



## Deferred Income Plans – Maximum Annual Contributions to a Pension Plan

Year	RRSP <sup>(1)</sup>	RPP <sup>(2)</sup>
2010	\$22,000	\$22,450
2011	\$22,450	\$22,970
2012	\$22,970	\$23,820
2013	\$23,820	\$24,270
2014	\$24,270	\$24,930
2015	\$24,930	\$25,370
2016	\$25,370	indexed

- (1) Generally, the Registered Retirement Savings Plan (RRSP) deduction limit is calculated as follows:
- + unused RRSP deduction room at the end of the preceding year
  - + pension adjustment reversal for the current year
  - + 18% of earned income for the preceding year (up to the limit for the current year in the table) less
  - pension adjustment for the preceding year
  - past service pension adjustment for the current year
- (2) The Registered Pension Plan (RPP) annual contribution limits apply to defined contribution RPPs only. The defined contribution limit for current services (for all employer and employee contributions) is calculated as follows: 18% of annual compensation for the current year (up to the limit in the table).

### Notes:

- 1- The RRSP deduction limit can be found on the federal notice of assessment for the previous year.
- 2- The deadline for RRSP contributions for the 2015 taxation year will be February 29, 2016 (60 days after the end of 2015).

Updated to August 1, 2015