

LIF MAXIMUM WITHDRAWAL (%) FOR 2025 ²

Quebec ³: The LIF maximum withdrawal (%) before 55 is 6% and above 54 year old is 100%

Age at December 31, 2024	LIF MINIMUM WITHDRAWAL ¹ (%)	Federal ⁴ and Prince Edward Island ⁴	Ontario ^{4,6,8} and Newfoundland/Labrador ^{3,4,7}	New-Brunswick	Manitoba ⁹ , Nova-Scotia ^{3,6}	Alberta ^{5,8} , British-Columbia ^{5,8}
40	2,00%	4,6304%		5,9853%	6,10%	
41	2,04%	4,6487%		6,0060%	6,10%	
42	2,08%	4,6683%		6,0281%	6,10%	
43	2,13%	4,6893%		6,0517%	6,10%	
44	2,17%	4,7117%		6,0769%	6,10%	
45	2,22%	4,7357%		6,1038%	6,10%	
46	2,27%	4,7614%		6,1326%	6,10%	
47	2,33%	4,7890%		6,1635%	6,10%	
48	2,38%	4,8186%		6,1965%	6,10%	
49	2,44%	4,8503%		6,2320%	6,10%	
50	2,50%	4,8844%		6,2700%	6,10%	
51	2,56%	4,9211%		6,3107%	6,10%	
52	2,63%	4,9606%		6,3545%	6,10%	
53	2,70%	5,0032%		6,4016%	6,10%	
54	2,78%	5,0491%		6,4523%	6,10%	
55	2,86%	5,0987%	6,5070%	6,5070%	6,40%	6,5070%
56	2,94%	5,1524%	6,5659%	6,5659%	6,50%	6,5659%
57	3,03%	5,2105%	6,6295%	6,6295%	6,50%	6,6295%
58	3,13%	5,2736%	6,6983%	6,6983%	6,60%	6,6983%
59	3,23%	5,3421%	6,7729%	6,7729%	6,70%	6,7729%
60	3,33%	5,4168%	6,8537%	6,8537%	6,70%	6,8537%
61	3,45%	5,4982%	6,9415%	6,9415%	6,80%	6,9415%
62	3,57%	5,5872%	7,0370%	7,0370%	6,90%	7,0370%
63	3,70%	5,6848%	7,1412%	7,1412%	7,00%	7,1412%
64	3,85%	5,7920%	7,2551%	7,2551%	7,10%	7,2551%
65	4,00%	5,9101%	7,3799%	7,3799%	7,20%	7,3799%
66	4,17%	6,0407%	7,5169%	7,5169%	7,30%	7,5169%
67	4,35%	6,1856%	7,6678%	7,6678%	7,40%	7,6678%
68	4,55%	6,3469%	7,8345%	7,8345%	7,60%	7,8345%
69	4,76%	6,5275%	8,0193%	8,0193%	7,70%	8,0193%
70	5,00%	6,7303%	8,2250%	8,2250%	7,90%	8,2250%
71	5,28%	6,9597%	8,4548%	8,4548%	8,10%	8,4548%
72	5,40%	7,2204%	8,7129%	8,7129%	8,30%	8,7129%
73	5,53%	7,5190%	9,0042%	9,0042%	8,50%	9,0042%
74	5,67%	7,8638%	9,3351%	9,3351%	8,80%	9,3351%
75	5,82%	8,2655%	9,7135%	9,7135%	9,10%	9,7135%
76	5,98%	8,7258%	10,1495%	10,1495%	9,40%	10,1495%
77	6,17%	9,2582%	10,6566%	10,6566%	9,80%	10,6566%
78	6,36%	9,8807%	11,2525%	11,2525%	10,30%	11,2525%
79	6,58%	10,6178%	11,9616%	11,9616%	10,80%	11,9616%
80	6,82%	11,5041%	12,8177%	12,8177%	11,50%	12,8177%
81	7,08%	12,5892%	13,8700%	13,8700%	12,10%	13,8700%
82	7,38%	13,9476%	15,1921%	15,1921%	12,90%	15,1921%
83	7,71%	15,6966%	16,8995%	16,8995%	13,80%	16,8995%
84	8,08%	18,0313%	19,1852%	19,1852%	14,80%	19,1852%
85	8,51%	21,3033%	22,3959%	22,3959%	16,00%	22,3959%
86	8,99%	26,2155%	27,2256%	27,2256%	17,30%	27,2256%
87	9,55%	34,4082%	35,2934%	35,2934%	18,90%	35,2934%
88	10,21%	50,8019%	51,4563%	51,4563%		51,4563%
89	10,99%					
90	11,92%					
91	13,06%				20%	
92	14,49%		100%			100%
93	16,34%					
94	18,79%					
95 and up	20,00%					

The withdrawals can't start before the age of 50.

The withdrawals can't start before the age of 55.

¹ New RRIF minimum withdrawal rate (2024)

² The LIF are subject to provincial laws where the planholder has worked and accumulated his Registered Pension Plan (RPP). However, if the company is under federal jurisdiction, the federal law applies.

³ LIF rate could be different if there is a temporary income payment

⁴ The maximum withdrawal payments for the first year are prorated on the number of months left until the end of the year, including the current month regardless of the number of days left.

⁵ If you turn 50 in the year and decide to start your LIF, you would use your age at that date instead of using your age at January 1.

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

⁷ The withdrawals can't start before the age of 55. However, if the plan comes from a deceased spouse or an ex-spouse, the client could receive a LIF income earlier.

⁸ The maximum amount could be different if the return, including preceding year's investment returns are greater than the maximum withdrawal rate of the current year (actual LIF maximum withdrawal table)

⁹ The maximum amount could be different if the return is guarantee for at least two years, please refer to the Manitoba government website.