

RRIF TABLE

Registered Retirement Income Fund

A RRIF provides tax sheltered growth as you withdraw taxable amounts to fund your retirement.

RRIF Features



RRSPs must be converted to a RRIF by age 71



Growth is tax sheltered



Contributions cannot be added



Withdrawals are fully taxable



The minimum amount must be withdrawn each year



No minimum withdrawal is required in the first year

RRIF Table

Age	Min Amt	Age	Min Amt	Age	Min Amt
60	3.33%	72	5.40%	84	8.08%
61	3.45%	73	5.53%	85	8.51%
62	3.57%	74	5.67%	86	8.99%
63	3.70%	75	5.82%	87	9.55%
64	3.85%	76	5.98%	88	10.21%
65	4.00%	77	6.17%	89	10.99%
66	4.17%	78	6.36%	90	11.92%
67	4.35%	79	6.58%	91	13.06%
68	4.55%	80	6.82%	92	14.49%
69	4.76%	81	7.08%	93	16.34%
70	5.00%	82	7.38%	94	18.79%
71	5.28%	83	7.71%	95+	20.00%

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