



Deferred Income Plans – Maximum Annual Contributions to a Pension Plan

Year	RRSP ⁽¹⁾	RPP ⁽²⁾
2008	\$20,000	\$21,000
2009	21,000	22,000
2010	22,000	22,450
2011	22,450	22,450 ⁽³⁾

- (1) Generally, the Registered Retirement Savings Plan (RRSP) deduction limit is calculated as follows:
- + unused RRSP deduction room at the end of the preceding year
 - + the pension adjustment reversal for the current year
 - + 18% of earned income for the preceding year (up to the limit for the current year in the table) less the pension adjustment for the preceding year
 - the past service pension adjustment for the current year
- (2) The Registered Pension Plan (RPP) annual contribution limits apply to defined contribution RPPs only. The defined contribution limit for current services (for all employer and employee contributions) is calculated as follows: 18% of annual compensation for the current year (up to the limit in the table).
- (3) The RPP annual contribution limit will be increased according to the increase of the “Yearly Maximum Pensionable Earnings” (YMPE) for 2010.

Updated to January 31, 2010