

MONEY FACTS 2016



RRSP contribution limits

TAX YEAR	LIMIT	PRIOR YEAR EARNED INCOME REQUIRED
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
2009	\$21,000	\$116,667



TFSA contribution limits

TAX YEAR	LIMIT	CUMULATIVE LIMIT
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
2009	\$5,000	\$5,000



2016 FEDERAL marginal tax rates

TAXABLE INCOME	TAX RATE
\$0 to \$11,474	0.00%
\$11,475 to \$45,282	15.00%
\$45,283 to \$90,563	20.50%
\$90,564 to \$140,388	26.00%
\$140,389 to \$200,000	29.00%
Over \$200,000	33.00%



ANNUAL QPP benefits

BENEFIT	MAX AMOUNT @ JAN 2016	AVG AMOUNT @ OCT 2015
RETIREMENT	\$13,110	\$7,552
DISABILITY	\$15,490	\$11,120
SURVIVOR (45-64)	\$10,573	N/A
SURVIVOR (65 & OVER)	\$7,866	\$3,667
CHILD	\$2,852	\$2,818
DEATH	\$2,500	\$2,306



OAS pension

MAX PENSION @ JAN 2016	CLAWBACK STARTS @ NET INCOME OF:	CLAWBACK ENDS @ NET INCOME OF:
\$6,846	\$73,756	\$119,938

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



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