Government Gouvernement of Canada du Canada

Canada.ca > Taxes $>\underline{\text { Savings and pension plans }>\text { Savings and pension plan administration }}$
> PA, PSPA, PAR, PAC, PCC

## MP, DB, RRSP, DPSP, ALDA, TFSA limits, YMPE and the YAMPE

These tables outline the annual money purchase (MP), defined benefit (DB), registered retirement savings plan (RRSP), deferred profit sharing plan (DPSP), advanced life deferred annuity (ALDA), tax-free savings account (TFSA) limits, year's maximum pensionable earnings (YMPE) and the year's additional maximum pensionable earnings (YAMPE).

MP, DB, RRSP, DPSP limits, YMPE and the YAMPE

| Year | MP <br> limit | DB limit | RRSP dollar <br> limit | DPSP <br> limit <br> $\mathbf{( 1 / 2 ~ M P ~}$ <br> limit) | YMPE | YAMPE |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| $\mathbf{2 0 2 5}$ |  | $1 / 9$ the <br> money <br> purchase <br> limit | $\$ 32,490$ |  |  |  |
| $\mathbf{2 0 2 4}$ | $\$ 32,490$ | $\$ 3,610.00$ | $\$ 31,560$ | $\$ 16,245$ | $\$ 68,500$ | $\$ 73,200$ |
| $\mathbf{2 0 2 3}$ | $\$ 31,560$ | $\$ 3,506.67$ | $\$ 30,780$ | $\$ 15,780$ | $\$ 66,600$ |  |


| 2022 | $\$ 30,780$ | $\$ 3,420.00$ | $\$ 29,210$ | $\$ 15,390$ | $\$ 64,900$ |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 2021 | $\$ 29,210$ | $\$ 3,245.56$ | $\$ 27,830$ | $\$ 14,605$ | $\$ 61,600$ |
| 2020 | $\$ 27,830$ | $\$ 3,092.22$ | $\$ 27,230$ | $\$ 13,915$ | $\$ 58,700$ |
| 2019 | $\$ 27,230$ | $\$ 3,025.56$ | $\$ 26,500$ | $\$ 13,615$ | $\$ 57,400$ |
| 2018 | $\$ 26,500$ | $\$ 2,944.44$ | $\$ 26,230$ | $\$ 13,250$ | $\$ 55,900$ |
| 2017 | $\$ 26,230$ | $\$ 2,914.44$ | $\$ 26,010$ | $\$ 13,115$ | $\$ 55,300$ |
| 2016 | $\$ 26,010$ | $\$ 2,890.00$ | $\$ 25,370$ | $\$ 13,005$ | $\$ 54,900$ |
| 2015 | $\$ 25,370$ | $\$ 2,818.89$ | $\$ 24,930$ | $\$ 12,685$ | $\$ 53,600$ |
| 2014 | $\$ 24,930$ | $\$ 2,770.00$ | $\$ 24,270$ | $\$ 12,465$ | $\$ 52,500$ |
| 2013 | $\$ 24,270$ | $\$ 2,696.67$ | $\$ 23,820$ | $\$ 12,135$ | $\$ 51,100$ |
| 2012 | $\$ 23,820$ | $\$ 2,646.67$ | $\$ 22,970$ | $\$ 11,910$ | $\$ 50,100$ |
| 2011 | $\$ 22,970$ | $\$ 2,552.22$ | $\$ 22,450$ | $\$ 11,485$ | $\$ 48,300$ |
| 2010 | $\$ 22,450$ | $\$ 2,494.44$ | $\$ 22,000$ | $\$ 11,225$ | $\$ 47,200$ |
| 2009 | $\$ 22,000$ | $\$ 2,444.44$ | $\$ 21,000$ | $\$ 11,000$ | $\$ 46,300$ |
| 2008 | $\$ 21,000$ | $\$ 2,333.33$ | $\$ 20,000$ | $\$ 10,500$ | $\$ 44,900$ |
| 2007 | $\$ 20,000$ | $\$ 2,222.22$ | $\$ 19,000$ | $\$ 10,000$ | $\$ 43,700$ |
| 2006 | $\$ 19,000$ | $\$ 2,111.11$ | $\$ 18,000$ | $\$ 9,500$ | $\$ 42,100$ |
| 2005 | $\$ 18,000$ | $\$ 2,000.00$ | $\$ 16,500$ | $\$ 9,000$ | $\$ 41,100$ |
| 2004 | $\$ 16,500$ | $\$ 1,833.33$ | $\$ 15,500$ | $\$ 8,250$ | $\$ 40,500$ |
| 2003 | $\$ 15,500$ | $\$ 1,722.22$ | $\$ 14,500$ | $\$ 7,750$ | $\$ 39,900$ |
| 2 |  |  |  |  |  |


| 2002 | $\$ 13,500$ | $\$ 1,722.22$ | $\$ 13,500$ | $\$ 6,750$ | $\$ 39,100$ |  |
| ---: | :--- | :--- | :--- | :--- | :--- | :--- |
| 2001 | $\$ 13,500$ | $\$ 1,722.22$ | $\$ 13,500$ | $\$ 6,750$ | $\$ 38,300$ |  |
| 2000 | $\$ 13,500$ | $\$ 1,722.22$ | $\$ 13,500$ | $\$ 6,750$ | $\$ 37,600$ |  |
| 1999 | $\$ 13,500$ | $\$ 1,722.22$ | $\$ 13,500$ | $\$ 6,750$ | $\$ 37,400$ |  |
| 1998 | $\$ 13,500$ | $\$ 1,722.22$ | $\$ 13,500$ | $\$ 6,750$ | $\$ 36,900$ |  |
| 1997 | $\$ 13,500$ | $\$ 1,722.22$ | $\$ 13,500$ | $\$ 6,750$ | $\$ 35,800$ |  |
| 1996 | $\$ 13,500$ | $\$ 1,722.22$ | $\$ 13,500$ | $\$ 6,750$ | $\$ 35,400$ |  |
| 1995 | $\$ 15,500$ | $\$ 1,722.22$ | $\$ 14,500$ | $\$ 7,750$ | $\$ 34,900$ |  |
| 1994 | $\$ 14,500$ | $\$ 1,722.22$ | $\$ 13,500$ | $\$ 7,250$ | $\$ 34,400$ |  |
| 1993 | $\$ 13,500$ | $\$ 1,722.22$ | $\$ 12,500$ | $\$ 6,750$ | $\$ 33,400$ |  |
| 1992 | $\$ 12,500$ | $\$ 1,722.22$ | $\$ 12,500$ | $\$ 6,250$ | $\$ 32,200$ |  |
| 1991 | $\$ 12,500$ | $\$ 1,722.22$ | $\$ 11,500$ | $\$ 6,250$ | $\$ 30,500$ |  |
| 1990 | $\$ 11,500$ | $\$ 1,722.22$ | $(01 d$ limits) | $\$ 5,750$ | $\$ 28,900$ |  |

## TFSA and ALDA dollar limits

| Year | TFSA dollar limit | ALDA dollar limit |
| :--- | :--- | :--- |
| 2024 |  |  |
| 2023 | $\$ 6,500$ | $\$ 160,000$ |
| 2022 | $\$ 6,000$ | $\$ 160,000$ |
| 2021 | $\$ 6,000$ | $\$ 150,000$ |


| $11 / 2 / 23,9: 19$ AM |  | MP, DB, RRSP, DPSP, ALDA, TFSA limits, YMPE and the YAMPE - Canada.ca |  |
| :--- | :--- | :--- | :--- |
| 2020 | $\$ 6,000$ | $\$ 150,000$ |  |
| 2019 | $\$ 6,000$ |  |  |
| 2018 | $\$ 5,500$ |  |  |
| 2017 | $\$ 5,500$ |  |  |
| 2016 | $\$ 5,500$ |  |  |
| 2015 | $\$ 10,000$ |  |  |
| 2014 | $\$ 5,500$ |  |  |
| 2013 | $\$ 5,500$ |  |  |
| 2012 | $\$ 5,000$ |  |  |
| 2011 | $\$ 5,000$ |  |  |
| 2010 | $\$ 5,000$ |  |  |
| 2009 | $\$ 5,000$ |  |  |

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