

Registered Retirement Income Fund Withdrawal Rules

This table outlines the minimum withdrawals on RRIF's as set by the Canada Revenue Agency.

Your age — or your spouse's (the choice is yours) ¹	Annual minimum withdrawal % ²
55	2.86
56	2.94
57	3.03
58	3.13
59	3.23
60	3.33
61	3.45
62	3.57
63	3.70
64	3.85
65	4.00
66	4.17
67	4.35
68	4.55
69	4.76
70	5.00
71	7.38
72	7.48
73	7.59
74	7.71
75	7.85
76	7.99
77	8.15
78	8.33
79	8.53
80	8.75
81	8.99
82	9.27
83	9.58
84	9.93
85	10.33
86	10.79
87	11.33
88	11.96
89	12.71
90	13.62
91	14.73
92	16.12
93	17.92
94+	20.00

¹ For customers under 71 years of age, Annual Minimum Payment for non-qualifying RIF is calculated as follows:

$$\text{AMP (Annual Minimum Payment)} = (\text{value of RIF at beginning of the year}) \times \frac{1}{(90 - \text{planholder's or spouse's age})}$$

² Minimum withdrawal percentages are subject to change.