

**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 |
| 2024 | \$175,333                                 | \$31,560                | \$7,000                         | \$95,000              |

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

**2024 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>           |

**2024 Federal & Alberta Tax Rates Brackets for Individuals**

| Tax Rates and Brackets |                    |
|------------------------|--------------------|
| %                      | \$                 |
| <b>Federal</b>         |                    |
| 15.00                  | 15,705 - 55,867    |
| 20.50                  | 55,868 - 111,733   |
| 26.00                  | 111,734 - 173,205  |
| 29.00                  | 173,206 - 246,752  |
| 33.00                  | 246,753 and higher |
| <b>Alberta</b>         |                    |
| 10.00                  | 21,885 - 148,269   |
| 12.00                  | 148,270 - 177,922  |
| 13.00                  | 177,923 - 237,230  |
| 14.00                  | 237,231 - 355,845  |
| 15.00                  | 355,846 and higher |



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Tax Rates are current as of January 1, 2024