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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2026-01-23