

ACP vs RRSP

Client:

Assumption: (Investment period is 1 year only)

Annual Income	\$50,000	Tax Bracket	30%
Tax Paid	\$12,000		

2010 RRSP Contribution	\$10,000	2010 ACP Contribution	\$10,000
Tax Return from Govt	\$3,000	Capital Gains Tax	\$3,000
Total account value	\$13,000	Total account value	\$13,000
2020 RRSP Balance before TAX	\$26,000	2020 ACP Balance before TAX	\$26,000
2021 RRSP Balance before TAX	\$30,000	2021 ACP Balance before TAX	\$30,000
2021 RRSP Balance after TAX	\$21,000	2021 ACP Balance after TAX	\$29,400
		Extra tax paid	\$8,400

RRSP vs ACP

A contribution of \$10,000 to RRSP a/c or ACP a/c in 2010 respectively, a tax refund from Govt for RRSP a/c or ACP a/c are both \$3,000, their total value both are \$13,000 after one year.

In 2020, both of their balance before tax are \$26,000.

In 2021, both of their balance before tax are \$30,000; RRSPs balance after tax in this year is \$21,000 whereas ACPs balance after tax is \$29,400, an extra tax of \$8,400 has been deducted from the RRSP a/c.

RRSP 和 ACP 比較

在 2010 年, 分別在 RRSP 或 ACP 戶口同樣存入 \$10,000, 政府退稅到 RRSP 戶或 ACP 戶口同樣是 \$3,000, 總結一年後餘亦同樣是 \$13,000.

到 2020 年, 繳稅前兩個戶口同樣結餘 \$26,000.

到 2021 年, 於繳稅前同樣結餘 \$30,000; 但在繳稅後 RRSP 戶口只剩餘 \$21,000 而 ACP 戶口剩餘則有 \$29,400, 因此, RRSP 戶口比 ACP 戶口是多付了稅金 \$8,400.

