

New Brunswick LIF Maximum

Year 2025

Please find below a table for the maximum percentage for annual withdrawals from a Life Income Fund (LIF) in New Brunswick, during the year 2025. Do not use this table for a LIF that begins after December 31, 2025. (It is based on the November 2024 CANSIM V122487 rate of 3.26% compounded half yearly and the fixed rate of 6% in accordance with subsection 22(5) of regulation 91-195.)

For example, a person who will be 50 years of age during the year 2025 and who has a balance of \$100,000 in his or her LIF, would be able to withdraw a lump sum for the year 2025 of \$6,231.97 or less. If the payments are monthly the maximum amount would be \$519.33 per month.

age	maximum	age	maximum	age	maximum
19	5.74696%	43	6.02808%	67	7.51689%
20	5.75224%	44	6.05167%	68	7.66778%
21	5.75784%	45	6.07687%	69	7.83449%
22	5.76380%	46	6.10382%	70	8.01930%
23	5.77012%	47	6.13265%	71	8.22496%
24	5.77684%	48	6.16350%	72	8.45480%
25	5.78398%	49	6.19655%	73	8.71288%
26	5.79157%	50	6.23197%	74	9.00423%
27	5.79964%	51	6.26996%	75	9.33511%
28	5.80821%	52	6.31073%	76	9.71347%
29	5.81733%	53	6.35454%	77	10.14952%
30	5.82702%	54	6.40164%	78	10.65661%
31	5.83733%	55	6.45234%	79	11.25255%
32	5.84830%	56	6.50697%	80	11.96160%
33	5.85998%	57	6.56589%	81	12.81773%
34	5.87240%	58	6.62952%	82	13.87002%
35	5.88563%	59	6.69833%	83	15.19207%
36	5.89971%	60	6.77285%	84	16.89953%
37	5.91472%	61	6.85367%	85	19.18515%
38	5.93071%	62	6.94147%	86	22.39589%
39	5.94775%	63	7.03703%	87	27.22561%
40	5.96592%	64	7.14124%	88	35.29338%
41	5.98531%	65	7.25513%	89	51.45631%
42	6.00600%	66	7.37988%	90	100.00000%