

	PRPP	Group RRSP	Group TFSA	Pension Plan (defined benefit or contribution)
Fiduciary responsibility	Administrator	Employer	Employer	Employer
Automatic enrolment for employees	Yes	No	No	Possible
Tax deductible employee contributions	Yes	Yes	No	Yes
Employer contributions free from payroll taxes	Yes	No	No	Yes
Annual contribution limit	18% of earned income in the preceding year (max. \$24,270 in 2014)*	18% of earned income in the preceding year (max. \$24,270 in 2014)*	\$5,500 in 2014	<ul style="list-style-type: none"> • Defined contribution plan: \$24,930 • Defined benefit plan: N/A
Withdrawals	Taxable	Taxable	Non-taxable	Not allowed
Withdrawals increase contribution room	No	No	Yes	N/A
Retiree income	Taxable	Taxable	Non-taxable	Taxable

* For all PRPPs, group or personal RRSPs and defined contribution pension plans combined, including employer contributions