

2016

TAX FACTS AND TABLES

provided by



Rates current as of January 2017

Copyright 2017 by Tax Templates Inc.

Contents of this document may be reproduced with attribution.

All other rights reserved.

0. Index

1 - Personal Taxes	
1.1 - Personal Tax Credit Tables	5
1.2 - Personal Tax Rates and Brackets	6
1.3 - Maximum Combined Personal Rates	7
1.4 - Tax-Free Dividends	7
2 - Corporate Taxes	
2.1 - Federal, and Provincial/Territorial Tax Rates	8
2.2 - Combined Federal and Provincial/Territorial Tax Rates	9
2.3 - Net Cash Savings (Cost) of Paying Dividends from a Corporation	10
2.4 - Integration Summary	11
3 - Alberta	
3.1 - Personal Tax Table	12
3.2 - Marginal Tax Rates by Brackets	13
3.3A - Tax Integration for CCPCs (Investment, Dividends)	14
3.3B - Tax Integration for CCPCs (Capital gains, Business)	15
4 - British Columbia	
4.1 - Personal Tax Table	16
4.2 - Marginal Tax Rates by Brackets	17
4.3A - Tax Integration for CCPCs (Investment, Dividends)	18
4.3B - Tax Integration for CCPCs (Capital gains, Business)	19
5 - Manitoba	
5.1 - Personal Tax Table	20
5.2 - Marginal Tax Rates by Brackets	21
5.3A - Tax Integration for CCPCs (Investment, Dividends)	22
5.3B - Tax Integration for CCPCs (Capital gains, Business)	23
6 - New Brunswick	
6.1 - Personal Tax Table	24
6.2 - Marginal Tax Rates by Brackets	25
6.3A - Tax Integration for CCPCs (Investment, Dividends)	26
6.3B - Tax Integration for CCPCs (Capital gains, Business)	27
7 - Newfoundland and Labrador	
7.1 - Personal Tax Table	28
7.2 - Marginal Tax Rates by Brackets	29
7.3A - Tax Integration for CCPCs (Investment, Dividends)	30
7.3B - Tax Integration for CCPCs (Capital gains, Business)	31

0. Index

8 - Nova Scotia	
8.1 - Personal Tax Table	32
8.2 - Marginal Tax Rates by Brackets	33
8.3A - Tax Integration for CCPCs (Investment, Dividends)	34
8.3B - Tax Integration for CCPCs (Capital gains, Business)	35
9 - Northwest Territories	
9.1 - Personal Tax Table	36
9.2 - Marginal Tax Rates by Brackets	37
9.3A - Tax Integration for CCPCs (Investment, Dividends)	38
9.3B - Tax Integration for CCPCs (Capital gains, Business)	39
10 - Nunavut	
10.1 - Personal Tax Table	40
10.2 - Marginal Tax Rates by Brackets	41
10.3A - Tax Integration for CCPCs (Investment, Dividends)	42
10.3B - Tax Integration for CCPCs (Capital gains, Business)	43
11 - Ontario	
11.1 - Personal Tax Table	44
11.2 - Marginal Tax Rates by Brackets	45
11.3A - Tax Integration for CCPCs (Investment, Dividends)	46
11.3B - Tax Integration for CCPCs (Capital gains, Business)	47
12 - Prince Edward Island	
12.1 - Personal Tax Table	48
12.2 - Marginal Tax Rates by Brackets	49
12.3A - Tax Integration for CCPCs (Investment, Dividends)	50
12.3B - Tax Integration for CCPCs (Capital gains, Business)	51
13 - Saskatchewan	
13.1 - Personal Tax Table	52
13.2 - Marginal Tax Rates by Brackets	53
13.3A - Tax Integration for CCPCs (Investment, Dividends)	54
13.3B - Tax Integration for CCPCs (Capital gains, Business)	55
14 - Yukon Territories	
14.1 - Personal Tax Table	56
14.2 - Marginal Tax Rates by Brackets	57
14.3A - Tax Integration for CCPCs (Investment, Dividends)	58
14.3B - Tax Integration for CCPCs (Capital gains, Business)	59
Appendix - Tax tables for Newfoundland and Labrador prior to July 1, 2016	

1. Personal Taxes

1.1 - Personal Tax Credit Tables

	Federal	AB	BC	MB	NB	NL	NS
Basic personal amount	11,474	18,451	10,027	9,134	9,758	8,802	8,481
Spouse or common-law amount	11,474	18,451	8,586	9,134	8,286	7,192	8,481
Net income threshold			859		829	720	848
Infirm dependant amount (18+)	6,788	10,680	4,388	3,605	4,608	2,795	2,798
Net income threshold	6,807	7,056	6,989	5,115	6,539	6,007	5,683
Caregiver amount	4,667	10,681	4,387	3,605	4,609	2,795	4,898
Net income threshold	15,940	16,981	14,849	12,312	15,738	13,660	13,677
Age amount	7,125	5,141	4,497	3,728	4,765	5,619	4,141
Net income threshold	35,927	38,275	33,473	27,749	35,471	30,790	30,828
Adoption credit	15,453	12,619	15,453	10,000		11,878	
Pension income credit	2,000	1,421	1,000	1,000	1,000	1,000	1,173
Disability amount	8,001	14,232	7,521	6,180	7,900	5,939	7,341
Supplement if under 18	4,667	10,680	4,388	3,605	4,608	2,795	3,449
Medical expense threshold (max)	2,237	2,384	2,085	1,728	2,208	1,917	1,637
Education & textbook - full time	465	717	200	400	400	200	200
Education & textbook - part time	140	215	60	120	120	60	60
Indexing factor	1.30%	1.30%	0.90%		1.30%	0.40%	

	Federal	NT	NU	ON	PE	SK	YT
Basic personal amount	11,474	14,081	12,947	10,011	8,000	15,843	11,474
Spouse or common-law amount	11,474	14,081	12,947	8,500	6,795	15,843	11,474
Net income threshold				850	679	1,585	
Infirm dependant amount (18+)	6,788	4,668	4,668	4,719	2,446	9,334	6,788
Net income threshold	6,807	6,622	6,622	6,707	4,966	6,623	6,807
Caregiver amount	4,667	4,667	4,667	4,719	2,446	9,334	4,667
Net income threshold	15,940	15,940	15,940	16,143	11,953	15,940	15,940
Age amount	7,125	6,888	9,710	4,888	3,764	4,826	7,125
Net income threshold	35,927	35,927	35,927	36,387	28,019	35,927	35,927
Adoption credit	15,453			12,213			15,453
Pension income credit	2,000	1,000	2,000	1,384	1,000	1,000	2,000
Disability amount	8,001	11,419	12,947	8,088	6,890	9,334	8,001
Supplement if under 18	4,667	4,667	4,667	4,717	4,019	9,334	4,667
Medical expense threshold (max)	2,237	2,237	2,237	2,266	1,678	2,237	2,237
Education & textbook - full time	465	400	465	539	400	400	465
Education & textbook - part time	140	120	140	161	120	120	140
Indexing factor	1.30%	1.30%	1.30%	1.50%		1.30%	1.30%

This information is provided for broad illustrative purposes only, and is not warranted for accuracy or applicability to any particular situation.

1. Personal Taxes

1.2 - Personal Tax Rates and Brackets

Federal	
-	15.00%
45,282	20.50%
90,563	26.00%
140,388	29.00%
200,000	33.00%

Alberta	
-	10.00%
125,000	12.00%
150,000	13.00%
200,000	14.00%
300,000	15.00%

British Columbia	
-	5.06%
38,210	7.70%
76,421	10.50%
87,741	12.29%
106,543	14.70%

Manitoba	
-	10.80%
31,000	12.75%
67,000	17.40%

New Brunswick	
-	9.68%
40,492	14.82%
80,985	16.52%
131,664	17.84%
150,000	20.30%

Newfoundland and Labrador	
-	8.20%
35,148	13.50%
70,295	14.55%
125,500	15.80%
175,700	16.80%

Nova Scotia	
-	8.79%
29,590	14.95%
59,180	16.67%
93,000	17.50%
150,000	21.00%

Northwest Territories	
-	5.90%
41,011	8.60%
82,024	12.20%
133,353	14.05%

Nunavut	
-	4.00%
43,176	7.00%
86,351	9.00%
140,388	11.50%

Ontario	
-	5.05%
41,536	9.15%
83,075	11.16%
150,000	12.16%
220,000	13.16%

Prince Edward Island	
-	9.80%
31,984	13.80%
63,969	16.70%

Saskatchewan	
-	11.00%
44,601	13.00%
127,430	15.00%

Yukon	
-	6.40%
45,282	9.00%
90,563	10.90%
140,388	12.80%
500,000	15.00%

Surtax of 20.00% on Ontario tax over 4,484

Surtax of 36.00% on Ontario tax over 5,739

Surtax of 10.00% on PEI tax over 12,500

This information is provided for broad illustrative purposes only, and is not warranted for accuracy or applicability to any particular situation.

1. Personal Taxes

1.3 - Maximum Combined Personal Rates

Jurisdiction	Eligible dividends	Other than eligible dividends	Capital gains	Other income
AB	31.71%	40.25%	24.00%	48.00%
BC	31.30%	40.61%	23.85%	47.70%
MB	37.78%	45.74%	25.20%	50.40%
NB	34.20%	45.81%	26.65%	53.30%
NL	40.54%	41.86%	24.90%	49.80%
NS	41.58%	46.97%	27.00%	54.00%
NT	28.33%	35.72%	23.53%	47.05%
NU	33.08%	36.35%	22.25%	44.50%
ON	39.34%	45.30%	26.76%	53.53%
PE	34.22%	43.87%	25.69%	51.37%
SK	30.33%	39.91%	24.00%	48.00%
YT	24.81%	40.18%	24.00%	48.00%

1.4 - Tax-Free Dividends

Jurisdiction	Eligible dividends	Other than eligible dividends
AB	51,474	22,789
BC	51,474	22,709
MB	24,271	10,013
NB	51,474	19,493
NL	18,679	18,633
NS	30,508	14,671
NT	51,474	32,848
NU	51,474	32,848
ON	51,474	32,848
PE	45,318	14,359
SK	51,474	19,514
YT	51,474	19,253

This table assumes that only the dividend is earned, and includes federal and provincial/territorial taxes and surtaxes - reflecting basic personal amounts, dividend tax credits, and provincial tax rate reductions.

Includes the Manitoba Family Tax Benefit

Ontario Health Premium of \$600 on eligible dividends, and \$446 on other than eligible dividends applies

2. Corporate Taxes

2.1 Federal and Provincial/Territorial Tax Rates

Jurisdiction	SBD limit	Up to SBD limit	M&P rate	General rate
Federal	500,000	10.50%	15.00%	15.00%
AB	500,000	3.00%	12.00%	12.00%
BC	500,000	2.50%	11.00%	11.00%
MB	450,000	0.00%-12.00%	12.00%	12.00%
NB	500,000	3.62%	13.50%	13.50%
NL	500,000	3.00%	15.00%	15.00%
NS	350,000	3.00%-16.00%	16.00%	16.00%
NT	500,000	4.00%	11.50%	11.50%
NU	500,000	4.00%	12.00%	12.00%
ON	500,000	4.50%	10.00%	11.50%
PE	500,000	4.50%	16.00%	16.00%
SK	500,000	2.00%	10.00%	12.00%
YT	500,000	3.00%	1.50%-2.50%	15.00%

For a CCPC with a tax year of Jan 1 to Dec 31. Rates may vary for non-calendar tax years.

For Manitoba and Nova Scotia, the second rate represents the combined corporate tax between the provincial SBD limit and the Federal SBD limit.

The M&P rates for Yukon Territory represent the M&P rates up to the provincial SBD limit, and above the provincial SBD limit.

2. Corporate Taxes

2.2 Combined Federal and Provincial/Territorial Tax Rates

Jurisdiction	SBD limit	Up to SBD limit	M&P rate	General rate	CCPC investment income rate	Personal services business rate
AB	500,000	13.50%	27.00%	27.00%	50.67%	45.00%
BC	500,000	13.00%	26.00%	26.00%	49.67%	44.00%
MB	450,000	10.50%-22.50%	27.00%	27.00%	50.67%	45.00%
NB	500,000	14.12%	28.50%	28.50%	52.17%	46.50%
NL	500,000	13.50%	30.00%	30.00%	53.67%	48.00%
NS	350,000	13.50%-26.50%	31.00%	31.00%	54.67%	49.00%
NT	500,000	14.50%	26.50%	26.50%	50.17%	44.50%
NU	500,000	14.50%	27.00%	27.00%	50.67%	45.00%
ON	500,000	15.00%	25.00%	26.50%	50.17%	44.50%
PE	500,000	15.00%	31.00%	31.00%	54.67%	49.00%
SK	500,000	12.50%	25.00%	27.00%	50.67%	45.00%
YT	500,000	13.50%	12.00%-17.50%	30.00%	53.67%	48.00%

For a CCPC with a tax year of Jan 1 to Dec 31. Rates may vary for non-calendar tax years.

For Manitoba and Nova Scotia, the second rate represents the combined corporate tax between the provincial SBD limit and the Federal SBD limit.

The M&P rates for Yukon Territory represent the M&P rates up to the provincial SBD limit, and above the provincial SBD limit.

2. Corporate Taxes

2.3 Net Cash Savings (Cost) of Paying Dividends from a Corporation

Jurisdiction	2015 Eligible dividends			2016 Eligible dividends		
	Tax rate	Dividend refund	Savings (cost)	Tax rate	Dividend refund	Savings (cost)
AB	21.02%	33.33%	12.31%	31.71%	38.33%	6.62%
BC	28.68%	33.33%	4.65%	31.30%	38.33%	7.03%
MB	32.26%	33.33%	1.07%	37.78%	38.33%	0.55%
NB	38.27%	33.33%	(4.94%)	34.20%	38.33%	4.13%
NL	31.57%	33.33%	1.76%	40.54%	38.33%	(2.21%)
NS	36.06%	33.33%	(2.73%)	41.58%	38.33%	(3.25%)
NT	22.81%	33.33%	10.52%	28.33%	38.33%	10.00%
NU	27.56%	33.33%	5.77%	33.08%	38.33%	5.25%
ON	33.82%	33.33%	(0.49%)	39.34%	38.33%	(1.01%)
PE	28.70%	33.33%	4.63%	34.22%	38.33%	4.11%
SK	24.81%	33.33%	8.52%	30.33%	38.33%	8.00%
YT	19.29%	33.33%	14.04%	24.81%	38.33%	13.52%

Jurisdiction	2015 Other than eligible dividends			2016 Other than eligible dividends		
	Tax rate	Dividend refund	Savings (cost)	Tax rate	Dividend refund	Savings (cost)
AB	30.84%	33.33%	2.49%	40.25%	38.33%	(1.92%)
BC	37.99%	33.33%	(4.66%)	40.61%	38.33%	(2.28%)
MB	40.77%	33.33%	(7.44%)	45.74%	38.33%	(7.41%)
NB	46.89%	33.33%	(13.56%)	45.81%	38.33%	(7.48%)
NL	33.26%	33.33%	0.07%	41.86%	38.33%	(3.53%)
NS	41.87%	33.33%	(8.54%)	46.97%	38.33%	(8.64%)
NT	30.72%	33.33%	2.61%	35.72%	38.33%	2.61%
NU	31.19%	33.33%	2.14%	36.35%	38.33%	1.98%
ON	40.13%	33.33%	(6.80%)	45.30%	38.33%	(6.97%)
PE	38.74%	33.33%	(5.41%)	43.87%	38.33%	(5.54%)
SK	34.91%	33.33%	(1.58%)	39.91%	38.33%	(1.58%)
YT	35.18%	33.33%	(1.85%)	40.18%	38.33%	(1.85%)

Assumes taxpayer is subject to maximum marginal rate, and RDTOH balance is available

2. Corporate Taxes

2.4 Integration Summary

Jurisdiction	Tax cost (savings)					
	Other Canadian investment income	Eligible dividends	Other than eligible dividends	Net capital gains	Active Business Income - SBD -	Active Business Income - General -
AB	(4.20%)	-	-	(2.10%)	(0.31%)	(2.24%)
BC	(4.19%)	-	-	(2.10%)	(0.63%)	(1.65%)
MB	(6.19%)	-	-	(3.10%)	(1.04%)	(4.26%)
NB	(4.67%)	-	-	(2.33%)	(0.16%)	0.35%
NL	(6.52%)	-	-	(3.26%)	0.09%	(8.58%)
NS	(7.02%)	-	-	(3.51%)	(0.13%)	(5.69%)
NT	(1.20%)	-	-	(0.60%)	2.01%	(0.38%)
NU	(4.58%)	-	-	(2.29%)	(1.08%)	(6.68%)
ON	(2.44%)	-	-	(1.22%)	0.02%	(1.98%)
PE	(7.36%)	-	-	(3.68%)	(0.92%)	(3.24%)
SK	(3.93%)	-	-	(1.96%)	0.58%	(1.24%)
YT	(7.05%)	-	-	(3.53%)	(0.25%)	0.63%

Jurisdiction	Tax deferral					
	Other Canadian investment income	Eligible dividends	Other than eligible dividends	Net capital gains	Active Business Income - SBD -	Active Business Income - General -
AB	(2.67%)	(6.62%)	1.91%	(1.33%)	34.50%	21.00%
BC	(1.97%)	(7.03%)	2.28%	(0.98%)	34.70%	21.70%
MB	(0.27%)	(0.55%)	7.41%	(0.13%)	39.90%	23.40%
NB	1.13%	(4.14%)	7.48%	0.57%	39.18%	24.80%
NL	(3.87%)	2.21%	3.53%	(1.93%)	36.30%	19.80%
NS	(0.67%)	3.25%	8.64%	(0.33%)	40.50%	23.00%
NT	(3.12%)	(10.00%)	(2.62%)	(1.56%)	32.55%	20.55%
NU	(6.17%)	(5.25%)	(1.98%)	(3.08%)	30.00%	17.50%
ON	3.36%	1.01%	6.97%	1.68%	38.53%	27.03%
PE	(3.30%)	(4.11%)	5.53%	(1.65%)	36.37%	20.37%
SK	(2.67%)	(8.00%)	1.58%	(1.33%)	35.50%	21.00%
YT	(5.67%)	(13.52%)	1.84%	(2.83%)	34.50%	18.00%

For the 'Net capital gains' solution, capital dividends are assumed to be paid.

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

This information is provided for broad illustrative purposes only, and is not warranted for accuracy or applicability to any particular situation.

3. Alberta

3.1 Personal Tax Table

This table determines the taxes payable at various increments for different income types

Taxable income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
10,000	-	-	-	-
20,000	-	-	-	1,434
30,000	-	584	529	3,934
40,000	-	1,851	1,434	6,434
50,000	-	3,828	2,684	9,193
60,000	326 *	5,806	3,934	12,243
70,000	1,414 *	7,783	5,184	15,293
80,000	2,930 *	9,927	6,434	18,343
90,000	4,445 *	12,548	7,684	21,393
100,000	5,960 *	15,168	9,193	24,962
120,000	9,747 *	20,717	12,243	32,162
140,000	13,605	27,267	15,293	39,662
160,000	19,283	33,912	18,343	47,950
180,000	25,350	41,088	21,393	56,350
200,000	31,416	48,903	24,962	64,750
250,000	47,032	68,441	33,962	88,251
300,000	62,889	88,489	43,750	111,751
350,000	78,745	108,612	54,250	135,751
400,000	94,602	128,735	64,750	159,751
450,000	110,458	148,858	76,501	183,751
500,000	126,314	168,981	88,251	207,751

This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

** additional minimum tax applies*

3. Alberta

3.2 Marginal Tax Rates by Brackets

This table determines the marginal tax rate on the first and last dollars of income within tax brackets

	Eligible dividends		Other than eligible dividends	
	First dollar	Last dollar	First dollar	Last dollar
11,474	(0.03%)		5.24%	
18,451	(0.03%)		13.34%	
45,282	7.56%		19.77%	
90,563	15.15%		26.21%	
125,000	17.91%		28.55%	
140,388	22.05%		32.06%	
150,000	23.43%		33.23%	
200,000	30.33%		39.08%	
300,000	31.71%		40.25%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
11,474	7.50%		15.00%	
18,451	12.50%		25.00%	
45,282	15.25%		30.50%	
90,563	18.00%		36.00%	
125,000	19.00%		38.00%	
140,388	20.50%		41.00%	
150,000	21.00%		42.00%	
200,000	23.50%		47.00%	
300,000	24.00%		48.00%	

This table assumes that all income up to the bracket calculation is other income, and the marginal rates include federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

3. Alberta

3.3A Tax integration for CCPCs (Investment, Dividends)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Other Canadian investment income	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(4,800)	(3,171)	(4,025)
Net amount to the individual	5,200	6,829	5,975
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(800)	-	-
(Part I tax - refundable)	(3,067)	-	-
(Part IV tax)	-	(3,833)	(3,833)
(Provincial/territorial corporate tax)	(1,200)	-	-
Dividend refund	3,067	3,833	3,833
Available for distribution	8,000	10,000	10,000
(Tax payable by individual)	(3,220)	(3,171)	(4,025)
Net amount to the individual	4,780	6,829	5,976
Tax savings (cost) using corporation	(420)	-	-
Tax deferral advantage (cost)	(267)	(662)	191
RDTOH ending balance	-	-	-

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

3. Alberta

3.3B Tax integration for CCPCs (Capital gains, Business)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Net capital gains	Active Business Income - SBD	Active Business Income - General
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(2,400)	(4,800)	(4,800)
Net amount to the individual	7,600	5,200	5,200
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(400)	(1,050)	(1,500)
(Part I tax - refundable)	(1,533)	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(600)	(300)	(1,200)
Dividend refund	1,533	-	-
Available for distribution	9,000	8,650	7,300
(Tax payable by individual)	(1,610)	(3,481)	(2,324)
Net amount to the individual	7,390	5,169	4,976
Tax savings (cost) using corporation	(210)	(31)	(224)
Tax deferral advantage (cost)	(133)	3,450	2,100
RDTOH ending balance	-	-	-

For the 'Net capital gains' solution, capital dividends of 5,000 are assumed to paid.

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

4. British Columbia

4.1 Personal Tax Table

This table determines the taxes payable at various increments for different income types

Taxable income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
10,000	-	-	-	-
20,000	-	-	-	1,369
30,000	-	402	529	3,731
40,000	-	1,389	1,369	5,842
50,000	-	3,168	2,550	8,372
60,000	326 *	4,948	3,731	11,192
70,000	1,414 *	6,881	4,793	14,012
80,000	2,930 *	9,260	5,842	16,933
90,000	4,445 *	12,220	6,977	20,072
100,000	5,960 *	15,432	8,372	23,871
120,000	9,747 *	21,916	11,192	31,853
140,000	14,891	29,101	14,012	39,993
160,000	20,880	36,287	16,933	48,721
180,000	27,139	43,897	20,072	57,461
200,000	33,399	52,019	23,871	66,201
250,000	49,048	72,323	33,888	90,052
300,000	64,698	92,628	44,351	113,902
350,000	80,347	112,932	55,276	137,752
400,000	95,996	133,237	66,201	161,602
450,000	111,646	153,541	78,127	185,452
500,000	127,295	173,845	90,052	209,302

This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

** additional minimum tax applies*

4. British Columbia

4.2 Marginal Tax Rates by Brackets

This table determines the marginal tax rate on the first and last dollars of income within tax brackets

	Eligible dividends		Other than eligible dividends	
	First dollar	Last dollar	First dollar	Last dollar
10,027	-		-	
11,474	(0.03%)	(6.84%)	5.24%	8.27%
38,210	(3.20%)		11.36%	
45,282	4.39%		17.79%	
76,421	8.25%		21.07%	
87,741	10.72%		23.16%	
90,563	18.31%		29.60%	
106,543	21.64%		32.42%	
140,388	25.78%		35.93%	
200,000	31.30%		40.61%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
10,027	-		-	
11,474	7.50%	10.03%	15.00%	20.06%
38,210	11.35%		22.70%	
45,282	14.10%		28.20%	
76,421	15.50%		31.00%	
87,741	16.40%		32.79%	
90,563	19.14%		38.29%	
106,543	20.35%		40.70%	
140,388	21.85%		43.70%	
200,000	23.85%		47.70%	

This table assumes that all income up to the bracket calculation is other income, and the marginal rates include federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

4. British Columbia

4.3A Tax integration for CCPCs (Investment, Dividends)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Other Canadian investment income	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(4,770)	(3,130)	(4,061)
Net amount to the individual	5,230	6,870	5,939
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(800)	-	-
(Part I tax - refundable)	(3,067)	-	-
(Part IV tax)	-	(3,833)	(3,833)
(Provincial/territorial corporate tax)	(1,100)	-	-
Dividend refund	3,067	3,833	3,833
Available for distribution	8,100	10,000	10,000
(Tax payable by individual)	(3,289)	(3,130)	(4,061)
Net amount to the individual	4,810	6,870	5,939
Tax savings (cost) using corporation	(420)	-	-
Tax deferral advantage (cost)	(197)	(703)	228
RDTOH ending balance	-	-	-

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

4. British Columbia

4.3B Tax integration for CCPCs (Capital gains, Business)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Net capital gains	Active Business Income - SBD	Active Business Income - General
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(2,385)	(4,770)	(4,770)
Net amount to the individual	7,615	5,230	5,230
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(400)	(1,050)	(1,500)
(Part I tax - refundable)	(1,533)	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(550)	(250)	(1,100)
Dividend refund	1,533	-	-
Available for distribution	9,050	8,700	7,400
(Tax payable by individual)	(1,645)	(3,533)	(2,335)
Net amount to the individual	7,406	5,167	5,065
Tax savings (cost) using corporation	(209)	(63)	(165)
Tax deferral advantage (cost)	(98)	3,470	2,170
RDTOH ending balance	-	-	-

For the 'Net capital gains' solution, capital dividends of 5,000 are assumed to paid.

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

5. Manitoba

5.1 Personal Tax Table

This table determines the taxes payable at various increments for different income types

Taxable income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
10,000	-	76	-	-
20,000	-	1,357	-	2,424
30,000	376	2,609	1,085	5,032
40,000	1,031	4,467	2,424	7,788
50,000	1,780	7,035	3,742	10,822
60,000	3,402 *	9,751	5,032	14,147
70,000	5,788 *	12,863	6,400	17,612
80,000	8,601 *	16,142	7,788	21,402
90,000	11,413 *	19,897	9,175	25,192
100,000	14,226 *	23,652	10,822	29,501
120,000	20,607 *	31,162	14,147	38,181
140,000	27,059	39,374	17,612	46,861
160,000	34,345	47,586	21,402	56,129
180,000	41,902	56,223	25,192	65,409
200,000	49,459	65,371	29,501	74,689
250,000	68,351	88,242	40,351	99,889
300,000	87,243	111,112	51,489	125,089
350,000	106,136	133,983	63,089	150,289
400,000	125,028	156,853	74,689	175,489
450,000	143,920	179,724	87,289	200,689
500,000	162,813	202,594	99,889	225,889

This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

** additional minimum tax applies*

Includes the Manitoba Family Tax Benefit

5. Manitoba

5.2 Marginal Tax Rates by Brackets

This table determines the marginal tax rate on the first and last dollars of income within tax brackets

	Eligible dividends		Other than eligible dividends	
	First dollar	Last dollar	First dollar	Last dollar
9,134	-	5.21%	-	12.86%
11,474	5.18%	3.84%	18.10%	16.96%
31,000	6.53%		19.24%	
45,282	14.12%		25.68%	
67,000	20.53%		31.12%	
90,563	28.12%		37.55%	
140,388	32.26%		41.06%	
200,000	37.78%		45.74%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
9,134	-	5.89%	-	11.77%
11,474	13.39%	12.90%	26.77%	25.80%
31,000	13.87%		27.75%	
45,282	16.63%		33.25%	
67,000	18.95%		37.90%	
90,563	21.70%		43.40%	
140,388	23.20%		46.40%	
200,000	25.20%		50.40%	

This table assumes that all income up to the bracket calculation is other income, and the marginal rates include federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

Includes the Manitoba Family Tax Benefit

This information is provided for broad illustrative purposes only, and is not warranted for accuracy or applicability to any particular situation.

5. Manitoba

5.3A Tax integration for CCPCs (Investment, Dividends)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Other Canadian investment income	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(5,040)	(3,778)	(4,574)
Net amount to the individual	4,960	6,222	5,426
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(800)	-	-
(Part I tax - refundable)	(3,067)	-	-
(Part IV tax)	-	(3,833)	(3,833)
(Provincial/territorial corporate tax)	(1,200)	-	-
Dividend refund	3,067	3,833	3,833
Available for distribution	8,000	10,000	10,000
(Tax payable by individual)	(3,659)	(3,778)	(4,574)
Net amount to the individual	4,340	6,222	5,426
Tax savings (cost) using corporation	(620)	-	-
Tax deferral advantage (cost)	(27)	(55)	741
RDTOH ending balance	-	-	-

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

5. Manitoba

5.3B Tax integration for CCPCs (Capital gains, Business)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Net capital gains	Active Business Income - SBD	Active Business Income - General
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(2,520)	(5,040)	(5,040)
Net amount to the individual	7,480	4,960	4,960
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(400)	(1,050)	(1,500)
(Part I tax - refundable)	(1,533)	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(600)	-	(1,200)
Dividend refund	1,533	-	-
Available for distribution	9,000	8,950	7,300
(Tax payable by individual)	(1,830)	(4,094)	(2,766)
Net amount to the individual	7,171	4,856	4,534
Tax savings (cost) using corporation	(309)	(104)	(426)
Tax deferral advantage (cost)	(13)	3,990	2,340
RDTOH ending balance	-	-	-

For the 'Net capital gains' solution, capital dividends of 5,000 are assumed to paid.

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

6. New Brunswick

6.1 Personal Tax Table

This table determines the taxes payable at various increments for different income types

Taxable income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
10,000	-	-	-	-
20,000	-	54	-	1,750
30,000	-	1,113	529	4,518
40,000	-	2,672	1,750	7,206
50,000	-	5,149	3,134	10,423
60,000	326 *	7,626	4,518	13,955
70,000	1,414 *	10,119	5,902	17,487
80,000	2,930 *	12,963	7,206	21,019
90,000	4,445 *	16,282	8,672	24,704
100,000	5,960 *	19,602	10,423	28,925
120,000	11,177 *	26,356	13,955	37,429
140,000	16,912	34,346	17,487	46,043
160,000	23,480	42,572	21,019	55,645
180,000	30,319	51,222	24,704	65,505
200,000	37,159	60,384	28,925	75,365
250,000	54,257	83,289	39,555	102,015
300,000	71,355	106,193	50,715	128,665
350,000	88,454	129,098	63,040	155,315
400,000	105,552	152,003	75,365	181,965
450,000	122,650	174,907	88,690	208,615
500,000	139,749	197,812	102,015	235,265

This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

** additional minimum tax applies*

6. New Brunswick

6.2 Marginal Tax Rates by Brackets

This table determines the marginal tax rate on the first and last dollars of income within tax brackets

	Eligible dividends		Other than eligible dividends	
	First dollar	Last dollar	First dollar	Last dollar
9,758	-		-	
11,474	(0.03%)	(5.30%)	5.24%	12.32%
40,492	1.79%		18.34%	
45,282	9.38%		24.77%	
80,985	11.73%		26.76%	
90,563	19.32%		33.20%	
131,664	21.14%		34.74%	
140,388	25.28%		38.25%	
150,000	28.68%		41.13%	
200,000	34.20%		45.81%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
9,758	-		-	
11,474	7.50%	12.34%	15.00%	24.68%
40,492	14.91%		29.82%	
45,282	17.66%		35.32%	
80,985	18.51%		37.02%	
90,563	21.26%		42.52%	
131,664	21.92%		43.84%	
140,388	23.42%		46.84%	
150,000	24.65%		49.30%	
200,000	26.65%		53.30%	

This table assumes that all income up to the bracket calculation is other income, and the marginal rates include federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

6. New Brunswick

6.3A Tax integration for CCPCs (Investment, Dividends)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Other Canadian investment income	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(5,330)	(3,420)	(4,581)
Net amount to the individual	4,670	6,580	5,419
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(800)	-	-
(Part I tax - refundable)	(3,067)	-	-
(Part IV tax)	-	(3,833)	(3,833)
(Provincial/territorial corporate tax)	(1,350)	-	-
Dividend refund	2,973	3,833	3,833
Available for distribution	7,756	10,000	10,000
(Tax payable by individual)	(3,553)	(3,420)	(4,581)
Net amount to the individual	4,203	6,581	5,419
Tax savings (cost) using corporation	(467)	-	-
Tax deferral advantage (cost)	113	(414)	748
RDTOH ending balance	93	-	-

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

6. New Brunswick

6.3B Tax integration for CCPCs (Capital gains, Business)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Net capital gains	Active Business Income - SBD	Active Business Income - General
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(2,665)	(5,330)	(5,330)
Net amount to the individual	7,335	4,670	4,670
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(400)	(1,050)	(1,500)
(Part I tax - refundable)	(1,533)	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(675)	(362)	(1,350)
Dividend refund	1,487	-	-
Available for distribution	8,879	8,588	7,150
(Tax payable by individual)	(1,777)	(3,934)	(2,445)
Net amount to the individual	7,102	4,654	4,705
Tax savings (cost) using corporation	(233)	(16)	35
Tax deferral advantage (cost)	57	3,918	2,480
RDTOH ending balance	47	-	-

For the 'Net capital gains' solution, capital dividends of 5,000 are assumed to paid.

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

7. Newfoundland and Labrador

7.1 Personal Tax Table

This table determines the taxes payable at various increments for different income types

Taxable income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
10,000	-	-	-	-
20,000	51	331	-	1,606
30,000	769	928	529	4,517
40,000	1,886	2,553	1,606	7,094
50,000	3,004	4,891	3,357	10,203
60,000	4,579 *	7,228	4,517	13,603
70,000	6,931 *	9,688	5,677	17,003
80,000	9,709 *	12,315	7,094	20,505
90,000	12,487 *	15,419	8,519	24,010
100,000	15,420 *	18,523	10,203	28,035
120,000	22,077 *	24,916	13,603	36,145
140,000	28,982	32,118	17,003	44,436
160,000	36,819	39,436	20,505	53,384
180,000	44,928	47,297	24,010	62,387
200,000	53,037	55,669	28,035	71,547
250,000	73,309	76,599	38,172	96,448
300,000	93,582	97,529	48,904	121,348
350,000	113,854	118,460	60,104	146,248
400,000	134,126	139,390	71,547	171,148
450,000	154,399	160,320	83,998	196,048
500,000	174,671	181,251	96,448	220,948

This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

** additional minimum tax applies*

7. Newfoundland and Labrador

7.2 Marginal Tax Rates by Brackets

This table determines the marginal tax rate on the first and last dollars of income within tax brackets

	Eligible dividends		Other than eligible dividends	
	First dollar	Last dollar	First dollar	Last dollar
8,802	-		-	
11,474	(0.03%)	3.84%	5.24%	10.74%
35,148	11.15%		16.94%	
45,282	18.74%		23.37%	
70,295	20.19%		24.60%	
90,563	27.78%		31.04%	
125,500	29.50%		32.50%	
140,388	33.64%		36.01%	
175,700	35.02%		37.18%	
200,000	40.54%		41.86%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
8,802	-		-	
11,474	7.50%	11.60%	15.00%	23.20%
35,148	14.25%		28.50%	
45,282	17.00%		34.00%	
70,295	17.52%		35.05%	
90,563	20.27%		40.55%	
125,500	20.90%		41.80%	
140,388	22.40%		44.80%	
175,700	22.90%		45.80%	
200,000	24.90%		49.80%	

This table assumes that all income up to the bracket calculation is other income, and the marginal rates include federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

7. Newfoundland and Labrador

7.3A Tax integration for CCPCs (Investment, Dividends)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Other Canadian investment income	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(4,980)	(4,054)	(4,186)
Net amount to the individual	5,020	5,946	5,814
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(800)	-	-
(Part I tax - refundable)	(3,067)	-	-
(Part IV tax)	-	(3,833)	(3,833)
(Provincial/territorial corporate tax)	(1,500)	-	-
Dividend refund	2,880	3,833	3,833
Available for distribution	7,513	10,000	10,000
(Tax payable by individual)	(3,145)	(4,054)	(4,186)
Net amount to the individual	4,368	5,946	5,814
Tax savings (cost) using corporation	(652)	-	-
Tax deferral advantage (cost)	(387)	221	353
RDTOH ending balance	186	-	-

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

7. Newfoundland and Labrador

7.3B Tax integration for CCPCs (Capital gains, Business)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Net capital gains	Active Business Income - SBD	Active Business Income - General
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(2,490)	(4,980)	(4,980)
Net amount to the individual	7,510	5,020	5,020
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(400)	(1,050)	(1,500)
(Part I tax - refundable)	(1,533)	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(750)	(300)	(1,500)
Dividend refund	1,440	-	-
Available for distribution	8,757	8,650	7,000
(Tax payable by individual)	(1,573)	(3,621)	(2,838)
Net amount to the individual	7,184	5,029	4,162
Tax savings (cost) using corporation	(326)	9	(858)
Tax deferral advantage (cost)	(193)	3,630	1,980
RDTOH ending balance	93	-	-

For the 'Net capital gains' solution, capital dividends of 5,000 are assumed to be paid.

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

8. Nova Scotia

8.1 Personal Tax Table

This table determines the taxes payable at various increments for different income types

Taxable income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
10,000	-	-	-	-
20,000	-	532	-	2,241
30,000	-	1,510	802	4,696
40,000	799	3,328	2,241	7,691
50,000	1,810	5,855	3,481	10,945
60,000	3,215 *	8,572	4,696	14,504
70,000	5,412 *	11,300	6,193	18,221
80,000	8,121 *	14,200	7,691	21,938
90,000	10,830 *	17,669	9,188	25,655
100,000	13,539 *	21,138	10,945	29,949
120,000	20,259 *	28,075	14,504	38,649
140,000	27,470	36,198	18,221	47,349
160,000	35,515	44,657	21,938	56,987
180,000	43,831	53,540	25,655	66,987
200,000	52,147	62,934	29,949	76,987
250,000	72,937	86,421	40,824	103,987
300,000	93,726	109,908	51,987	130,987
350,000	114,516	133,395	64,487	157,987
400,000	135,306	156,881	76,987	184,987
450,000	156,096	180,368	90,487	211,987
500,000	176,886	203,855	103,987	238,987

This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

** additional minimum tax applies*

8. Nova Scotia

8.2 Marginal Tax Rates by Brackets

This table determines the marginal tax rate on the first and last dollars of income within tax brackets

	Eligible dividends		Other than eligible dividends	
	First dollar	Last dollar	First dollar	Last dollar
8,481	-		-	
11,474	(0.03%)		5.24%	11.63%
29,590	8.39%		18.84%	
45,282	15.98%		25.27%	
59,180	18.35%		27.28%	
90,563	25.94%		33.72%	
93,000	27.09%		34.69%	
140,388	31.23%		38.20%	
150,000	36.06%		42.29%	
200,000	41.58%		46.97%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
8,481	-		-	
11,474	7.50%	11.89%	15.00%	23.79%
29,590	14.98%		29.95%	
45,282	17.73%		35.45%	
59,180	18.59%		37.17%	
90,563	21.33%		42.67%	
93,000	21.75%		43.50%	
140,388	23.25%		46.50%	
150,000	25.00%		50.00%	
200,000	27.00%		54.00%	

This table assumes that all income up to the bracket calculation is other income, and the marginal rates include federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

8. Nova Scotia

8.3A Tax integration for CCPCs (Investment, Dividends)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Other Canadian investment income	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(5,400)	(4,158)	(4,697)
Net amount to the individual	4,600	5,842	5,303
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(800)	-	-
(Part I tax - refundable)	(3,067)	-	-
(Part IV tax)	-	(3,833)	(3,833)
(Provincial/territorial corporate tax)	(1,600)	-	-
Dividend refund	2,818	3,833	3,833
Available for distribution	7,351	10,000	10,000
(Tax payable by individual)	(3,453)	(4,158)	(4,697)
Net amount to the individual	3,898	5,842	5,303
Tax savings (cost) using corporation	(702)	-	-
Tax deferral advantage (cost)	(67)	325	864
RDTOH ending balance	249	-	-

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

8. Nova Scotia

8.3B Tax integration for CCPCs (Capital gains, Business)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Net capital gains	Active Business Income - SBD	Active Business Income - General
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(2,700)	(5,400)	(5,400)
Net amount to the individual	7,300	4,600	4,600
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(400)	(1,050)	(1,500)
(Part I tax - refundable)	(1,533)	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(800)	(300)	(1,600)
Dividend refund	1,409	-	-
Available for distribution	8,676	8,650	6,900
(Tax payable by individual)	(1,727)	(4,063)	(2,869)
Net amount to the individual	6,949	4,587	4,031
Tax savings (cost) using corporation	(351)	(13)	(569)
Tax deferral advantage (cost)	(33)	4,050	2,300
RDTOH ending balance	124	-	-

For the 'Net capital gains' solution, capital dividends of 5,000 are assumed to paid.

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

9. Northwest Territories

9.1 Personal Tax Table

This table determines the taxes payable at various increments for different income types

Taxable income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
10,000	-	-	-	-
20,000	-	-	-	1,628
30,000	-	-	583	3,718
40,000	-	458	1,628	5,808
50,000	-	1,625	2,673	8,400
60,000	326 *	2,793	3,718	11,310
70,000	1,414 *	4,152	4,763	14,220
80,000	2,930 *	6,208	5,808	17,130
90,000	4,445 *	8,744	6,961	20,327
100,000	5,960 *	11,280	8,400	24,117
120,000	9,747 *	16,483	11,310	31,757
140,000	13,605	22,691	14,220	39,520
160,000	18,296	28,898	17,130	48,118
180,000	23,259	35,531	20,327	56,728
200,000	28,221	42,674	24,117	65,338
250,000	42,067	60,533	33,667	88,863
300,000	56,233	78,392	43,813	112,388
350,000	70,399	96,251	54,575	135,913
400,000	84,565	114,110	65,338	159,438
450,000	98,731	131,970	77,101	182,963
500,000	112,896	149,829	88,863	206,488

This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

** additional minimum tax applies*

9. Northwest Territories

9.2 Marginal Tax Rates by Brackets

This table determines the marginal tax rate on the first and last dollars of income within tax brackets

	Eligible dividends		Other than eligible dividends	
	First dollar	Last dollar	First dollar	Last dollar
11,474	(0.03%)		5.24%	
14,081	(7.76%)		5.12%	
41,011	(4.03%)		8.28%	
45,282	3.56%		14.72%	
82,024	8.53%		18.93%	
90,563	16.12%		25.36%	
133,353	18.67%		27.53%	
140,388	22.81%		31.04%	
200,000	28.33%		35.72%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
11,474	7.50%		15.00%	
14,081	10.45%		20.90%	
41,011	11.80%		23.60%	
45,282	14.55%		29.10%	
82,024	16.35%		32.70%	
90,563	19.10%		38.20%	
133,353	20.03%		40.05%	
140,388	21.52%		43.05%	
200,000	23.52%		47.05%	

This table assumes that all income up to the bracket calculation is other income, and the marginal rates include federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

9. Northwest Territories

9.3A Tax integration for CCPCs (Investment, Dividends)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Other Canadian investment income	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(4,705)	(2,833)	(3,572)
Net amount to the individual	5,295	7,167	6,428
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(800)	-	-
(Part I tax - refundable)	(3,067)	-	-
(Part IV tax)	-	(3,833)	(3,833)
(Provincial/territorial corporate tax)	(1,150)	-	-
Dividend refund	3,067	3,833	3,833
Available for distribution	8,050	10,000	10,000
(Tax payable by individual)	(2,875)	(2,833)	(3,572)
Net amount to the individual	5,174	7,167	6,429
Tax savings (cost) using corporation	(121)	-	-
Tax deferral advantage (cost)	(312)	(1,000)	(262)
RDTOH ending balance	-	-	-

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

9. Northwest Territories

9.3B Tax integration for CCPCs (Capital gains, Business)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Net capital gains	Active Business Income - SBD	Active Business Income - General
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(2,353)	(4,705)	(4,705)
Net amount to the individual	7,648	5,295	5,295
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(400)	(1,050)	(1,500)
(Part I tax - refundable)	(1,533)	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(575)	(400)	(1,150)
Dividend refund	1,533	-	-
Available for distribution	9,025	8,550	7,350
(Tax payable by individual)	(1,438)	(3,054)	(2,093)
Net amount to the individual	7,588	5,496	5,257
Tax savings (cost) using corporation	(60)	201	(38)
Tax deferral advantage (cost)	(156)	3,255	2,055
RDTOH ending balance	-	-	-

For the 'Net capital gains' solution, capital dividends of 5,000 are assumed to paid.

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

10. Nunavut

10.1 Personal Tax Table

This table determines the taxes payable at various increments for different income types

Taxable income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
10,000	-	-	-	-
20,000	-	-	-	1,561
30,000	-	-	611	3,461
40,000	-	559	1,561	5,361
50,000	-	2,205	2,511	7,725
60,000	326 *	3,851	3,461	10,475
70,000	1,414 *	5,497	4,411	13,225
80,000	3,242 *	7,455	5,361	15,975
90,000	5,239 *	9,978	6,366	18,798
100,000	7,236 *	12,502	7,725	22,267
120,000	12,617 *	17,550	10,475	29,267
140,000	18,128	23,884	13,225	36,267
160,000	24,473	30,218	15,975	44,346
180,000	31,088	36,976	18,798	52,446
200,000	37,704	44,246	22,267	60,546
250,000	54,244	62,421	31,017	82,796
300,000	70,783	80,596	40,296	105,046
350,000	87,322	98,771	50,421	127,296
400,000	103,862	116,946	60,546	149,546
450,000	120,401	135,121	71,671	171,796
500,000	136,941	153,296	82,796	194,046

This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

** additional minimum tax applies*

10. Nunavut

10.2 Marginal Tax Rates by Brackets

This table determines the marginal tax rate on the first and last dollars of income within tax brackets

	Eligible dividends		Other than eligible dividends	
	First dollar	Last dollar	First dollar	Last dollar
11,474	(0.03%)		5.24%	
12,947	(2.11%)		6.51%	
43,176	2.03%		10.02%	
45,282	9.62%		16.46%	
86,351	12.38%		18.80%	
90,563	19.97%		25.23%	
140,388	27.56%		31.67%	
200,000	33.08%		36.35%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
11,474	7.50%		15.00%	
12,947	9.50%		19.00%	
43,176	11.00%		22.00%	
45,282	13.75%		27.50%	
86,351	14.75%		29.50%	
90,563	17.50%		35.00%	
140,388	20.25%		40.50%	
200,000	22.25%		44.50%	

This table assumes that all income up to the bracket calculation is other income, and the marginal rates include federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

10. Nunavut

10.3A Tax integration for CCPCs (Investment, Dividends)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Other Canadian investment income	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(4,450)	(3,308)	(3,635)
Net amount to the individual	5,550	6,692	6,365
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(800)	-	-
(Part I tax - refundable)	(3,067)	-	-
(Part IV tax)	-	(3,833)	(3,833)
(Provincial/territorial corporate tax)	(1,200)	-	-
Dividend refund	3,067	3,833	3,833
Available for distribution	8,000	10,000	10,000
(Tax payable by individual)	(2,908)	(3,308)	(3,635)
Net amount to the individual	5,092	6,692	6,365
Tax savings (cost) using corporation	(458)	-	-
Tax deferral advantage (cost)	(617)	(525)	(198)
RDTOH ending balance	-	-	-

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

10. Nunavut

10.3B Tax integration for CCPCs (Capital gains, Business)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Net capital gains	Active Business Income - SBD	Active Business Income - General
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(2,225)	(4,450)	(4,450)
Net amount to the individual	7,775	5,550	5,550
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(400)	(1,050)	(1,500)
(Part I tax - refundable)	(1,533)	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(600)	(400)	(1,200)
Dividend refund	1,533	-	-
Available for distribution	9,000	8,550	7,300
(Tax payable by individual)	(1,454)	(3,108)	(2,418)
Net amount to the individual	7,546	5,442	4,882
Tax savings (cost) using corporation	(229)	(108)	(668)
Tax deferral advantage (cost)	(308)	3,000	1,750
RDTOH ending balance	-	-	-

For the 'Net capital gains' solution, capital dividends of 5,000 are assumed to paid.

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

11. Ontario

11.1 Personal Tax Table

This table determines the taxes payable at various increments for different income types

Taxable income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
10,000	-	-	-	-
20,000	300	204	-	1,783
30,000	450	300	571	4,088
40,000	600	908	1,783	6,243
50,000	600	2,863	3,086	9,005
60,000	1,076 *	4,599	4,088	11,970
70,000	2,164 *	6,646	5,091	14,935
80,000	3,680 *	9,315	6,243	18,176
90,000	5,384 *	12,661	7,388	21,643
100,000	7,922 *	16,008	9,005	25,953
120,000	13,997 *	22,700	11,970	34,635
140,000	20,331	30,311	14,935	43,317
160,000	27,660	38,071	18,176	52,743
180,000	35,529	46,405	21,643	62,337
200,000	43,398	55,319	25,953	71,931
250,000	63,069	77,971	36,806	98,535
300,000	82,741	100,623	47,946	125,299
350,000	102,413	123,275	59,939	152,064
400,000	122,085	145,928	71,931	178,829
450,000	141,756	168,580	85,152	205,594
500,000	161,428	191,232	98,535	232,359

This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

** additional minimum tax applies*

OHP is included

11. Ontario

11.2 Marginal Tax Rates by Brackets

This table determines the marginal tax rate on the first and last dollars of income within tax brackets

	Eligible dividends		Other than eligible dividends	
	First dollar	Last dollar	First dollar	Last dollar
10,011	-		-	
11,474	(0.03%)	(6.86%)	5.24%	6.13%
41,536	(1.20%)		10.93%	
45,282	6.39%		17.37%	
73,137	8.92%		19.51%	
83,075	12.24%		22.33%	
86,179	17.79%		27.03%	
90,563	25.38%		33.46%	
140,388	29.52%		36.97%	
150,000	31.67%		38.80%	
200,000	37.19%		43.48%	
220,000	39.34%		45.30%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
10,011	-		-	
11,474	7.50%	10.03%	15.00%	20.05%
41,536	12.07%		24.15%	
45,282	14.83%		29.65%	
73,137	15.74%		31.48%	
83,075	16.95%		33.89%	
86,179	18.95%		37.91%	
90,563	21.70%		43.41%	
140,388	23.20%		46.41%	
150,000	23.98%		47.97%	
200,000	25.98%		51.97%	
220,000	26.76%		53.53%	

This table assumes that all income up to the bracket calculation is other income, and the marginal rates include federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

11. Ontario

11.3A Tax integration for CCPCs (Investment, Dividends)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Other Canadian investment income	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(5,353)	(3,934)	(4,530)
Net amount to the individual	4,647	6,066	5,470
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(800)	-	-
(Part I tax - refundable)	(3,067)	-	-
(Part IV tax)	-	(3,833)	(3,833)
(Provincial/territorial corporate tax)	(1,150)	-	-
Dividend refund	3,067	3,833	3,833
Available for distribution	8,050	10,000	10,000
(Tax payable by individual)	(3,647)	(3,934)	(4,530)
Net amount to the individual	4,403	6,066	5,470
Tax savings (cost) using corporation	(244)	-	-
Tax deferral advantage (cost)	336	101	697
RDTOH ending balance	-	-	-

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

11. Ontario

11.3B Tax integration for CCPCs (Capital gains, Business)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Net capital gains	Active Business Income - SBD	Active Business Income - General
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(2,676)	(5,353)	(5,353)
Net amount to the individual	7,324	4,647	4,647
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(400)	(1,050)	(1,500)
(Part I tax - refundable)	(1,533)	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(575)	(450)	(1,150)
Dividend refund	1,533	-	-
Available for distribution	9,025	8,500	7,350
(Tax payable by individual)	(1,823)	(3,851)	(2,901)
Net amount to the individual	7,202	4,649	4,449
Tax savings (cost) using corporation	(122)	2	(198)
Tax deferral advantage (cost)	168	3,853	2,703
RDTOH ending balance	-	-	-

For the 'Net capital gains' solution, capital dividends of 5,000 are assumed to paid.

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

12. Prince Edward Island

12.1 Personal Tax Table

This table determines the taxes payable at various increments for different income types

Taxable income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
10,000	-	-	-	-
20,000	-	766	-	2,255
30,000	-	1,709	865	4,935
40,000	-	3,425	2,255	7,735
50,000	359	5,850	3,695	10,874
60,000	1,540 *	8,456	4,935	14,304
70,000	3,485 *	11,221	6,295	17,909
80,000	5,856 *	14,153	7,735	21,629
90,000	8,227 *	17,561	9,175	25,349
100,000	10,597 *	20,969	10,874	29,617
120,000	16,095 *	28,059	14,304	38,491
140,000	21,665	35,897	17,909	47,365
160,000	28,067	43,734	21,629	56,827
180,000	34,741	51,996	25,349	66,301
200,000	41,484	60,770	29,617	75,775
250,000	58,596	82,703	40,709	101,460
300,000	75,708	104,637	52,090	127,145
350,000	92,820	126,570	63,932	152,830
400,000	109,932	148,504	75,775	178,515
450,000	127,044	170,437	88,618	204,200
500,000	144,157	192,371	101,460	229,885

This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

** additional minimum tax applies*

12. Prince Edward Island

12.2 Marginal Tax Rates by Brackets

This table determines the marginal tax rate on the first and last dollars of income within tax brackets

	Eligible dividends		Other than eligible dividends	
	First dollar	Last dollar	First dollar	Last dollar
8,000	-		-	
11,474	(0.03%)	(0.99%)	5.24%	13.14%
31,984	4.53%		17.82%	
45,282	12.12%		24.25%	
63,969	16.12%		27.65%	
90,563	23.71%		34.08%	
98,317	24.56%		35.68%	
140,388	28.70%		39.19%	
200,000	34.22%		43.87%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
8,000	-		-	
11,474	7.50%	12.40%	15.00%	24.80%
31,984	14.40%		28.80%	
45,282	17.15%		34.30%	
63,969	18.60%		37.20%	
90,563	21.35%		42.70%	
98,317	22.18%		44.37%	
140,388	23.68%		47.37%	
200,000	25.68%		51.37%	

This table assumes that all income up to the bracket calculation is other income, and the marginal rates include federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

12. Prince Edward Island

12.3A Tax integration for CCPCs (Investment, Dividends)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Other Canadian investment income	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(5,137)	(3,422)	(4,387)
Net amount to the individual	4,863	6,578	5,613
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(800)	-	-
(Part I tax - refundable)	(3,067)	-	-
(Part IV tax)	-	(3,833)	(3,833)
(Provincial/territorial corporate tax)	(1,600)	-	-
Dividend refund	2,818	3,833	3,833
Available for distribution	7,351	10,000	10,000
(Tax payable by individual)	(3,225)	(3,422)	(4,387)
Net amount to the individual	4,126	6,578	5,614
Tax savings (cost) using corporation	(737)	-	-
Tax deferral advantage (cost)	(330)	(411)	553
RDTOH ending balance	249	-	-

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

12. Prince Edward Island

12.3B Tax integration for CCPCs (Capital gains, Business)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Net capital gains	Active Business Income - SBD	Active Business Income - General
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(2,569)	(5,137)	(5,137)
Net amount to the individual	7,432	4,863	4,863
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(400)	(1,050)	(1,500)
(Part I tax - refundable)	(1,533)	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(800)	(450)	(1,600)
Dividend refund	1,409	-	-
Available for distribution	8,676	8,500	6,900
(Tax payable by individual)	(1,612)	(3,729)	(2,361)
Net amount to the individual	7,064	4,771	4,539
Tax savings (cost) using corporation	(368)	(92)	(324)
Tax deferral advantage (cost)	(165)	3,637	2,037
RDTOH ending balance	124	-	-

For the 'Net capital gains' solution, capital dividends of 5,000 are assumed to paid.

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

13. Saskatchewan

13.1 Personal Tax Table

This table determines the taxes payable at various increments for different income types

Taxable income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
10,000	-	-	-	-
20,000	-	43	-	1,736
30,000	-	936	529	4,336
40,000	-	2,331	1,736	6,936
50,000	-	4,626	3,036	9,903
60,000	326 *	6,920	4,336	13,253
70,000	1,414 *	9,215	5,636	16,603
80,000	2,930 *	11,677	6,936	19,953
90,000	4,445 *	14,615	8,244	23,303
100,000	6,297 *	17,553	9,903	27,173
120,000	11,187 *	23,688	13,253	34,973
140,000	16,150	30,734	16,603	43,024
160,000	21,945	37,781	19,953	51,812
180,000	28,011	45,251	23,303	60,612
200,000	34,078	53,233	27,173	69,412
250,000	49,244	73,188	36,923	93,413
300,000	64,411	93,143	47,412	117,413
350,000	79,577	113,098	58,412	141,413
400,000	94,743	133,054	69,412	165,413
450,000	109,910	153,009	81,413	189,413
500,000	125,076	172,964	93,413	213,413

This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

** additional minimum tax applies*

13. Saskatchewan

13.2 Marginal Tax Rates by Brackets

This table determines the marginal tax rate on the first and last dollars of income within tax brackets

	Eligible dividends		Other than eligible dividends	
	First dollar	Last dollar	First dollar	Last dollar
11,474	(0.03%)		5.24%	
15,843	(0.03%)		14.17%	
44,601	2.73%		16.51%	
45,282	10.32%		22.95%	
90,563	17.91%		29.38%	
127,430	20.67%		31.72%	
140,388	24.81%		35.23%	
200,000	30.33%		39.91%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
11,474	7.50%		15.00%	
15,843	13.00%		26.00%	
44,601	14.00%		28.00%	
45,282	16.75%		33.50%	
90,563	19.50%		39.00%	
127,430	20.50%		41.00%	
140,388	22.00%		44.00%	
200,000	24.00%		48.00%	

This table assumes that all income up to the bracket calculation is other income, and the marginal rates include federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

13. Saskatchewan

13.3A Tax integration for CCPCs (Investment, Dividends)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Other Canadian investment income	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(4,800)	(3,033)	(3,991)
Net amount to the individual	5,200	6,967	6,009
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(800)	-	-
(Part I tax - refundable)	(3,067)	-	-
(Part IV tax)	-	(3,833)	(3,833)
(Provincial/territorial corporate tax)	(1,200)	-	-
Dividend refund	3,067	3,833	3,833
Available for distribution	8,000	10,000	10,000
(Tax payable by individual)	(3,193)	(3,033)	(3,991)
Net amount to the individual	4,807	6,967	6,009
Tax savings (cost) using corporation	(393)	-	-
Tax deferral advantage (cost)	(267)	(800)	158
RDTOH ending balance	-	-	-

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

13. Saskatchewan

13.3B Tax integration for CCPCs (Capital gains, Business)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Net capital gains	Active Business Income - SBD	Active Business Income - General
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(2,400)	(4,800)	(4,800)
Net amount to the individual	7,600	5,200	5,200
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(400)	(1,050)	(1,500)
(Part I tax - refundable)	(1,533)	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(600)	(200)	(1,200)
Dividend refund	1,533	-	-
Available for distribution	9,000	8,750	7,300
(Tax payable by individual)	(1,596)	(3,492)	(2,224)
Net amount to the individual	7,404	5,258	5,076
Tax savings (cost) using corporation	(196)	58	(124)
Tax deferral advantage (cost)	(133)	3,550	2,100
RDTOH ending balance	-	-	-

For the 'Net capital gains' solution, capital dividends of 5,000 are assumed to paid.

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

14. Yukon

14.1 Personal Tax Table

This table determines the taxes payable at various increments for different income types

Taxable income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
10,000	-	-	-	-
20,000	-	29	-	1,825
30,000	-	410	755	3,965
40,000	-	1,289	1,825	6,105
50,000	-	3,142	2,895	8,626
60,000	326 *	4,995	3,965	11,576
70,000	1,414 *	6,848	5,035	14,526
80,000	2,930 *	8,926	6,105	17,476
90,000	4,445 *	11,645	7,175	20,426
100,000	5,960 *	14,364	8,626	24,075
120,000	9,747 *	19,802	11,576	31,455
140,000	13,605	26,386	14,526	38,835
160,000	18,296	32,970	17,476	47,175
180,000	23,259	39,979	20,426	55,535
200,000	28,221	47,500	24,075	63,895
250,000	40,628	66,300	33,300	86,796
300,000	53,034	85,101	42,995	109,696
350,000	65,440	103,902	53,445	132,596
400,000	77,847	122,703	63,895	155,496
450,000	90,253	142,088	75,346	178,396
500,000	102,659	162,176	86,796	201,296

This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

** additional minimum tax applies*

14. Yukon

14.2 Marginal Tax Rates by Brackets

This table determines the marginal tax rate on the first and last dollars of income within tax brackets

	Eligible dividends		Other than eligible dividends	
	First dollar	Last dollar	First dollar	Last dollar
11,474	(11.90%)		9.05%	
45,282	(0.72%)		18.53%	
90,563	9.49%		27.19%	
140,388	16.26%		32.92%	
200,000	21.78%		37.60%	
500,000	24.81%		40.18%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
11,474	10.70%		21.40%	
45,282	14.75%		29.50%	
90,563	18.45%		36.90%	
140,388	20.90%		41.80%	
200,000	22.90%		45.80%	
500,000	24.00%		48.00%	

This table assumes that all income up to the bracket calculation is other income, and the marginal rates include federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

14. Yukon

14.3A Tax integration for CCPCs (Investment, Dividends)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Other Canadian investment income	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(4,800)	(2,481)	(4,018)
Net amount to the individual	5,200	7,519	5,982
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(800)	-	-
(Part I tax - refundable)	(3,067)	-	-
(Part IV tax)	-	(3,833)	(3,833)
(Provincial/territorial corporate tax)	(1,500)	-	-
Dividend refund	2,880	3,833	3,833
Available for distribution	7,513	10,000	10,000
(Tax payable by individual)	(3,019)	(2,481)	(4,018)
Net amount to the individual	4,495	7,519	5,983
Tax savings (cost) using corporation	(705)	-	-
Tax deferral advantage (cost)	(567)	(1,352)	184
RDTOH ending balance	186	-	-

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

14. Yukon

14.3B Tax integration for CCPCs (Capital gains, Business)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Net capital gains	Active Business Income - SBD	Active Business Income - General
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(2,401)	(4,800)	(4,800)
Net amount to the individual	7,599	5,200	5,200
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(400)	(1,050)	(1,500)
(Part I tax - refundable)	(1,533)	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(750)	(300)	(1,500)
Dividend refund	1,440	-	-
Available for distribution	8,757	8,650	7,000
(Tax payable by individual)	(1,509)	(3,475)	(1,737)
Net amount to the individual	7,248	5,175	5,263
Tax savings (cost) using corporation	(352)	(25)	63
Tax deferral advantage (cost)	(283)	3,450	1,800
RDTOH ending balance	93	-	-

For the 'Net capital gains' solution, capital dividends of 5,000 are assumed to be paid.

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.



APPENDIX

Tax tables for Newfoundland and Labrador prior to July 1, 2016



1. Personal Taxes

1.3 - Maximum Combined Personal Rates

Jurisdiction	Eligible dividends	Other than eligible dividends	Capital gains	Other income
NL	40.54%	41.16%	24.90%	49.80%

1.4 - Tax-Free Dividends

Jurisdiction	Eligible dividends	Other than eligible dividends
NL	17,540	18,810

This table assumes that only the dividend is earned, and includes federal and provincial/territorial taxes and surtaxes - reflecting basic personal amounts, dividend tax credits, and provincial tax rate reductions.

7. Newfoundland and Labrador

7.1 Personal Tax Table

This table determines the taxes payable at various increments for different income types

Taxable income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
10,000	-	-	-	-
20,000	95	280	-	1,695
30,000	813	761	529	4,561
40,000	1,930	2,316	1,695	7,138
50,000	3,048	4,584	3,401	10,247
60,000	4,623 *	6,851	4,561	13,647
70,000	6,975 *	9,240	5,721	17,047
80,000	9,753 *	11,798	7,138	20,549
90,000	12,531 *	14,831	8,563	24,054
100,000	15,464 *	17,865	10,247	28,079
120,000	22,121 *	24,118	13,647	36,189
140,000	29,026	31,180	17,047	44,480
160,000	36,863	38,357	20,549	53,428
180,000	44,972	46,077	24,054	62,431
200,000	53,081	54,309	28,079	71,591
250,000	73,353	74,888	38,216	96,492
300,000	93,626	95,467	48,948	121,392
350,000	113,898	116,047	60,148	146,292
400,000	134,170	136,626	71,591	171,192
450,000	154,443	157,205	84,042	196,092
500,000	174,715	177,785	96,492	220,992

This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

** additional minimum tax applies*

7. Newfoundland and Labrador

7.2 Marginal Tax Rates by Brackets

This table determines the marginal tax rate on the first and last dollars of income within tax brackets

	Eligible dividends		Other than eligible dividends	
	First dollar	Last dollar	First dollar	Last dollar
8,802	-		-	
11,474	(0.03%)	3.84%	5.24%	10.04%
35,148	11.15%		16.24%	
45,282	18.74%		22.67%	
70,295	20.19%		23.90%	
90,563	27.78%		30.34%	
125,500	29.50%		31.80%	
140,388	33.64%		35.31%	
175,700	35.02%		36.48%	
200,000	40.54%		41.16%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
8,802	-		-	
11,474	7.50%	11.60%	15.00%	23.20%
35,148	14.25%		28.50%	
45,282	17.00%		34.00%	
70,295	17.52%		35.05%	
90,563	20.27%		40.55%	
125,500	20.90%		41.80%	
140,388	22.40%		44.80%	
175,700	22.90%		45.80%	
200,000	24.90%		49.80%	

This table assumes that all income up to the bracket calculation is other income, and the marginal rates include federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

7. Newfoundland and Labrador

7.3A Tax integration for CCPCs (Investment, Dividends)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Other Canadian investment income	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(4,980)	(4,054)	(4,116)
Net amount to the individual	5,020	5,946	5,884
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(800)	-	-
(Part I tax - refundable)	(3,067)	-	-
(Part IV tax)	-	(3,833)	(3,833)
(Provincial/territorial corporate tax)	(1,500)	-	-
Dividend refund	2,880	3,833	3,833
Available for distribution	7,513	10,000	10,000
(Tax payable by individual)	(3,092)	(4,054)	(4,116)
Net amount to the individual	4,421	5,946	5,884
Tax savings (cost) using corporation	(599)	-	-
Tax deferral advantage (cost)	(387)	221	283
RDTOH ending balance	186	-	-

7. Newfoundland and Labrador

7.3B Tax integration for CCPCs (Capital gains, Business)

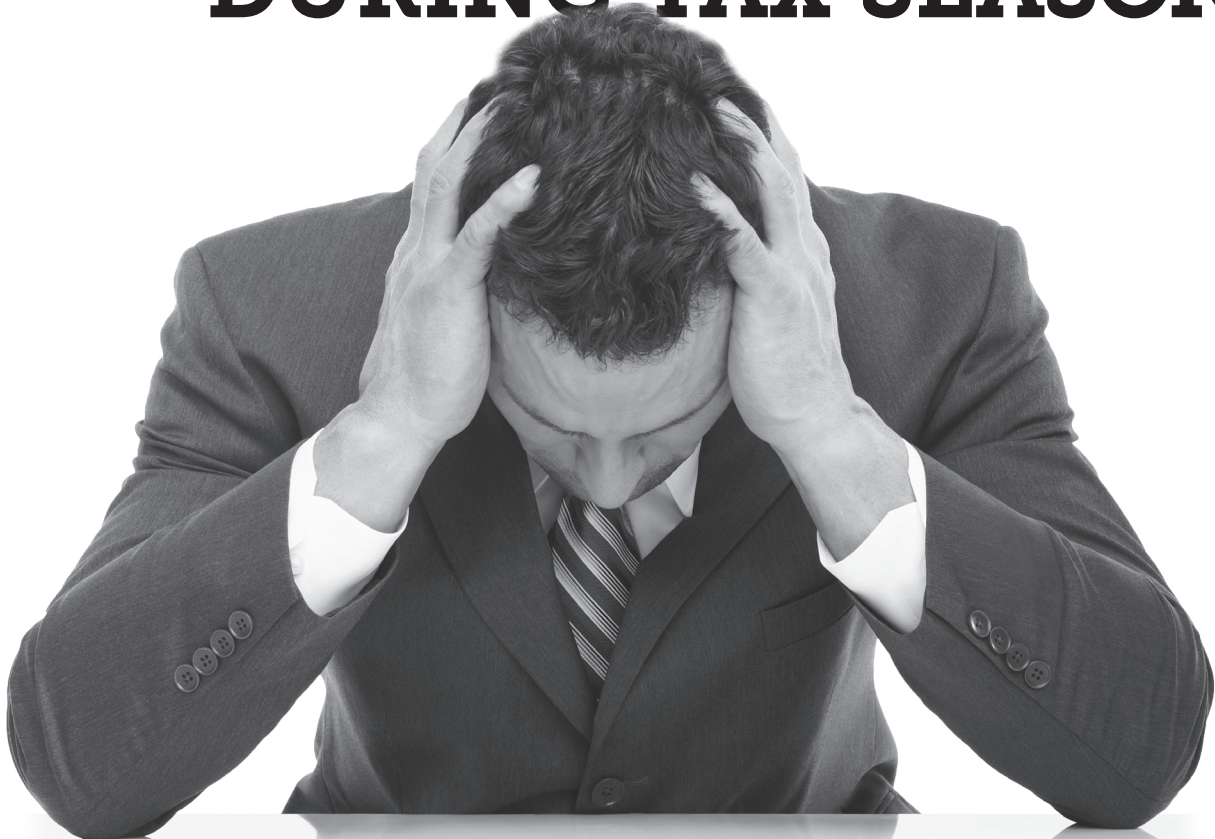
This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate

	Net capital gains	Active Business Income - SBD	Active Business Income - General
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(2,490)	(4,980)	(4,980)
Net amount to the individual	7,510	5,020	5,020
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(400)	(1,050)	(1,500)
(Part I tax - refundable)	(1,533)	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(750)	(300)	(1,500)
Dividend refund	1,440	-	-
Available for distribution	8,757	8,650	7,000
(Tax payable by individual)	(1,546)	(3,560)	(2,838)
Net amount to the individual	7,211	5,090	4,162
Tax savings (cost) using corporation	(299)	70	(858)
Tax deferral advantage (cost)	(193)	3,630	1,980
RDTOH ending balance	93	-	-

For the 'Net capital gains' solution, capital dividends of 5,000 are assumed to paid.

For the 'Active Business Income - General' solution, eligible dividends are assumed to be paid up to General Rate Income Pool generated from the income. The balance is assumed to be paid by other than eligible dividends.

STRESSED OUT DURING TAX SEASON?



WE CAN HELP

Tax Templates Inc. develops tax planning and tax accounting software that helps you provide quick and effective solutions for your clients. Our software is based in Microsoft Excel®, and allows you to complete complex exercises that often take hours, in mere minutes.

Tax Planning

- Asset vs Shares
- Corporate Remuneration Planning
- Corporate Asset Disposition
- Corporate Liquidation
- Salary vs Dividend
- Incorporation Savings
- and more...

Tax Accounting

- Safe Income
- T2125 and GST-HST
- Capital Dividend Account
- Corporate Tax Continuity
- Corporate Loss Carryback
- Capital Gains Reserve
- and more...

See our worksheets in action:
www.taxtemplates.ca

www.taxtemplates.ca
sales@taxtemplates.ca
1-800-501-8159

 Tax Templates Inc.



www.taxtemplates.ca
sales@taxtemplates.ca
1-800-501-8159