

**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.

2023 Federal & Manitoba 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 |
| Manitoba | 17.40 | 8.70 | 19.10 | 12.97 |
| Combined Total Tax Rate | 50.40 | 25.20 | 46.67 | 37.78 |

2023 Federal & Manitoba Tax Rates Brackets for Individuals

| Tax Rates and Brackets | |
|------------------------|--------------------|
| % | \$ |
| Federal | |
| 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 |
| Manitoba | |
| 10.80 | 10,855 - 36,842 |
| 12.75 | 36,843 - 79,625 |
| 17.40 | 79,626 and higher |


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Tax Rates are current as of January 1, 2022