

To the extent that an individual withdraws more than the reduced minimum amount in 2015, they will be permitted to re-contribute the excess to their RRIF. Re-contributions will be permitted until February 29, 2016 and will be deductible in the 2015 taxation year. Similar rules will apply to those receiving annual payments from a defined contribution Registered Pension Plan (RPP) or a Pooled Registered Pension Plan (PRPP). The existing and new minimum withdrawal factors are in the table below:

Age (at start of year)	Existing factor (%)	New factor (%)
71	7.38	5.28
72	7.48	5.40
73	7.59	5.53
74	7.71	5.67
75	7.85	5.82
76	7.99	5.98
77	8.15	6.17
78	8.33	6.36
79	8.53	6.58
80	8.75	6.82
81	8.99	7.08
82	9.27	7.38
83	9.58	7.71
84	9.93	8.08
85	10.33	8.51
86	10.79	8.99
87	11.33	9.55
88	11.96	10.21
89	12.71	10.99
90	13.62	11.92
91	14.73	13.06
92	16.12	14.49
93	17.92	16.34
94	20.00	18.79
95 and over	20.00	20.00