

Money Facts

Important personal finance amounts for the year ahead



2026
Calendar Year

RRSP Contribution Limits¹

Tax Year	Limit	Prior Year Earned Income Required
2026	\$33,810	\$187,833
2025	\$32,490	\$180,500
2024	\$31,560	\$175,333
2023	\$30,780	\$171,000
2022	\$29,210	\$162,278

TFSA Contribution Limits¹

Tax Year	Limit	Cumulative Limit
2026	\$7,000	\$109,000
2025	\$7,000	\$102,000
2024	\$7,000	\$95,000
2023	\$6,500	\$88,000
2022	\$6,000	\$81,500

Federal Marginal Tax Rates²

Taxable Income	Tax Rate
\$0 to \$16,451	0.00%
\$16,452 to \$58,521	14.00%
\$58,522 to \$117,044	20.50%
\$117,045 to \$181,439	26.00%
\$181,440 to \$258,481	29.00%
\$258,482 & Over	33.00%

Annual CPP Benefits

Benefit	Max Amount @ Jan 2026 ³	Avg Amount @ Oct 2025 ³
Retirement	\$18,092	\$9,645
Disability	\$20,894	\$14,301
Survivor (under 65)	\$9,642	\$6,403
Survivor (65 & over)	\$10,855	\$3,845
Child	\$3,694	\$3,621
Death	\$2,500	\$2,581

OAS Pension³

Max Pension @ Jan 2026	Clawback Starts @ Net Income of:	Clawback Ends @ Net Income of:
\$8,908 (Age 65 to 74)	\$95,323	\$154,708
\$9,798 (Age 75 & over)	\$95,323	\$160,647

Contact us to discuss your financial plan.

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Sources:

¹Limits: <https://www.canada.ca/en/revenue-agency/services/tax/registered-plans-administrators/pspa/mp-rrsp-dpsp-tfsa-limits-ympe.html>

²Federal Tax Rates: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/frequently-asked-questions-individuals/canadian-income-tax-rates-individuals-current-previous-years.html>

³CPP Benefits and OAS pension: <https://www.canada.ca/en/employment-social-development/programs/pensions/pension/statistics/2026-quarterly-january-march.html>

Please consult your financial advisor on how it relates to your situation. *The RRSP contribution limit varies by individual.

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