

# Unlocking the Value

of Registered Accounts

## Your 2026 guide

to investing through your  
**RRSP, TFSA, LIRA, RRIF,  
RESP, and FHSA**



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# Introduction

**You may already be saving with registered accounts, but are they putting in the extra work to help you reach your long-term financial goals?** Registered accounts, which offer benefits like tax-free growth or tax deferral, can be powerful savings vehicles to help you build wealth faster when used to their maximum potential. The Canadian government offers a range of registered accounts, including:

**RRSP**  
REGISTERED RETIREMENT  
SAVINGS PLAN

**TFSA**  
TAX-FREE SAVINGS  
ACCOUNT

**LIRA**  
LOCKED-IN  
RETIREMENT ACCOUNT

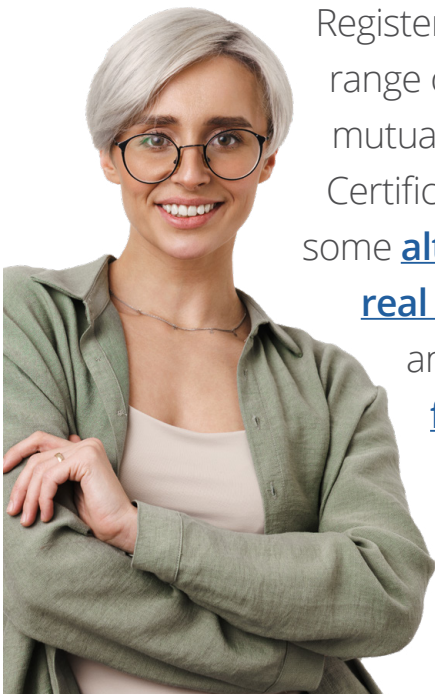
**RRIF**  
REGISTERED RETIREMENT  
INCOME FUND

**RESP**  
REGISTERED EDUCATION  
SAVINGS PLAN

**FHSA**  
FIRST HOME  
SAVINGS ACCOUNT

## IN THIS GUIDE YOU WILL LEARN HOW TO:

- ✓ Choose the right accounts for your financial goals.
- ✓ Avoid common missteps.
- ✓ Maximize your investment and savings potential.



Registered accounts can hold a wide range of investment products, including mutual funds, Guaranteed Investment Certificates (GICs), savings bonds, and some [alternative investments](#), including [real estate investment trusts](#) (REITs) and [renewable infrastructure funds](#). These products allow you to customize your registered account portfolio based on your risk tolerance and financial goals.

**RRSPs get a lot of attention at tax time, but registered accounts can be a smart way to save all year long.** Whether you're looking to buy your first home, fund a child's education, or retire in style, there's a suitable registered account for you.

# RRSP

## KEY TAKEAWAYS

- **Pay less income tax.** RRSP savings are tax deductible, reducing the amount of income you're required to pay tax on.
- **Tax-deferred investment growth.** You can benefit from compounded interest and growth in your RRSP over the course of your prime earning years.
- **Higher annual contribution limit.** RRSPs allow you to save more than other registered accounts like TFSAs, and you can carry over any unused contribution room.

Registered Retirement Savings Plans (RRSPs) can be a great tool to help you reach your financial goals. With their tax advantages and other benefits, RRSPs offer solid savings potential—but there are important rules and guidelines to keep in mind to ensure you make the most of them.

## WHAT IS AN RRSP?

The RRSP is a savings account registered with the Canadian government that allows you to save for retirement over the course of your working life. Unlike an average savings account, an RRSP allows you to defer tax on any revenue generated within the account until the money is taken out. Whatever you contribute over the course of the year is tax deductible from your income.

While RRSPs were designed as a way for Canadians to save for retirement, they can also be leveraged for other goals; for example, buying your first home through the [Home Buyers' Plan](#) or continuing education through the [Lifelong Learning Plan](#).

## AM I ELIGIBLE FOR AN RRSP?

If you're a Canadian resident over the age of 18, and you've earned income and filed a tax return, you're eligible to open an RRSP. The account must be closed by the end of the year you turn 71.

## HOW MUCH CAN I CONTRIBUTE?

The Canadian government sets limits on the amount you can contribute to your RRSP each year. For the 2025 tax year, the RRSP contribution limit is 18% of your previous year's earned income, up to a maximum of \$32,490. Any unused contribution amounts can be carried over indefinitely. For example, if your contribution room was \$10,000 in 2025, but you only contributed \$7,000, the \$3,000 you didn't use will be added to your limit for 2026. By the end of the year you turn 71, you must close your RRSP and choose between withdrawing your funds, transferring them into a plan that provides income, such as a [Registered Retirement Income Fund \(RRIF\)](#), or using them to purchase a life annuity.



## »»» Did you know?

*According to a recent H&R Block survey, 59% of Canadians cite retirement as a top motivation to save, but 74% believe they're not putting enough into their savings.*



**To find out your RRSP contribution limit**, check your most recent Notice of Assessment from the Canada Revenue Agency (CRA) or check your [CRA My Account](#) in the *Savings and pension plans* section.

## HOW ARE MY RRSP WITHDRAWALS TAXED?

While RRSPs are designed for long-term investments, it is possible to make a withdrawal at any time, so long as your funds are not in a locked-in plan. Before you make an early RRSP withdrawal, however, it is important to understand [withdrawal rules and potential tax implications](#), which may include:

- Paying a [withholding tax](#). Depending on where you live in Canada and how much you withdraw, this could be anywhere from 5-30%.
- Being taxed on withdrawals. When you make a withdrawal, it is considered income and is taxed at your current income tax rate.
- Losing out on tax-deferred compounding.
- Losing contribution room. Once you make a withdrawal, you cannot add it back to your overall contribution room.

There are a few [exceptions](#) to RRSP withdrawal taxation. You will not be taxed immediately if the funds are being used to:

- Buy your first home, via the Home Buyers' Plan
- Finance your education, via the Lifelong Learning Plan

Private alternative investments can help you diversify your RRSP holdings, while protecting against volatility. Skyline's investment opportunities are designed to help maximize the value of your RRSP.

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# TFSA

## KEY TAKEAWAYS

- **More flexibility.** TFSAs can be used for any savings goal, whether short- or long-term.
- **Watch your limits.** No matter how many TFSAs you hold, the annual contribution limit is the same. Excess funds will be taxed until they are removed.
- **TFSAs can hold cash or investments,** including private alternative investments, which can help manage volatility and promote stable growth within the account.

Since 2009, Tax-Free Savings Accounts (TFSAs) have been a big hit with Canadians looking to save, while offering the flexibility to withdraw funds anytime and for any purpose. The funds you contribute to your TFSA are not tax deductible, but you can withdraw your contributions (and any investment income) tax-free. While TFSAs have a relatively low annual contribution limit—\$7,000 is the maximum contribution for 2026—their flexibility makes them a smart option for many investors. TFSAs can hold a [variety of investment types](#), including cash, mutual funds, securities, GICs, bonds, and [private investments](#), helping you reach your savings goals through investing.

## AM I ELIGIBLE FOR A TFSA?

To open a TFSA account in Canada, all you need is a valid Social Insurance Number (SIN) and proof of age. Account holders must be 18 years of age or older, but there is no upper age limit. Unlike many other registered accounts, TFSAs can remain open indefinitely.

## TYPES OF TFSAs

There are [three distinct types](#) of TFSAs: a deposit, an annuity contract, and an arrangement in trust. Each offers a unique way of managing the account—from self-service accounts to those fully managed by a financial institution or wealth professional.

## »»» Did you know?

As of 2022, over 17 million Canadians held over 28 million TFSAs. Of those, 1.5 million Canadians had maximized their annual contributions.



# TFSA contribution limits

While the annual maximum contribution limit is the same for everyone, your personal amount may differ. For example, if you did not contribute the full amount in 2025, that difference can be carried forward to your 2026 limit.

You can have multiple TFSAs; however, the overall contribution limit applies to your combined TFSA holdings. For example, even if you have three TFSAs, the total amount contributed across all accounts must be at or under the limit. If you withdraw funds during the calendar year, you will not be able to contribute that amount during the same calendar year. Any withdrawal amounts can be added to your contribution room in the next calendar year. The lifetime contribution limit for TFSAs is currently \$109,000.



**If you exceed the TFSA contribution limit**, you will be charged 1% of the excess contribution per month until the excess is withdrawn. Visit your [CRA My Account](#) to check your contribution limit in the *Savings and pension plans* section.

## TFSA ANNUAL AND CUMULATIVE CONTRIBUTION LIMITS

YEAR	ANNUAL LIMIT	CUMULATIVE LIMIT
2026	\$7,000	\$109,000
2025	\$7,000	\$102,000
2024	\$7,000	\$95,000
2023	\$6,500	\$88,000
2022	\$6,000	\$81,500
2021	\$6,000	\$75,500
2020	\$6,000	\$69,500
2019	\$6,000	\$63,500
2018	\$5,500	\$57,500
2017	\$5,500	\$52,000
2016	\$5,500	\$46,500
2015	\$10,000	\$41,000
2014	\$5,500	\$31,000
2013	\$5,500	\$25,500
2012	\$5,000	\$20,000
2011	\$5,000	\$15,000
2010	\$5,000	\$10,000
2009*	\$5,000	\$5,000

\* TFSAs were introduced in 2009

## HOW CAN I MAKE TFSA WITHDRAWALS?

Flexibility is a key TFSA benefit. There are no notable [TFSA withdrawal rules](#), but it's important to know you can't "day trade" individual stocks within the account if you're managing it yourself. There are no restrictions on moving your TFSA from one financial institution or investment provider to another, but it's important to do a direct transfer through your provider. Direct transfers won't be subject to taxation—only the possibility of a nominal administrative fee, usually between \$50-\$200. If you withdraw the funds yourself and then deposit them into another TFSA (an indirect transfer), the withdrawal is still tax-free, but recontributing the funds counts toward your annual TFSA limit and could lead to over-contribution penalties.

## TFSA INTEREST RATES

While the word savings is right there in its name, a TFSA in and of itself does not generate much interest (anywhere from 0.4-over 4.5% but averaging around 2% as of [October 2025](#)). To maximize the savings potential of the account, you may choose to stock it with investment products that may produce a higher yield, like private alternative investments.

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# LIRA

## KEY TAKEAWAYS

■ **Take company-sponsored retirement savings with you,** no matter how many times you change jobs.

■ **Tax-deferred growth.** Investments can compound without immediate tax implications.

■ **Fully withdraw funds by 71.** Convert your LIRA to a Life Income Fund (LIF) or life annuity to draw retirement income.

Job changes are becoming more and more commonplace as Gen X and Millennials redefine career norms. By using a Locked-In Retirement Account (LIRA), you can preserve any company pensions you've accumulated, while taking advantage of the opportunity to invest and grow those savings, tax deferred.

## WHAT DO I DO WHEN I LEAVE MY JOB?

Protect your retirement savings when you leave your position by:

1. **Evaluating your retirement accounts.** Make sure your existing retirement savings still align with your current financial situation and long-term goals.
2. **Understanding your options.** You can leave your pension with your former employer in their plan, transfer it to a new employer-sponsored plan, or transfer it to a LIRA.
3. **Resuming retirement contributions.** Take advantage of your new employer's pension plan as soon as you're eligible—even small, consistent contributions can make an impact.
4. **Investing through a LIRA to maximize growth.** Leverage the funds in your LIRA to invest in a range of assets, including stocks, bonds, mutual funds, and [private alternatives](#), like real REITs and renewable infrastructure funds, to provide greater earning potential.



## »»» Did you know?

*Over [7.2 million Canadians](#) are active members of employer-sponsored registered pension plans.*

## LIRA VS. RRSP: HOW DO THEY STACK UP?

FEATURE	LIRA	RRSP
Retirement savings vehicle	✓	✓
Offers tax-deferred growth	✓	✓
Personal contributions can be made to account	✗	✓
Holds company-sponsored pension plans	✓	✗
Account expires at age 71	✓	✓
Can be converted to LIF or life annuity	✓	✓
Withdrawal flexibility (for purchasing house/going to school)	✗	✓
Savings can be grown with private alternative investments	✓	✓

## How do I make LIRA withdrawals?

LIRAs are called the “locked-in” account for a reason: your company-sponsored pension funds can’t be withdrawn until you’re at least 55 years old and retired. Even then, there are limitations to what can be withdrawn. LIRAs, like RRSPs, have an expiry date—you must fully withdraw your funds by December 31 of the year you turn 71. You can do this by either converting your LIRA to a Life Income Fund (LIF) or a life annuity, or a combination of the two. Your options depend on the provincial or federal jurisdictions that regulate your pension funds, so make sure to speak to an advisor to fully understand your options.

## LIF VS. LIFE ANNUITY: WHAT’S THE DIFFERENCE?

FEATURE	LIF	LIFE ANNUITY
Control over investments in fund	✓	✗
Funds grow tax-sheltered	✓	✓
Required minimum annual withdrawals	✓	✗
Guaranteed income in retirement	✗	✓
Subject to market conditions, both positive and negative	✓	✗
Funds can be grown with private alternative investments	✓	✗

### HOW DO I MAKE THE MOST OF MY LIRA?

LIRAs provide security and growth potential by supporting tax-sheltered earning opportunities, including private alternative investments, like private REITs and renewable infrastructure funds. Investing in private alternatives through your LIRA could provide numerous advantages, such as portfolio diversification and the potential for stable, income-producing returns.

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# RRIF

## KEY TAKEAWAYS

### ■ The next step after RRSPs.

RRIFs turn RRSP savings into retirement income.

### ■ Tax-sheltered growth.

Earn on your RRIF investments tax-free until withdrawals begin.

### ■ Investment flexibility.

Invest in private alternatives like REITs and renewable infrastructure funds in your RRIF to leverage diversification and potential stable growth.

You've worked hard your entire earning life, you've maximized your RRSP savings, and now you're ready to enjoy the golden years. So, what comes next?

When you're ready to start receiving retirement income—or when you've turned 71, whichever comes first—you can leverage a Registered Retirement Income Fund (RRIF). Established to provide flexible income options to retired Canadians, a RRIF holds funds withdrawn from your RRSP, or other retirement savings plans, like Pooled Registered Pension Plans (PRPPs), Registered Pension Plans (RPPs), Specified Pension Plans (SPPs), or even other RRIFs, and lets you receive regular payments from those savings.

## WHAT TYPES OF RRIFs ARE AVAILABLE?

- **Individual RRIFs** hold your own retirement savings and provide you with income from those savings.
- **Spousal RRIFs** enable you to receive funds from a spousal RRSP and can help you with income splitting and tax planning.

## WHEN DO I HAVE TO CONVERT MY RRSP TO A RRIF?

There is no minimum age to convert your RRSP to a RRIF, but you must do so by December 31 of the year you turn 71. It's important to note that once an RRSP has been converted to a RRIF, no further contributions can be made, and the account is strictly used for withdrawals.

## HOW CAN I MAXIMIZE MY RRIF?

RRIFs are great vehicles for holding investments, as all earnings are tax sheltered. Stocking your RRIF with private alternative investments, like [REITs and renewable infrastructure funds](#), can help maximize your earnings. Coupled with the potential of stable returns from the right private alternative investment, RRIFs could give your retirement income a boost while minimizing risk.

## »»» Did you know?

*RRSPs and RRIFs. LIRAs and LIFs. These pairs work hand-in-hand, transforming your retirement savings into a steady income stream for your future.*



# RRIF withdrawals 101

Since RRIFs are designed exclusively for withdrawing retirement income, there are withdrawal requirements and rules that must be followed.

- 1. There is a minimum annual withdrawal requirement.** Each year, you must withdraw a minimum percentage of your RRIF based on your age or, for spousal RRIFs, on your spouse or common-law partner's age.
- 2. The older you are, the higher the withdrawal requirement.** As you age, the percentage amount that you must withdraw annually from your RRIF also rises. This presents a potential advantage for spousal RRIFs: if your spouse or common-law partner is younger than you, you can base your withdrawal amount on their age to reduce the minimum withdrawal amount, thus helping to preserve your earning potential and the longevity of your savings.
- 3. All withdrawals are subject to income tax.** While RRIFs can hold investments and allow tax-sheltered earnings, you must pay income tax at your marginal tax rate upon withdrawal.
- 4. RRIF withdrawals can be made with varying frequency.** You can schedule the withdrawals to be weekly, bi-weekly, monthly, quarterly, or annually, depending on your income needs.
- 5. Taxation can be managed with smart financial planning.** Carefully consider the timing and amount of your RRIF withdrawals, keeping in mind your total income and the [Old Age Security \(OAS\) clawback rules](#).
- 6. Withdrawals greater than the minimum are subject to a withholding tax.** No additional tax is charged when you only withdraw the minimum annual amount from your RRIF; however, if you go over that amount, you will be [subject to a withholding tax that can range from 10-30%](#) (5-15% for Quebec residents), depending on the amount you have gone over the minimum.

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### MINIMUM ANNUAL WITHDRAWAL AMOUNTS

AGE <sup>1</sup>	WITHDRAWAL <sup>2</sup>
71	5.28%
72	5.40%
73	5.53%
74	5.67%
75	5.82%
76	5.98%
77	6.17%
78	6.36%
79	6.58%
80	6.82%
81	7.08%
82	7.38%
83	7.71%
84	8.08%
85	8.51%
86	8.99%
87	9.55%
88	10.21%
89	10.99%
90	11.92%
91	13.06%
92	14.49%
93	16.34%
94	18.79%
95 and older	20.00%

Source: [Government of Canada, as of October 2025](#)

<sup>1</sup> Age of the RRIF annuitant, spouse, or common-law partner

<sup>2</sup> Annual minimum withdrawal

# RESP

## KEY TAKEAWAYS

- **Start saving early** for your child or grandchild's post-secondary education. RESP savings can cover tuition, residence fees, supplies, and more.
- **Contributions are tax sheltered.** Investment earnings and grant money are taxable to the beneficiary when withdrawn.
- **Investing in private alternative investments** in your RESP may be a smart strategy to help manage risk and promote stable growth.

Investing in a Registered Education Savings Plan (RESP) is a popular way for anyone with a young loved one in their life to accumulate post-secondary education savings. Individual RESPs can be opened by any adult with a SIN and can assist in payment for university, college, trade schools, and apprenticeships, covering post-secondary institutions both in Canada and abroad. It's recommended to open and begin contributing to an RESP as early in the beneficiary's life as possible.

RESPs have a lifetime contribution limit of \$50,000 per beneficiary. Although there's no annual contribution limit, you can maximize grant funding by contributing \$2,500 per beneficiary each year.

## What type of RESP should I open?

Depending on your needs, there's [an RESP option](#) for you:

**INDIVIDUAL:** Set up for a single beneficiary, these plans are self-directed, so you can decide how to invest the funds within the account. If the beneficiary meets certain eligibility criteria, they may also receive funding into the account from government grants.

**FAMILY:** Best suited to families with two or more beneficiaries, these plans must be set up by a blood relative or adoptive guardian. Like individual RESPs, family plans are self-directed and eligible for government grant funding. If funds are not used for one beneficiary, the others may draw those funds to help cover their post-secondary education costs when the time comes.

**GROUP:** Also called pooled RESPs or Scholarship Trust Plans (STPs), these accounts are available through a group scholarship provider and are typically not self-directed, meaning the investment decisions are managed by the provider rather than the subscriber.

## »»» Did you know?

*The government estimates that Canadian citizens and permanent residents can expect to pay up to \$11,400 per year in tuition alone.*



## WHAT ARE THE RESP TAXATION AND WITHDRAWAL RULES?

Tax efficiency is one of the RESP's primary benefits, and if you have a clear understanding of the withdrawal rules, you can reap the most rewards from these tax advantages.

You can make RESP withdrawals without penalty as soon as the beneficiary has enrolled in a post-secondary education program. RESP contributions are not tax deductible, but they are tax sheltered for the duration they are held in the account and are not taxed upon withdrawal.

The following components are taxable to the RESP beneficiary when they are withdrawn:

- Investment earnings on contributions
- Funds received through any federal or provincial grants, and investment earnings on these funds

Since beneficiaries are usually young adults in a lower tax bracket at the time of withdrawal, they will likely pay little to no tax on these components. If the student does generate enough income to pay tax, they may still take advantage of various [tax credits and deductions](#) to help minimize that amount.

Any unused RESP funds, up to \$50,000, can be paid back out to you, except for unused grant funding, which is repaid to the government.

## WHAT TYPES OF INVESTMENTS CAN I HOLD IN AN RESP?

RESPs can hold a variety of investment assets including stocks, bonds, exchange-traded funds (ETFs), GICs, mutual funds, and [private investments](#).

Private alternative investments, including REITs and renewable infrastructure funds, can help you diversify the investments within your RESP, while protecting against volatility. Skyline offers investment opportunities that can help accelerate your RESP savings.

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## DON'T MISS OUT ON GOVERNMENT GRANTS AND BENEFITS

**Canada Learning Bond (CLB):** The CLB pays \$500 into the RESP the first year it is opened, and then another \$100 each subsequent year, up to a maximum of \$2,000, until the beneficiary turns 15. The beneficiary must meet [eligibility criteria](#).

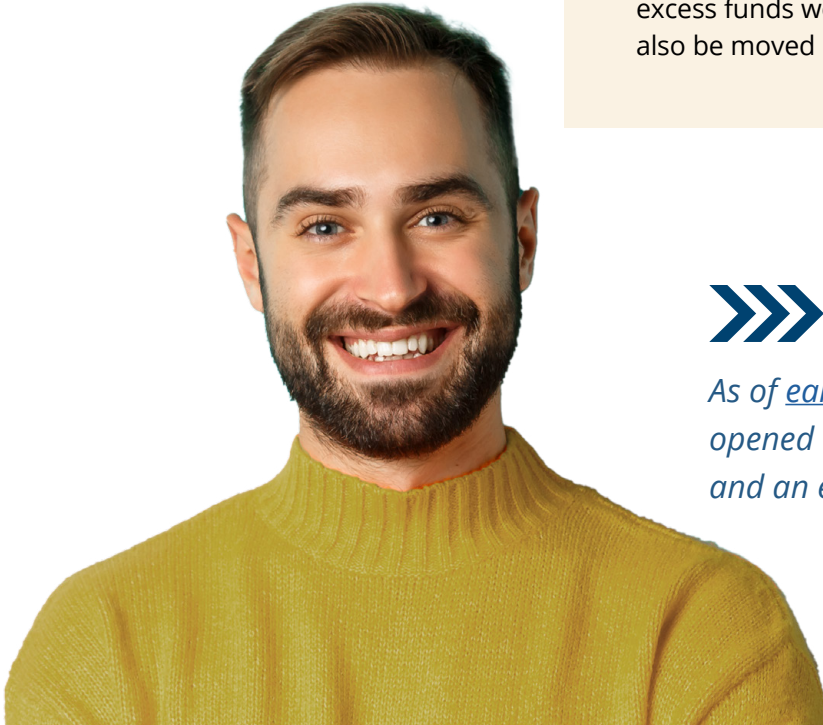
Starting in April 2028, the [Government of Canada](#) will automatically open an RESP to receive CLB for all eligible children born in 2024 or later who do not already have an account set up for them by age four. The age limit to claim the CLB retroactively will be extended from 20 to 30 years.

**Canada Education Savings Grant (CESG):** The CESG is a [government grant](#) that, if maximized, can provide up to \$7,200 to beneficiaries. To receive the maximum amount, you must contribute \$2,500 per year for 14 years (CESG will provide \$500 each year), and then \$1,000 in the 15th year (CESG will provide \$200).

# FHSA

## KEY TAKEAWAYS

- **Save for your dream home faster.** The FHSA is designed specifically to help Canadians purchase their first home.
- **Lower income taxes.** Aspiring first-time homeowners can contribute up to \$8,000 per year to their FHSA, which is tax deductible, reducing income tax owed.
- **Lower volatility investments.** You can invest in private alternatives like [REITs](#) and [renewable infrastructure funds](#) in your FHSA to promote steady growth.



Even with high prices and limited supply, homeownership is still the dream for most Canadians. Making that dream a reality, however, takes hard work, discipline, and a smart way to save.

The First Home Savings Account (FHSA) is a registered account that allows Canadian residents a way to save for their first home in a dedicated, tax-free savings account. Contributions are also tax deductible, potentially reducing the amount of income tax you need to pay.

## AM I ELIGIBLE FOR AN FHSA?

FHSAs are exclusively for first-time homebuyers residing in Canada. To qualify as a first-time homebuyer:

- You must be a Canadian resident between the ages of 18-71 at the time of application.
- You and/or your spouse or common-law partner must not have owned or co-owned a home anywhere in the world in the four years prior to opening the account.

## HOW DOES AN FHSA WORK?

Account holders can contribute up to \$8,000 per year to their FHSA. The lifetime FHSA contribution limit is \$40,000, but as with RRSPs, contribution limits can be carried over. For example, if you contribute \$5,000 in 2026, you can contribute \$11,000 in 2027.

FHSAs may remain open for a maximum of 15 years, or until you turn 71. Be careful not to overcontribute: if your account exceeds the annual \$8,000 limit or the lifetime maximum of \$40,000, a 1% monthly tax will apply until the balance returns to these limits. If any excess funds were initially transferred from an RRSP, these must also be moved back.

## »»» Did you know?

*As of early 2025, almost 740,000 Canadians had opened an FHSA, with an average balance of \$4,000 and an estimated cumulative value of \$2.79 billion.*

# Can more than one person in a household open an FHSA?

Any qualifying individual—whether single, married, or common-law—is eligible to open their own FHSA. That said, you can only contribute to your own account. You can gift another account holder with funds they can add to their account, but remember: any gifted amount cannot be deducted from the giver's income tax and the total limit of deductions the receiver can claim is \$8,000 per year, per person.

## HOW ARE EARLY FHSA WITHDRAWALS TAXED?

When you are withdrawing funds for your first home, timing is key. You must demonstrate that you or your partner have not acquired the home more than 30 days immediately before or after the withdrawal.

If you decide to make a withdrawal for any reason outside of purchasing or building a home or removing excess funds from the account to avoid the 1% tax penalty, you will be subject to an FHSA withholding tax. Like RRSP withdrawals, the amount is taxed both at the time of withdrawal and upon income tax filing.

If you do not buy a home during the account's lifetime, the unused savings can either be transferred into an RRSP tax-free or withdrawn as taxable income.

Housing affordability [remains challenging](#) for many Canadians due to numerous factors, including pricing outpacing wage growth, limited supply of lower-priced homes, and new development project cancellations. Registered accounts like FSAs are a great place to hold investments to get you one step closer to your dream home.

FSAs can hold cash or [qualified investments](#), including [REITs](#) and [renewable infrastructure funds](#). The advantage of including investments in your account vs. cash is that these investments have the potential to generate income within your FSA, accelerating how quickly you may be able to save, and ultimately unlock the door to your new home.



**First-time homebuyers are eligible to borrow up to \$60,000 from their RRSP through the [Home Buyers' Plan](#).** There is a minimum holding period of 90 days before you can borrow from your RRSP.

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# Next Steps

**RRSPs, TFSAs, LIRAs, RRIFs, RESPs, and FHSAs are all useful tools to help you achieve your financial goals.** Many investors employ a mix of these accounts to leverage tax advantages and, where applicable, benefit from government contributions.

No matter what registered accounts you choose, it's what's inside that counts. Private alternative investments, like [REITs](#) and [renewable infrastructure funds](#), can support steady growth in your registered accounts and potentially accelerate savings. They're also typically more sheltered from public market volatility, making them an attractive investment option.

## HOW CAN I LEVEL UP MY REGISTERED ACCOUNT SAVINGS WITH PRIVATE ALTERNATIVE INVESTING?

**RRSP** Holding private alternatives within your RRSP can help your savings grow faster while staying [tax sheltered](#)—so you're closer to the life you're saving for, whether it's worry-free retirement, your children's future, or the adventures you've always imagined.

**TFSA** Since these funds are built for both short-term and long-term goals, you can leverage private alternative investments to help avoid excessive market volatility as you save. Whether you're working toward your dream vacation or a major renovation on your home, combining tax-free earnings with private alternative investments could be a smart move for diversification, mitigating risk, and increased stability.

**LIRA** Maximize your company-sponsored pension funds by taking advantage of tax-sheltered earnings. By using long-term investment strategies within your LIRA, you can potentially earn tax-free on your pension funds until you're ready to retire, helping you get closer to the post-working life you've always dreamed of.

**RRIF** Take advantage of historically stable private alternatives in your RRIF to maximize your tax-sheltered earning potential. By diversifying your investments, you can help mitigate risk and get back to enjoying the retirement you worked so hard to achieve.

**RESP** Helping a young loved one achieve their education goals by opening an RESP for tax-sheltered earnings is a smart decision. Strategically diversifying the investments in the RESP with historically stable private alternative investments to potentially leverage steady, reliable earnings growth is even smarter.

**FHSA** Buying your first home might feel like a dream, but when you combine an FHSA with lower-volatility private investments, you can diversify your portfolio, help foster long-term financial stability, and achieve your dream sooner.

Whether you're one of the millions of Canadians who are already unlocking the value of registered accounts, or you're thinking of joining them, **Skyline offers private alternative investments with a proven track record of stable performance.**

These funds may help you accelerate savings in whichever registered accounts you choose. Skyline currently offers three private REITs, as well as a renewable infrastructure fund, all of which are registered-account eligible. These investments have demonstrated strong resilience amid market uncertainty and have provided a historical annualized return of 8-14% since inception.<sup>1</sup>



**Skyline Apartment REIT** is a portfolio of professionally managed multi-residential properties in secondary Canadian markets.



**Skyline Industrial REIT** is comprised of professionally managed light industrial properties along major Canadian transportation corridors, with a focus on logistics and warehousing.



**Skyline Retail REIT** is a portfolio of professionally managed retail properties in secondary and tertiary Canadian markets, with a focus on "everyday essentials" tenants, including grocery stores, banking institutions, and **pharmacies**.



**Skyline Clean Energy Fund** is a portfolio of professionally maintained renewable-energy-producing assets, including solar and biogas, across Canada.



By investing with Skyline, you can take advantage of portfolio diversification, historical stability, and potential tax advantages.



### Unlock More Value

Explore how Skyline Investments can help you reach **all of your savings** goals.

**SPEAK TO AN EXPERT >**

<sup>1</sup> 8-14% annualized return figure is since funds' inception. Full annualized return performance is as follows: Skyline Apartment REIT, 7.48% 1-year, 8.12% 3-year, 11.38% 5-year, 14.18% 10-year, 13.40% inception (June 1, 2006); Skyline Industrial REIT, 4.60% 1-year, 5.20% 3-year, 16.23% 5-year, 15.79% 10-year, 14.03% inception (January 10, 2012); Skyline Retail REIT, 8.26% 1-year, 7.76% 3-year, 10.18% 5-year, 12.34% 10-year, 11.68% inception (October 8, 2013); Skyline Clean Energy Fund, 9.01% 1-year, 9.16% 3-year, 9.26% 5-year, and 8.94% inception (May 3, 2018). Performance is for Class A of the funds and does not guarantee future results for Class F. All Skyline REIT's figures as at September 30, 2025. Skyline Clean Energy Fund's figures as at October 1, 2025.