



Money Facts

Important personal finance amounts for the year ahead.



2026
Ontario

RRSP Contribution Limits

Tax Year	Limit	Prior Year Earned Income Required
2026	\$ 33,810	\$ 187,833
2025	\$32,490	\$180,500
2024	\$31,560	\$175,333
2023	\$30,780	\$171,000
2022	\$29,210	\$162,278

TFSA Contribution Limits

Tax Year	Limit	Cumulative Limit
2026	\$ 7,000	\$ 109,000
2025	\$7,000	\$102,000
2024	\$7,000	\$95,000
2023	\$6,500	\$88,000
2022	\$6,000	\$81,500

2026 Ontario Combined Tax Rates*

Taxable Income	Tax Rate
\$0 to \$16,451	0.00%
\$16,452 to \$18,928	14.00%
\$18,929 to \$24,869	24.10%
\$24,870 to \$53,890	19.05%
\$53,891 to \$58,522	23.15%
\$58,523 to \$94,905	29.65%
\$94,906 to \$107,784	31.48%
\$107,785 to \$111,806	33.89%
\$111,807 to \$117,044	37.91%
\$117,045 to \$149,999	43.41%
\$150,000 to \$181,439	44.97%
\$181,440 to \$219,999	48.26%
\$220,000 to \$258,481	49.82%
\$258,482 and over	53.53%

CPP Benefits

Benefit	Max Amount @ Jan 2026	Avg Amount @ Oct 2025
Retirement	\$18,092	\$9,645
Disability	\$20,894	\$14,301
Survivor (under 65)	\$9,642	\$6,403
Survivor (65 & over)	\$10,855	\$3,845
Child	\$3,694	\$3,621
Death	\$2,500	\$2,581

OAS Pension

Max Pension @ Jan 2026	Clawback Starts @ Net Income of:	Clawback Ends @ Net Income of:
\$8,908 (Age 65 to 74)	\$95,323	\$154,708
\$9,798 (Age 75 & over)	\$95,323	\$160,647

*Combined federal/provincial tax rates as of January 2026.

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