

**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
2025	\$180,500	\$32,490	\$7,000	\$102,000

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

**2025 Federal & Alberta Top Marginal Tax Rates for Individuals**

Top Marginal Rates				
Jurisdiction	Salary & Interest (%)	Capital Gains (%)	Regular Dividends (%)	Eligible Dividends (%)
Federal	33	16.5	27.57	24.81
Alberta	15	7.5	14.74	9.5
<b>Combined Total Tax Rate</b>	<b>48</b>	<b>24</b>	<b>42.3</b>	<b>34.31</b>

**2025 Federal & Alberta Tax Rates Brackets for Individuals**

Tax Rates and Brackets	
%	\$
<b>Federal</b>	
14.5	14,538 - 57,375
20.5	57,376 - 114,750
26	114,571 - 177,882
29	177,883 - 253,414
33	253,415 and higher
<b>Alberta</b>	
8	14,538 - 57,375
10	57,376 - 152,750
12	152,751 - 177,882
13	177,883 - 253,414
14	253,415 - 362,961
15	362,962 and higher

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