

Important deadlines and contribution limits



RRSP deadline

RRSP receipt period	Contributions received	Postmarked on or before*	RRSP receipts will be mailed on or before*
March 4, 2025 to Dec. 31, 2025	By Jan. 9, 2026	Dec. 31, 2025	Jan. 31, 2026
Jan. 1, 2026 to March 2, 2026	Up to March 6, 2026	March 2, 2026	March 16, 2026
	March 7, 2026 to March 20, 2026	March 2, 2026	March 31, 2026

*Postmarks are monitored following the end of each RRSP receipt period up to and including the contributions received deadline. For contributions sent by courier (including overnight), the courier company's mailing date (date sent) will be used instead of the postmarked date.

TFSA deadline

Contributions must be received by Dec. 31, 2025 at noon ET to be included as contributions for the 2025 year.

Withdrawal requests must be received by Dec. 22, 2025 at 4 p.m. ET to restore the contribution room for 2026.

Online contributions

Processing times

Members should be mindful of processing times when contributing to their Canada Life group RRSP. When funds are being sent from another financial institution, it can take 2 to 4 business days (weekdays, excluding holidays) to process.

Tax receipts

Tax receipts are available on [My Canada Life at Work](#)™, typically within one to two days of the Contributions received deadline.

How to contribute

Here's how members can make contributions to their group RRSP or group TFSA:

1. Sign into [My Canada Life at Work](#)
2. Select **Contributions** and choose **Add new**.
3. Select either **Pre-authorized contribution** or **Online banking through bill payments** and follow the prompts from there.

Members can find RRSP and TFSA deadlines and information on [canadalife.com](#).

Contribution limits

	2024	2025	2026
Registered retirement savings plan (RRSPs):	\$31,560	\$32,490	\$33,810
Defined contribution RPPs	\$32,490	\$33,810	\$35,390
Defined benefit RPPs: maximum pension benefit (per year of service)	\$3,610	\$3,756.67	\$3,932.22
Tax-free savings account (TFSA)	\$7,000 per year	\$7,000 per year	\$7,000 per year
Deferred profit-sharing plan (DPSP)	\$16,245	\$16,905	\$17,695

Go to canada.ca for more information about contribution limits by plan type.

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