TAX RATE CARD // 2026

Personal tax rates for 2026

Tax on your next dollar of income in each province, with federal brackets and credits, as of May 2026.

Each rate shows the combined federal and provincial tax on your next dollar of income, including surtaxes and assuming you claim only the basic personal amount. Regular income includes salary, self-employment income and interest. Rates in brackets are negative. Capital-gains rates apply to the full gain, using a 50% inclusion rate.

RATES (%)

British Columbia

TAXABLE INCOME ($)	REGULAR INCOME	CAPITAL GAINS	ELIGIBLE DIVIDENDS	NON-ELIGIBLE DIVIDENDS
0–13,216	0.00	0.00	(37.29)	(12.63)
13,217–16,452	5.60	2.80	(29.56)	(6.19)
16,453–50,363	19.60	9.80	(10.24)	9.91
50,364–58,523	21.70	10.85	(7.34)	12.32
58,524–100,728	28.20	14.10	1.63	19.80
100,729–115,648	31.00	15.50	5.49	23.02
115,649–117,045	32.79	16.40	7.96	25.07
117,046–140,430	38.29	19.15	15.55	31.40
140,431–181,440	40.70	20.35	18.88	34.17
181,441–190,405	43.99	22.00	23.43	37.96
190,406–258,482	46.09	23.05	26.32	40.37
258,483–265,545	49.80	24.90	31.44	44.64
265,546 and over	53.50	26.75	36.54	48.89

Alberta

TAXABLE INCOME ($)	REGULAR INCOME	CAPITAL GAINS	ELIGIBLE DIVIDENDS	NON-ELIGIBLE DIVIDENDS
0–16,452	0.00	0.00	(31.93)	(12.90)
16,453–22,769	14.00	7.00	(12.61)	3.20
22,770–58,523	22.00	11.00	(1.57)	12.40
58,524–61,200	28.50	14.25	7.40	19.88
61,201–117,045	30.50	15.25	10.16	22.18
117,046–154,259	36.00	18.00	17.75	28.50
154,260–181,440	38.00	19.00	20.51	30.80
181,441–185,111	41.29	20.65	25.06	34.59
185,112–246,813	42.29	21.15	26.44	35.74
246,814–258,482	43.29	21.65	27.82	36.89
258,483–370,220	47.00	23.50	32.93	41.15
370,221 and over	48.00	24.00	34.31	42.30

Saskatchewan

TAXABLE INCOME ($)	REGULAR INCOME	CAPITAL GAINS	ELIGIBLE DIVIDENDS	NON-ELIGIBLE DIVIDENDS
0–16,452	0.00	0.00	(35.91)	(13.28)
16,453–20,381	14.00	7.00	(16.59)	2.82
20,382–54,532	24.50	12.25	(2.10)	14.89
54,533–58,523	26.50	13.25	0.66	17.19
58,524–117,045	33.00	16.50	9.63	24.67
117,046–155,805	38.50	19.25	17.22	30.99
155,806–181,440	40.50	20.25	19.98	33.29
181,441–258,482	43.79	21.90	24.53	37.08
258,483 and over	47.50	23.75	29.64	41.34

Manitoba

TAXABLE INCOME ($)	REGULAR INCOME	CAPITAL GAINS	ELIGIBLE DIVIDENDS	NON-ELIGIBLE DIVIDENDS
0–15,780	0.00	0.00	(31.77)	(11.29)
15,781–16,452	10.80	5.40	(16.86)	1.13
16,453–47,000	24.80	12.40	2.46	17.23
47,001–58,523	26.75	13.38	5.15	19.48
58,524–100,000	33.25	16.63	14.12	26.95
100,001–117,045	37.90	18.95	20.53	32.30
117,046–181,440	43.40	21.70	28.12	38.62
181,441–200,000	46.69	23.35	32.67	42.41
200,001–258,482	47.55	23.77	33.85	43.39
258,483–400,000	51.25	25.63	38.96	47.65
400,001 and over	50.40	25.20	37.78	46.67

FEDERAL BRACKETS, 2026	TAX AT THE START ($)	RATE ON THE EXCESS
0 to 58,523	0	14.00%
58,524 to 117,045	8,193	20.50%
117,046 to 181,440	20,190	26.00%
181,441 to 258,482	36,933	29.00%
258,483 and over	59,275	33.00%

FEDERAL CREDITS, 2026 (14%)	MAXIMUM AMOUNT ($)	MAXIMUM CREDIT ($)
Basic personal	16,452	2,303
Spouse or eligible dependant	16,452	2,303
Caregiver, infirm dependant 18+	8,773	1,228
Age 65 and over	9,208	1,289
Disability	10,341	1,448

Planning reference. Your tax depends on your province, income, deductions and credits. We can help you apply these figures.

Ontario

TAXABLE INCOME ($)	REGULAR INCOME	CAPITAL GAINS	ELIGIBLE DIVIDENDS	NON-ELIGIBLE DIVIDENDS
0–12,989	0.00	0.00	(34.53)	(13.82)
12,990–16,452	5.05	2.53	(27.56)	(8.01)
16,453–53,891	19.05	9.53	(8.24)	8.09
53,892–58,523	23.15	11.58	(2.58)	12.80
58,524–94,901	29.65	14.83	6.39	20.28
94,902–107,785	31.48	15.74	8.92	22.38
107,786–111,810	33.89	16.95	12.24	25.16
111,811–117,045	37.91	18.95	17.79	29.78
117,046–150,000	43.41	21.70	25.38	36.10
150,001–181,440	44.97	22.48	27.53	37.90
181,441–220,000	48.26	24.13	32.08	41.69
220,001–258,482	49.82	24.91	34.23	43.48
258,483 and over	**53.53**	**26.76**	**39.34**	**47.74**

Quebec

TAXABLE INCOME ($)	REGULAR INCOME	CAPITAL GAINS	ELIGIBLE DIVIDENDS	NON-ELIGIBLE DIVIDENDS
0–16,452	0.00	0.00	(33.45)	(12.60)
16,453–18,952	11.69	5.85	(17.32)	0.84
18,953–54,345	25.69	12.85	2.00	16.94
54,346–58,523	30.69	15.35	8.90	22.69
58,524–108,680	36.12	18.06	16.39	28.93
108,681–117,045	41.12	20.56	23.29	34.68
117,046–132,245	45.71	22.86	29.63	39.96
132,246–181,440	47.46	23.73	32.04	41.97
181,441–258,482	50.21	25.11	35.84	45.14
258,483 and over	**53.31**	**26.65**	**40.11**	**48.70**

New Brunswick

TAXABLE INCOME ($)	REGULAR INCOME	CAPITAL GAINS	ELIGIBLE DIVIDENDS	NON-ELIGIBLE DIVIDENDS
0–13,664	0.00	0.00	(40.05)	(13.55)
13,665–16,452	9.40	4.70	(27.08)	(2.74)
16,453–52,333	23.40	11.70	(7.76)	13.36
52,334–58,523	28.00	14.00	(1.41)	18.65
58,524–104,666	34.50	17.25	7.56	26.13
104,667–117,045	36.50	18.25	10.32	28.43
117,046–181,440	42.00	21.00	17.91	34.75
181,441–193,861	45.29	22.65	22.46	38.54
193,862–258,482	48.79	24.40	27.29	42.57
258,483 and over	**52.50**	**26.25**	**32.40**	**46.83**

Nova Scotia

TAXABLE INCOME ($)	REGULAR INCOME	CAPITAL GAINS	ELIGIBLE DIVIDENDS	NON-ELIGIBLE DIVIDENDS
0–11,932	0.00	0.00	(32.94)	(12.11)
11,933–16,452	8.79	4.40	(20.81)	(2.00)
16,453–30,995	22.79	11.40	(1.49)	14.10
30,996–58,523	28.95	14.48	7.01	21.18
58,524–61,991	35.45	17.73	15.98	28.66
61,992–97,417	37.17	18.59	18.35	30.64
97,418–117,045	38.00	19.00	19.50	31.59
117,046–157,124	43.50	21.75	27.09	37.92
157,125–181,440	47.00	23.50	31.92	41.94
181,441–258,482	50.29	25.15	36.47	45.73
258,483 and over	**54.00**	**27.00**	**41.58**	**49.99**

Prince Edward Island

TAXABLE INCOME ($)	REGULAR INCOME	CAPITAL GAINS	ELIGIBLE DIVIDENDS	NON-ELIGIBLE DIVIDENDS
0–15,000	0.00	0.00	(35.22)	(11.88)
15,001–16,452	9.50	4.75	(22.11)	(0.95)
16,453–33,928	23.50	11.75	(2.79)	15.15
33,929–58,523	27.47	13.74	2.69	19.71
58,524–65,820	33.97	16.99	11.66	27.19
65,821–106,890	37.10	18.55	15.98	30.79
106,891–117,045	38.12	19.06	17.39	31.96
117,046–142,520	43.62	21.81	24.98	38.28
142,521–181,440	45.00	22.50	26.88	39.87
181,441–200,000	48.29	24.15	31.43	43.66
200,001–258,482	49.29	24.65	32.81	44.81
258,483 and over	**53.00**	**26.50**	**37.92**	**49.07**

Newfoundland and Labrador

TAXABLE INCOME ($)	REGULAR INCOME	CAPITAL GAINS	ELIGIBLE DIVIDENDS	NON-ELIGIBLE DIVIDENDS
0–13,094	0.00	0.00	(29.42)	(14.06)
13,095–16,452	8.70	4.35	(17.42)	(4.06)
16,453–44,678	22.70	11.35	1.90	12.04
44,679–58,523	28.50	14.25	9.91	18.71
58,524–89,354	35.00	17.50	18.88	26.19
89,355–117,045	36.30	18.15	20.67	27.68
117,046–159,528	41.80	20.90	28.26	34.01
159,529–181,440	43.80	21.90	31.02	36.31
181,441–223,340	47.09	23.55	35.57	40.09
223,341–258,482	49.09	24.55	38.33	42.39
258,483–285,319	52.80	26.40	43.44	46.66
285,320–570,638	53.80	26.90	44.82	47.81
570,639–1,141,275	54.30	27.15	45.51	48.38
1,141,276 and over	**54.80**	**27.40**	**46.20**	**48.96**

OTHER FEDERAL CREDITS

Pension income	14% of up to $2,000, a credit of up to $280.
Medical expenses	14% of the amount above the lesser of 3% of net income and $2,890.
Tuition	14% of fees paid to a post-secondary institution.
Charitable donations	14% on the first $200, then 29%. 33% applies to the part of donations that matches income above $258,482. Donations are limited to 75% of net income.
Canada Pension Plan	14% of the base contributions. The enhanced contributions are deducted from income.
Employment insurance	14% of the premiums you paid.

Income and eligibility rules can reduce the personal credit amounts on page 1. The spouse amount also depends on your spouse's income.

ELIGIBLE DIVIDENDS YOU CAN RECEIVE WITH NO TAX ($)

Eligible Canadian dividends you can receive with no regular income tax, assuming no other income and only the basic personal and dividend tax credits.

British Columbia	80,755
Alberta	80,755
Saskatchewan	80,755
Manitoba	39,981
Ontario	80,755
Quebec	53,311
New Brunswick	80,755
Nova Scotia	35,140
Prince Edward Island	57,402
Newfoundland and Labrador	34,432

For federal tax, eligible dividends are grossed up by 38%. The enhanced federal credit is about 15.02% of the grossed-up amount.

RRSP AND TFSA LIMITS

YEAR	TFSA ($)	RRSP: 18% OF LAST YEAR'S EARNED INCOME, UP TO ($)
2025	7,000	32,490
2026	**7,000**	**33,810**
2027	Indexed	35,390

Annual limits are not your available contribution room.

PENSION PLAN CONTRIBUTIONS, 2026 ($)

LIMITS AND MAXIMUM CONTRIBUTIONS	CPP	QPP
Maximum pensionable earnings	74,600	74,600
Basic exemption	3,500	3,500
Maximum contributory earnings	71,100	71,100
Employee / employer (5.95%, 6.30%)	4,230.45	4,479.30
Self-employed (11.90%, 12.60%)	8,460.90	8,958.60
Additional band: $74,600–$85,000	10,400	10,400
Employee / employer (4.00%)	416	416
Self-employed (8.00%)	832	832

EMPLOYMENT INSURANCE, 2026

	OUTSIDE QUEBEC	QUEBEC
Maximum insurable earnings	$68,900	$68,900
Employee rate	1.63%	1.30%
Employer rate	2.28%	1.82%
Maximum employee premium	$1,123.07	$895.70
Maximum employer premium	$1,572.30	$1,253.98

Employer premiums are 1.4 times employee premiums.

TAX WITHHELD ON RRSP WITHDRAWALS

AMOUNT WITHDRAWN	OUTSIDE QUEBEC	QUEBEC
Up to $5,000	10%	19%
$5,001 to $15,000	20%	24%
Over $15,000	30%	29%