



RWA^{LLP}

CHARTERED PROFESSIONAL ACCOUNTANTS

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%
\$117,046 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	CPP2 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.