	24.90%	31.44%	44.64%
Over \$227,091	53.50%	26.75%	36.54%	48.89%



CPP BENEFITS

Benefit	Monthly Benefit	
	Average (Oct 2021)	Maximum (2022)
Retirement (at age 65)	\$702.77	\$1,253.59
Disability	\$1,050.29	\$1,457.45
Survivor under 65	\$461.51	\$674.79
Survivor 65+	\$307.55	\$752.15
Child	\$257.58	\$264.53
Death (Lump Sum)	\$2,495.36	\$2,500.00



OAS

Max Pension (Jan 2022)	Min Income Recovery Threshold	Max Income Recovery Threshold
\$642.25/month	\$79,845	\$129,757

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