

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The minimum amount must be withdrawn each year.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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