

RRSP Contribution Limits

Calendar Year	2025	2024	2023	2022	2021	2020	2019	2018	2017
Limits	\$32,490	\$31,560	\$30,780	\$29,210	\$27,830	\$27,230	\$26,500	\$26,230	\$26,010
Maximum income (8)	\$180,500	\$175,334	\$171,00	\$162,278	\$154,611	\$151,278	\$147,222	\$145,722	\$144,500

(5) Maximum RRSP contribution is 18% of the prior year's 'earned income', subject to adjustments for members of RPPs (Registered Pension Plans) and DPSPs (Deferred Profit Sharing Plans)

(6) Unused RRSP contribution room can be carried forward indefinitely

(7) RRSP overcontribution limit is \$2,000 - any excess contributions beyond that will be subject to a monthly penalty tax until withdrawn from the plan

(8) Earned income level at which maximum RRSP contribution room has been attained