

# RRIF

## Registered Retirement Income Fund

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

RRSPS must be converted to a RRIF by age

# 71

**NO CONTRIBUTIONS**

WITHDRAWALS ARE **FULLY TAXABLE**



GROWTH IS **TAX SHELTERED**

MINIMUM AMOUNT must be **withdrawn** each year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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