

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 & British Columbia 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
British Columbia	20.5	10.25	21.32	11.73
Combined Total Tax Rate	53.5	26.75	48.89	36.54

2025 Federal & British Columbia Tax Rates Brackets for Individuals

Tax Rates and Brackets	
%	\$
Federal	
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
British Columbia	
5.06	14,538 - 53,463
7.7	53,464 - 57,375
10.5	57,376 - 114,750
12.29	114,751 - 152,750
14.7	152,751 - 253,414
16.8	253,415 - 362,961
20.5	362,962 and higher

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