

Registered Account Limits 2026

TFSA, RRSP, FHSA, RESP, RDSP, RRIF minimums, HBP, LLP. Verify CRA for 2026 indexation where flagged.

TFSA

- 2025 contribution: \$7,000 (verify 2026 indexation)
- Cumulative room since 2009: ~\$95,000 if eligible since inception
- Withdrawals add room back the following calendar year
- Over-contribution penalty: 1% per month on excess

RRSP

- 2025 limit: 18% of prior earned income up to \$32,490
- Carry-forward of unused room indefinitely
- Must convert to RRIF or annuity by Dec 31 of year you turn 71
- Spousal RRSP contributor gets the deduction; account belongs to spouse

FHSA (First Home Savings Account)

- \$8,000 annual limit, \$40,000 lifetime
- Combines RRSP-style deduction + TFSA-style tax-free withdrawal for first home
- Up to \$8,000 carry-forward of unused room
- 15-year window after opening

RESP + CESG

- CESG: 20% match on first \$2,500/year per beneficiary
- Lifetime CESG max: \$7,200 per beneficiary
- Lifetime contribution limit: \$50,000 per beneficiary
- Withdrawn growth + grants: taxable to student (typically low bracket)

RRIF minimum withdrawal

- Age 71: 5.28%
- Age 75: 5.82%
- Age 80: 6.82%
- Age 85: 8.51%
- Age 90: 11.92%
- Age 95+: 20.00%

HBP + LLP

- HBP: \$60,000 RRSP withdrawal for first home, repaid over 15 years (verify 2026)
- LLP: \$20,000 RRSP withdrawal for full-time education, repaid over 10 years

Read the live cheat sheet

Full RRIF table, attribution rules, CDSG/CDSB.

<https://ciroexam.ca/cheat-sheets/registered-account-limits-2026>
