

LIF MAXIMUM WITHDRAWAL (%) FOR 2011²

Age at December 31, 2010	RIF/LIF MINIMUM WITHDRAWAL ¹ (%)	Federal ⁴ and Prince Edward Island ⁴	Ontario ^{4,8} , New-Brunswick, Saskatchewan ^{4,7}	Quebec ³ , British-Columbia ^{7,8} , Manitoba ^{9,3,6} , Nova-Scotia ^{3,6}	Newfoundland / Labrador ^{3,4,7,8}	Alberta ^{4,5,8}					
50	2.50%	5.04556%	6.26996%	6.10%	6.26996%	6.50697%					
51	2.56%	5.08283%	6.31073%	6.10%	6.31073%	6.56589%					
52	2.63%	5.12293%	6.35454%	6.10%	6.35454%	6.62952%					
53	2.70%	5.16614%	6.40164%	6.10%	6.40164%	6.69833%					
54	2.78%	5.21274%	6.45234%	6.10%	6.45234%	6.77285%					
55	2.86%	5.26307%	6.50697%	6.40%	6.50697%	6.85367%					
56	2.94%	5.31749%	6.56589%	6.50%	6.56589%	6.94147%					
57	3.03%	5.37641%	6.62952%	6.50%	6.62952%	7.03703%					
58	3.13%	5.44031%	6.69833%	6.60%	6.69833%	7.14124%					
59	3.23%	5.50973%	6.77285%	6.70%	6.77285%	7.25513%					
60	3.33%	5.58527%	6.85367%	6.70%	6.85367%	7.37988%					
61	3.45%	5.66764%	6.94147%	6.80%	6.94147%	7.51689%					
62	3.57%	5.75765%	7.03703%	6.90%	7.03703%	7.66778%					
63	3.70%	5.85623%	7.14124%	7.00%	7.14124%	7.83449%					
64	3.85%	5.96448%	7.25513%	7.10%	7.25513%	8.01930%					
65	4.00%	6.08368%	7.37988%	7.20%	7.37988%	8.22496%					
66	4.17%	6.21535%	7.51689%	7.30%	7.51689%	8.45480%					
67	4.35%	6.36129%	7.66778%	7.40%	7.66778%	8.71288%					
68	4.55%	6.52366%	7.83449%	7.60%	7.83449%	9.00423%					
69	4.76%	6.70507%	8.01930%	7.70%	8.01930%	9.33511%					
70	5.00%	6.90871%	8.22496%	7.90%	8.22496%	9.71347%					
71	7.38%	7.13853%	8.45480%	8.10%	8.45480%	10.14952%					
72	7.48%	7.39945%	8.71288%	8.30%	8.71288%	10.65661%					
73	7.59%	7.69767%	9.00423%	8.50%	9.00423%	11.25255%					
74	7.71%	8.04122%	9.33511%	8.80%	9.33511%	11.96160%					
75	7.85%	8.44051%	9.71347%	9.10%	9.71347%	12.81773%					
76	7.99%	8.89827%	10.14952%	9.40%	10.14952%	13.87002%					
77	8.15%	9.42799%	10.65661%	9.80%	10.65661%	15.19207%					
78	8.33%	10.04767%	11.25255%	10.30%	11.25255%	16.89953%					
79	8.53%	10.78185%	11.96160%	10.80%	11.96160%	19.18515%					
80	8.75%	11.66488%	12.81773%	11.50%	LIF must be converted to a life annuity at age 80	22.39589%					
81	8.99%	12.74639%	13.87002%	12.10%		27.22561%					
82	9.27%	14.10081%	15.19207%	12.90%		35.29338%					
83	9.58%	15.84511%	16.89953%	13.80%		51.45631%					
84	9.93%	18.17424%	19.18515%	14.80%		100.00000%					
85	10.33%	21.43909%	22.39589%	16.00%							
86	10.79%	26.34148%	27.22561%	17.30%							
87	11.33%	34.51894%	35.29338%	18.90%							
88	11.96%	50.88409%	51.45631%	20.00%							
89	12.71%	100.00000%	20.00%								
90	13.62%										
91	14.73%										
92	16.12%										
93	17.92%										
94 and more	20.00%										

¹ For deposits made to a RRIF after 1992

² The LIF are subject to provincial laws where the plan account holder 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 The withdrawals can not start before the age of 50.

⁶ The withdrawals can not start before the age of 55, or earlier if the plan permits it (Except Saskatchewan).

⁷ The withdrawals can not start before the age of 55, unless the plan account holder is deceased or under a marriage breakdown, the spouse can receive the LIF income regardless of his age.

⁸ The maximum amount could be different if the return, including preceding year's investment returns is 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.