



INDIVIDUAL TAX REFERENCE TABLE

2025 INDIVIDUAL TAX RATES (Federal & Alberta Rates)

| Taxable Income | Ordinary Income | Eligible Dividend | Non-Eligible Dividend | Capital Gain |
|------------------------|-----------------|-------------------|-----------------------|--------------|
| First \$57,375 | 22.50% | (0.88)% | 12.98% | 11.25% |
| \$ 57,376 to \$60,000 | 28.50% | 7.40% | 19.88% | 14.25% |
| \$60,001 to \$114,750 | 30.50% | 10.16% | 22.18% | 15.25% |
| \$114,751 to \$151,234 | 36.00% | 17.75% | 28.51% | 18.00% |
| \$151,235 to \$177,882 | 38.00% | 20.51% | 30.81% | 19.00% |
| \$177,883 to \$181,481 | 41.31% | 25.08% | 34.62% | 20.66% |
| \$181,482 to \$241,974 | 42.31% | 26.46% | 35.77% | 21.16% |
| \$241,975 to \$253,414 | 43.31% | 27.84% | 36.92% | 21.66% |
| \$253,415 to \$362,961 | 47.00% | 32.93% | 41.16% | 23.50% |
| \$362,962 + | 48.00% | 34.31% | 42.31% | 24.00% |

2026 INDIVIDUAL TAX RATES (Federal & Alberta Rates)

| Taxable Income | Ordinary Income | Eligible Dividend | Non-Eligible Dividend | Capital Gain |
|------------------------|-----------------|-------------------|-----------------------|--------------|
| First \$58,523 | 22.00% | (1.57)% | 12.41% | 11.00% |
| \$ 58,524 to \$61,200 | 28.50% | 7.40% | 19.88% | 14.25% |
| \$61,201 to \$117,045 | 30.50% | 10.16% | 22.18% | 15.25% |
| \$171,046 to \$154,259 | 36.00% | 17.75% | 28.51% | 18.00% |
| \$154,260 to \$181,440 | 38.00% | 20.51% | 30.81% | 19.00% |
| \$181,441 to \$185,111 | 41.29% | 25.05% | 34.59% | 20.65% |
| \$185,112 to \$246,813 | 42.29% | 26.43% | 35.74% | 21.15% |
| \$246,814 to \$258,482 | 43.29% | 27.81% | 36.89% | 21.65% |
| \$258,483 to \$370,220 | 47.00% | 32.93% | 41.16% | 23.50% |
| \$370,221 + | 48.00% | 34.31% | 42.31% | 24.00% |

BASIC PERSONAL EXEMPTION AMOUNT

| Year | Federal | Alberta |
|------|----------|----------|
| 2025 | \$16,129 | \$22,323 |
| 2026 | \$16,452 | \$22,769 |

CANADA PENSION PLAN

| Year | Maximum Pensionable Earnings | Basic Exemption | EE and ER Rate | EE and ER Maximum | Additional Maximum Pensionable Earnings (CPP 2) ¹ | CPP 2 Rate | CPP 2 EE and ER Maximum |
|------|------------------------------|-----------------|----------------|-------------------|--|------------|-------------------------|
| 2025 | \$71,300 | \$3,500 | 5.95% | \$4,034.10 | \$81,200 | 4.00% | \$396.00 |
| 2026 | \$74,600 | \$3,500 | 5.95% | \$4,230.45 | \$85,000 | 4.00% | \$416.00 |

1. CPP 2 rate will apply to income above the Maximum Pensionable Earnings limit up to the Additional Maximum Pensionable Earnings limit.

EMPLOYMENT INSURANCE RATES

| Year | Maximum Insurable Earnings | Employee Rate | Employee Maximum | Employer Rate | Employer Maximum |
|------|----------------------------|---------------|------------------|---------------|------------------|
| 2025 | \$65,700 | 1.63% | \$1,077.48 | 2.296% | \$1,508.47 |
| 2026 | \$68,900 | 1.64% | \$1,123.07 | 2.282% | \$1,572.30 |

AUTOMOTIVE ALLOWANCE RATES

| Year | Per KM Allowance | |
|------|------------------|---------------|
| | First 5,000km | Above 5,000km |
| 2025 | \$0.72/km | \$0.66/km |
| 2026 | \$0.73/km | \$0.67/km |

RRSP & TFSA LIMITS

| Year | RRSP Contribution Maximum ¹ | TFSA Contribution Maximum |
|------|--|---------------------------|
| 2025 | \$32,490 | \$7,000 |
| 2026 | \$33,810 | \$7,000 |

1. The annual RRSP contribution limit is 18% of the previous year's earned income up to these maximum contribution limits.