

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

	Registered Retirement Savings Plan (RRSP)		Tax-Free Savings Account (TFSA)	
Year	Maximum Earned Income	RRSP Contribution Limit	TFSA Contribution Limit	TFSA Cumulative Limit
2023	\$175,333	\$31,560	\$6,500	\$88,000

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

**2022 Federal & Alberta Top Marginal Tax Rates for Individuals**

Top Marginal Rates				
Jurisdiction	Salary & Interest (%)	Capital Gains (%)	Regular Dividends (%)	Eligible Dividends (%)
Federal	33.00	16.50	27.57	24.81
Alberta	15.00	7.50	14.74	9.50
<b>Combined Total Tax Rate</b>	<b>48.00</b>	<b>24.00</b>	<b>42.31</b>	<b>34.31</b>

**2022 Federal & Alberta Tax Rates Brackets for Individuals**

Tax Rates and Brackets	
%	\$
<b>Federal</b>	
15.00	14,398 - 50,197
20.50	50,198 - 100,392
26.00	100,393 - 155,625
29.00	155,626 - 221,708
33.00	221,709 and higher
<b>Alberta</b>	
10.00	21,003 - 142,292
12.00	142,293 - 170,751
13.00	170,752 - 227,668
14.00	227,669 - 341,502
15.00	341,503 and higher



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Tax Rates are current as of January 1, 2022