

## 2019 RRIF AND LIF Minimum/Maximum Withdrawal Percentages

Age as at: January 2019	RRIF/LIF Minimum withdrawal % (non-qualified)	Maximum withdrawal %: ON <sup>1,6,8</sup> , NB, SK <sup>2</sup> , NFL <sup>2,6,7</sup> , BC <sup>3</sup> , AB <sup>4</sup>	Maximum withdrawal %: QC, MB <sup>5</sup> , NS <sup>7</sup>	Maximum withdrawal %: Federal/PBSA <sup>7</sup> (LIF & RLIF)
50	2.50%	6.27%	6.10%	4.49%
51	2.56%	6.31%	6.10%	4.52%
52	2.63%	6.35%	6.10%	4.56%
53	2.70%	6.40%	6.10%	4.60%
54	2.78%	6.45%	6.10%	4.64%
55	2.86%	6.51%	6.40%	4.69%
56	2.94%	6.57%	6.50%	4.74%
57	3.03%	6.63%	6.50%	4.80%
58	3.13%	6.70%	6.60%	4.86%
59	3.23%	6.77%	6.70%	4.93%
60	3.33%	6.85%	6.70%	5.00%
61	3.45%	6.94%	6.80%	5.08%
62	3.57%	7.04%	6.90%	5.16%
63	3.70%	7.14%	7.00%	5.26%
64	3.85%	7.26%	7.10%	5.36%
65	4.00%	7.38%	7.20%	5.48%
66	4.17%	7.52%	7.30%	5.61%
67	4.35%	7.67%	7.40%	5.75%
68	4.55%	7.83%	7.60%	5.91%
69	4.76%	8.02%	7.70%	6.08%
70	5.00%	8.22%	7.90%	6.28%
71	5.28%	8.45%	8.10%	6.51%
72	5.40%	8.71%	8.30%	6.77%
73	5.53%	9.00%	8.50%	7.07%
74	5.67%	9.34%	8.80%	7.42%
75	5.82%	9.71%	9.10%	7.82%
76	5.98%	10.15%	9.40%	8.29%
77	6.17%	10.66%	9.80%	8.83%
78	6.36%	11.25%	10.30%	9.46%
79	6.58%	11.96%	10.80%	10.20%
80	6.82%	12.82%	11.50%	11.10%
81	7.08%	13.87%	12.10%	12.19%
82	7.38%	15.19%	12.90%	13.56%
83	7.71%	16.90%	13.80%	15.32%
84	8.08%	19.19%	14.80%	17.67%
85	8.51%	22.40%	16.00%	20.96%
86	8.99%	27.23%	17.30%	25.89%
87	9.55%	35.29%	18.90%	34.12%
88	10.21%	51.46%		50.59%
89	10.99%			
90	11.92%			
91	13.06%			
92	14.49%	100.00%	20.00%	100%
93	16.34%			
94	18.79%			
95	20.00%			

1) Ontario New LIF, Ontario Old LIF, Ontario LRIF maximum calculation is based on the greater of a) the result using the factor and b) the previous year's investment returns.

2) Saskatchewan and Newfoundland LIFs must be converted to a life annuity at age 80.

3) British Columbia LIF maximum calculation is the greater of 1) the result using the applied factors and 2) the previous year's investment returns under the same LIF contract.

4) Alberta LIF maximum calculation is based on the greater of 1) the result using the new factors or 2) the previous year's investment returns.

5) Manitoba LIF maximum calculation is based on the greater of a) the result using the factor and b) the previous year's investment returns + 6% of the value of all transfers in from a LIRA or Pension Plan during the current year.

6) The withdrawals can't start before the age of 55, or earlier if the plan permits it.

7) First year payments must be pro-rated (all other jurisdictions allow for full payment of maximum)