

**Registered Retirement Savings Plan (RRSP)\* Contribution Limit Tax-Free Savings Account (TFSA)  
Contribution Limit**

Year	Registered Retirement Savings Plan (RRSP)		Tax-Free Savings Account (TFSA)	
	Maximum Earned Income	RRSP Contribution Limit	TFSA Contribution Limit	TFSA Cumulative Limit
2015	\$138,500	\$24,930	\$10,000	\$41,000

\*RRSP Limit is equal to 18% of Earned Income.

**2015 Federal & Ontario Top Marginal Tax Rates for Individuals**

Top Marginal Rates				
Jurisdiction	Salary & Interest (%)	Capital Gains (%)	Regular Dividends (%)	Eligible Dividends (%)
Federal	29.00	16.50	21.22	19.29
Ontario	20.53	10.265	18.92	14.53
<b>Combined Total Tax Rate</b>	<b>49.53</b>	<b>24.765</b>	<b>40.14</b>	<b>33.82</b>

**2015 Federal & Ontario Tax Rates Brackets for Individuals**

Tax Rates and Brackets	
%	\$
<b>Federal</b>	
15.00	11,327 - 44,701
22.00	44,702 - 89,401
26.00	89,402 - 138,586
29.00	136,270 and higher
<b>Ontario</b>	
5.05	9,863 - 40,922
9.15	40,923 - 81,847
11.16	81,848 - 150,000
12.16	150,000 - 220,000
13.13	220,001 and higher

Tax Rates are current as of February 18, 2015

Ontario tax rates have an additional surtax.

Ontario taxes that exceed \$5,654 have a surtax of 56%

Ontario taxes that are between \$4,418 and \$5,653 have a surtax of 20%.

Top marginal tax rates include max surtax.


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