

## Government of Canada

## Gouvernement du Canada

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# 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 limit	DB limit	RRSP dollar limit	DPSP limit (1/2 MP limit)	YMPE	YAMPE
2025		1/9 the money purchase limit	\$32,490			
2024	\$32,490	\$3,610.00	\$31,560	\$16,245	\$68,500	\$73,200
2023	\$31,560	\$3,506.67	\$30,780	\$15,780	\$66,600	

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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

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	(Old 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

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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