

**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 & British Columbia 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
British Columbia	20.53	10.265	16.76	9.39
<b>Combined Total Tax Rate</b>	<b>49.53</b>	<b>24.765</b>	<b>37.98</b>	<b>28.68</b>

**2015 Federal & British Columbia 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>British Columbia</b>	
5.06	9,938 - 37,869
7.70	37,870 - 75,740
10.50	75,741 - 86,958
12.29	86,959 - 105,592
14.70	105,593 - 151,050
16.80	151,051 and higher


**REGINA SASKATOON**

200 - 2208 Scarth Street Regina, Sk, S4P 2J6  
 200 - 157 2nd Avenue North Saskatoon, Sk, S7K 2A9  
 Tel: 306.522.6500 Tel: 306.653.6100  
 virtus.regina@virtusgroup.ca virtus.saskatoon@virtusgroup.ca

www.virtusgroup.ca  
 Toll Free: 1.888.258.7677