



Deferred Income Plans – Maximum Annual Contributions to a Pension Plan

Year	RRSP ⁽¹⁾	RPP ⁽²⁾
2009	\$21,000	\$22,000
2010	22,000	22,450
2011	22,450	22,970
2012	22,970	23,820
2013	23,820	24,270
2014	24,270	indexed

- (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).

Notes :

- 1- The RRSP deduction limit can be found on the federal notice of assessment for the previous year.
- 2- The deadline for RRSP contributions for the 2013 year will be March 1, 2014.

Updated to July 31, 2013