

RRIF Minimum Withdrawals in Canada

Age	Minimum	Age	Minimum	Age	Minimum
55	2.86%	71	5.28%	87	9.55%
56	2.94%	72	5.40%	88	10.21%
57	3.03%	73	5.53%	89	10.99%
58	3.13%	74	5.67%	90	11.92%
59	3.23%	75	5.82%	91	13.06%
60	3.33%	76	5.98%	92	14.49%
61	3.45%	77	6.17%	93	16.34%
62	3.57%	78	6.36%	94	18.79%
63	3.70%	79	6.58%	95 and above	20.00%
64	3.85%	80	6.82%		
65	4.00%	81	7.08%		
66	4.17%	82	7.38%		
67	4.35%	83	7.71%		
68	4.55%	84	8.08%		
69	4.76%	85	8.51%		
70	5.00%	86	8.99%		

Accurate as of Sep 2025

Note: RRIFs from pre-1992 may
have different minimums

[Source: Government of Canada](#)

