



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	\$147,722
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

AB & Federal Combined

2022 Taxable Income	Other Income	Capital Gains	Canadian Dividends	
			Eligible	Non-Eligible
First \$50,197	25.00%	12.50%	2.57%	15.86%
\$50,197 to \$100,392	30.50%	15.25%	10.16%	22.18%
\$100,392 to \$131,220	36.00%	18.00%	17.75%	28.51%
\$131,220 to \$155,625	38.00%	19.00%	20.51%	30.81%
\$155,625 to \$157,464	41.38%	20.69%	25.17%	34.70%
\$157,464 to \$209,952	42.38%	21.19%	26.55%	35.85%
\$209,952 to \$221,708	43.38%	21.69%	27.93%	37.00%
\$221,708 to \$314,928	47.00%	23.50%	32.93%	41.16%
Over \$314,928	48.00%	24.00%	34.31%	42.31%



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

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.