

MONEY FACTS 2018



RRSP contribution limits

TAX YEAR	LIMIT	PRIOR YEAR EARNED INCOME REQUIRED
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
2012	\$22,970	\$127,611
2011	\$22,450	\$124,722
2010	\$22,000	\$122,222



TFSA contribution limits

TAX YEAR	LIMIT	CUMULATIVE LIMIT
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
2012	\$5,000	\$20,000
2011	\$5,000	\$15,000
2010	\$5,000	\$10,000



2018 FEDERAL marginal tax rates

TAXABLE INCOME	TAX RATE
\$0 to \$11,809	0.00%
\$11,810 to \$46,605	15.00%
\$46,606 to \$93,208	20.50%
\$93,209 to \$144,489	26.00%
\$144,490 to \$205,842	29.00%
Over \$205,842	33.00%



ANNUAL CPP benefits

BENEFIT	MAX AMOUNT @ JAN 2018	AVG AMOUNT @ OCT 2017
RETIREMENT	\$13,610	\$7,700
DISABILITY	\$16,030	\$11,452
SURVIVOR (UNDER 65)	\$7,375	\$5,073
SURVIVOR (65 & OVER)	\$8,166	\$3,704
CHILD	\$2,936	\$2,892
DEATH	\$2,500	\$2,300



OAS pension

MAX PENSION @ JAN 2018	CLAWBACK STARTS @ NET INCOME OF:	CLAWBACK ENDS @ NET INCOME OF:
\$7,040	\$75,910	\$122,843

RRSPs, TFSAs, taxes?
Talk to your advisor today.



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