



GLOBAL PACIFIC
FINANCIAL SERVICES LTD.

2026 PLANNING PATHWAYS

Product	Eligibility / Age	Income Tested	Annual Contribution Limit (2026)	Lifetime Contribution Limit (2026)	Tax Sheltered Investment Growth	Key Notes
NonReg (Open)	Age 18+ (Age 19 in BC)	No	n/a	n/a	No	Interest / foreign interest - 100% taxable; Dividends (Canadian corporations) Taxable dividends are grossed-up, and a dividend tax credit applies; Capital Gains @ 50% inclusion rate (2026)
RRSP	No lower age limit*; up to age 71	Yes (based on earned income)	18% of prior-year earned income up to \$33,810 (less any pension adjustment)	No lifetime limit	Yes	Unused room carries forward; conversion required by end of year age 71; conversion to Income plan (RIF/LIF/Annuity) required by end of year turning Age 71
TFSA	Age 18+, Canadian resident (Age 19 in BC)	No	\$7,000	\$109,000 (as of Jan 2026)	Yes (Tax-Free)	Assumes as of age and continuous residency since 2009
FHSA	Age 18–71, first-time home buyer	No	\$8,000	\$40,000	Yes	First timer: no home this year or 4 prior years; Maximum participation period of 15 years
RESP	Subscriber any age; beneficiary typically under 21 for grants; CESG - Age 17; CLB - Age 15/21**	Grants income-tested; Lower net income increases CESG, CLB access	No annual limit (CESG max \$2,500)	RESP \$50,000 per beneficiary; CESG \$7,200; CLB \$2,000	Yes	Plan duration up to 35 years; Age 40 for Person with Disability (PWD)
RDSP	Age 0-59, Beneficiary must be age 59 or less to make contributions	No	No	\$200,000	Yes	Eligible for Disability Tax Credit (DTC); Government support (not contributions) caps: Canada Disability Savings Grant (CDSG): up to \$70,000 lifetime AND Canada Disability Savings Bond (CDSB): up to \$20,000 lifetime; CDSG/CDSB eligibility dependent on Beneficiary/Family net income

* No \$2,000 excess contribution until Age 18

** Adults born 2004 onward in own RESP

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Disclaimer

This material is provided for general educational and planning purposes only and is not intended to constitute tax, legal, accounting, or investment advice. The information presented summarizes current rules and limits under Canadian legislation and administrative policies, which are subject to change.

Planning outcomes, contribution limits, eligibility, and tax treatment vary based on individual circumstances, including income, residency, marital status, pension participation, and prior-year activity. Before acting on any planning strategy, individuals should consult with a qualified tax or legal professional to assess suitability for their specific situation.

Neither the advisor nor the firm assumes responsibility for decisions made based on this information without further professional review.

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