



2018

TAX FACTS AND TABLES

provided by



Rates current as of December 2018

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1. Personal Taxes

1.1 - Personal Tax Credits

	Federal	AB	BC	MB	NB	NL	NS
Basic personal amount*	11,809	18,915	10,412	9,382	10,043	9,247	8,481
Spouse or common-law amount	11,809	18,915	8,915	9,134	8,528	7,556	9,329
Net income threshold	-	-	892	-	853	756	-
Age amount*	7,333	5,271	4,669	3,728	4,904	5,903	4,141
Net income threshold	36,976	39,238	34,757	27,749	36,507	32,348	30,828
Adoption credit	15,904	12,936	15,983	10,000	-	12,479	-
Pension income credit	2,000	1,456	1,000	1,000	1,000	1,000	1,173
Disability amount	8,235	14,590	7,809	6,180	8,131	6,240	7,341
Supplement if under 18	4,803	10,949	4,556	3,605	4,743	2,936	3,449
Medical expense threshold (max)	2,302	2,444	2,165	1,728	2,271	2,014	1,637
Indexing factor	1.50%	1.20%	2.00%	1.20%	1.50%	3.00%	-

*NS: Enhanced basic personal amount up to 3,000 for taxable incomes up to 75,000 effective Jan 1, 2018

*NS: Enhanced age amount up to 1,465 for taxable incomes up to 75,000 effective Jan 1, 2018

	NT	NU	ON	PE	SK	YT
Basic personal amount	14,492	13,325	10,354	8,660	16,065	11,809
Spouse or common-law amount	14,492	13,325	8,792	7,356	16,065	11,809
Net income threshold	-	-	879	735	1,607	-
Age amount	7,089	9,994	5,055	3,764	4,894	7,333
Net income threshold"	36,976	36,976	37,635	28,019	36,430	36,976
Adoption credit	-	-	12,632	-	-	15,904
Pension income credit	1,000	2,000	1,432	1,000	1,000	2,000
Disability amount	11,753	13,325	8,365	6,890	9,464	8,235
Supplement if under 18	4,803	4,803	4,880	4,019	9,464	4,803
Medical expense threshold (max)	2,302	2,302	2,343	1,678	2,268	2,302
Indexing factor	1.50%	1.50%	1.80%	-	-	1.50%

1. Personal Taxes

1.2 - Personal Tax Rates and Brackets

Federal	
-	15.00%
46,605	20.50%
93,208	26.00%
144,489	29.00%
205,842	33.00%

Alberta	
-	10.00%
128,145	12.00%
153,773	13.00%
205,031	14.00%
307,547	15.00%

British Columbia	
-	5.06%
39,676	7.70%
79,353	10.50%
91,107	12.29%
110,630	14.70%
150,000	16.80%

Manitoba	
-	10.80%
31,843	12.75%
68,821	17.40%

New Brunswick	
-	9.68%
41,675	14.82%
83,351	16.52%
135,510	17.84%
154,382	20.30%

Newfoundland and Labrador	
-	8.70%
36,926	14.50%
73,852	15.80%
131,850	17.30%
184,590	18.30%

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

Northwest Territories	
-	5.90%
42,209	8.60%
84,420	12.20%
137,248	14.05%

Nunavut	
-	4.00%
44,437	7.00%
88,874	9.00%
144,489	11.50%

Ontario	
-	5.05%
42,960	9.15%
85,923	11.16%
150,000	12.16%
220,000	13.16%

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

Saskatchewan	
-	10.50%
45,225	12.50%
129,214	14.50%

Yukon	
-	6.40%
46,605	9.00%
93,208	10.90%
144,489	12.80%
500,000	15.00%

Surtax of 20.00% on Ontario tax over 4,638

Surtax of 36.00% on Ontario tax over 5,936

Surtax of 10.00% on PEI tax over 12,500

1. Personal Taxes

1.3 - Maximum Combined Personal Rates

Jurisdiction	Eligible dividends	Other than eligible dividends	Capital gains	Other income
AB	31.71%	41.54%	24.00%	48.00%
BC	34.20%	43.73%	24.90%	49.80%
MB	37.78%	45.92%	25.20%	50.40%
NB	33.51%	46.88%	26.65%	53.30%
NL	42.61%	43.81%	25.65%	51.30%
NS	41.58%	47.34%	27.00%	54.00%
NT	28.33%	35.98%	23.53%	47.05%
NU	33.08%	36.78%	22.25%	44.50%
ON	39.34%	46.65%	26.76%	53.53%
PE	34.22%	44.25%	25.69%	51.37%
SK	29.64%	39.60%	23.75%	47.50%
YT	28.93%	41.42%	24.00%	48.00%

1.4 - Tax-Free Dividends

Jurisdiction	Eligible dividends	Other than eligible dividends
AB	51,809	20,799
BC	51,809	22,331
MB	24,931	10,292
NB	51,809	18,646
NL	18,170	19,679
NS	32,405	16,699
NT	51,809	30,733
NU	51,809	30,733
ON	51,809	30,733
PE	46,558	14,841
SK	51,809	20,290
YT	51,809	15,737

Includes the Manitoba Family Tax Benefit

Ontario Health Premium of 600 on eligible dividends, and 450 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	10.00%	15.00%	15.00%
AB	500,000	2.00%	12.00%	12.00%
BC	500,000	2.00%	12.00%	12.00%
MB	450,000	0.00%-12.00%	12.00%	12.00%
NB	500,000	2.62%	14.00%	14.00%
NL	500,000	3.00%	15.00%	15.00%
NS	500,000	3.00%	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	3.50%	10.00%	11.50%
PE	500,000	4.00%	16.00%	16.00%
SK	600,000	2.00%	10.00%	12.00%
YT	500,000	2.00%	1.50%-2.50%	12.00%

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

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	12.00%	27.00%	27.00%	50.67%	45.00%
BC	500,000	12.00%	27.00%	27.00%	50.67%	45.00%
MB	450,000	10.00%-22.00%	27.00%	27.00%	50.67%	45.00%
NB	500,000	12.62%	29.00%	29.00%	52.67%	47.00%
NL	500,000	13.00%	30.00%	30.00%	53.67%	48.00%
NS	500,000	13.00%	31.00%	31.00%	54.67%	49.00%
NT	500,000	14.00%	26.50%	26.50%	50.17%	44.50%
NU	500,000	14.00%	27.00%	27.00%	50.67%	45.00%
ON	500,000	13.50%	25.00%	26.50%	50.17%	44.50%
PE	500,000	14.00%	31.00%	31.00%	54.67%	49.00%
SK	600,000	12.00%-17.00%	25.00%	27.00%	50.67%	45.00%
YT	500,000	12.00%	11.50%-17.50%	27.00%	50.67%	45.00%

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

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 Integration Summary

Jurisdiction	Tax savings (cost)					
	Other Canadian investment income	Eligible dividends	Other than eligible dividends	Net capital gains	Active Business Income - SBD -	Active Business Income - General -
AB	(5.23%)	-	-	(2.62%)	(0.55%)	(2.25%)
BC	(5.18%)	-	-	(2.59%)	(0.68%)	(2.26%)
MB	(6.34%)	-	-	(3.17%)	(0.93%)	(4.26%)
NB	(5.93%)	-	-	(2.96%)	(0.29%)	0.51%
NL	(6.48%)	-	-	(3.24%)	0.18%	(8.53%)
NS	(7.29%)	-	-	(3.64%)	(0.18%)	(5.69%)
NT	(1.42%)	-	-	(0.71%)	2.11%	(0.39%)
NU	(4.93%)	-	-	(2.46%)	(1.13%)	(6.68%)
ON	(3.52%)	-	-	(1.76%)	(0.32%)	(2.00%)
PE	(7.65%)	-	-	(3.82%)	(0.69%)	(3.24%)
SK	(4.18%)	-	-	(2.09%)	0.65%	(1.24%)
YT	(5.14%)	-	-	(2.57%)	(0.45%)	(0.24%)

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%)	3.21%	(1.33%)	36.00%	21.00%
BC	(0.87%)	(4.13%)	5.40%	(0.43%)	37.80%	22.80%
MB	(0.27%)	(0.55%)	7.59%	(0.13%)	40.40%	23.40%
NB	0.63%	(4.82%)	8.55%	0.32%	40.68%	24.30%
NL	(2.37%)	4.28%	5.48%	(1.18%)	38.30%	21.30%
NS	(0.67%)	3.25%	9.01%	(0.33%)	41.00%	23.00%
NT	(3.12%)	(10.00%)	(2.35%)	(1.56%)	33.05%	20.55%
NU	(6.17%)	(5.25%)	(1.55%)	(3.08%)	30.50%	17.50%
ON	3.36%	1.01%	8.32%	1.68%	40.03%	27.03%
PE	(3.30%)	(4.11%)	5.92%	(1.64%)	37.37%	20.37%
SK	(3.17%)	(8.69%)	1.27%	(1.58%)	35.50%	20.50%
YT	(2.67%)	(9.40%)	3.09%	(1.33%)	36.00%	21.00%

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

3.1 Personal Tax Tables

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	-	-	-	1,337
30,000	-	837	479	3,837
40,000	-	2,280	1,337	6,337
50,000	-	4,393	2,587	9,024
60,000	203 *	6,517	3,837	12,074
70,000	1,145 *	8,641	5,087	15,124
80,000	2,661 *	10,765	6,337	18,174
90,000	4,176 *	13,503	7,587	21,224
100,000	5,691 *	16,265	9,024	24,647
120,000	9,355 *	22,010	12,074	31,847
140,000	13,214 *	28,621	15,124	39,285
160,000	18,460	35,537	18,174	47,412
180,000	24,527	42,608	21,224	55,812
200,000	30,593	50,684	24,647	64,212
250,000	46,135	70,873	33,647	87,428
300,000	61,991	91,467	43,250	110,928
350,000	77,848	112,237	53,712	134,853
400,000	93,704	133,006	64,212	158,853
450,000	109,560	153,775	75,678	182,853
500,000	125,417	174,544	87,428	206,853

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
11,809	(0.03%)		5.76%	
18,915	(0.03%)		14.86%	
46,605	7.56%		21.24%	
93,208	15.15%		27.62%	
128,145	17.91%		29.94%	
144,489	22.05%		33.42%	
153,773	23.43%		34.58%	
205,031	24.81%		35.74%	
205,842	30.33%		40.38%	
307,547	31.71%		41.54%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
11,809	7.50%		15.00%	
18,915	12.50%		25.00%	
46,605	15.25%		30.50%	
93,208	18.00%		36.00%	
128,145	19.00%		38.00%	
144,489	20.50%		41.00%	
153,773	21.00%		42.00%	
205,031	21.50%		43.00%	
205,842	23.50%		47.00%	
307,547	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)	(4,154)
Net amount to the individual	5,200	6,829	5,846
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)	(3,323)	(3,171)	(4,154)
Net amount to the individual	4,677	6,829	5,847
Tax savings (cost) using corporation	(523)	-	-
Tax deferral advantage (cost)	(267)	(662)	321
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)	(1,000)	(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	8,800	7,300
(Tax payable by individual)	(1,662)	(3,655)	(2,325)
Net amount to the individual	7,339	5,145	4,975
Tax savings (cost) using corporation	(261)	(55)	(225)
Tax deferral advantage (cost)	(133)	3,600	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.

3. Alberta

3.4 Intentionally Triggering Subsection 55(2)

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate

	Other than eligible dividends	Eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(4,154)	(3,171)
Net amount to the individual	5,846	6,829
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(600)	(600)
Dividend refund	1,533	1,533
Available for distribution*	9,000	9,000
(Tax payable by individual)	(1,662)	(1,662)
Net amount to the individual	7,339	7,339
Tax savings (cost) triggering 55(2)	1,493	510
Tax deferral advantage (cost)**	(2,533)	(2,533)
RDTOH ending balance	-	-

*Capital dividends of 5,000 are assumed to paid.

**Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco

***Consider using TTI's Safe Income worksheet to determine the safe income balance

4. British Columbia

4.1 Personal Tax Tables

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	-	-	-	1,261
30,000	-	514	479	3,618
40,000	-	1,573	1,261	5,735
50,000	-	3,429	2,437	8,192
60,000	203 *	5,296	3,618	11,012
70,000	1,145 *	7,215	4,723	13,832
80,000	2,661 *	9,438	5,735	16,670
90,000	4,176 *	12,453	6,870	19,770
100,000	5,691 *	15,620	8,192	23,402
120,000	9,373 *	22,254	11,012	31,285
140,000	15,108 *	29,688	13,832	39,425
160,000	21,443	37,506	16,670	48,241
180,000	28,282	45,443	19,770	57,401
200,000	35,121	54,189	23,402	66,561
250,000	52,220	76,054	33,320	91,228
300,000	69,318	97,919	43,660	116,128
350,000	86,416	119,785	55,111	141,028
400,000	103,515	141,650	66,561	165,928
450,000	120,613	163,515	78,778	190,828
500,000	137,711	185,380	91,228	215,728

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
10,412	-		-	
11,809	(0.03%)	(6.84%)	5.76%	9.23%
39,676	(3.20%)		12.29%	
46,605	4.39%		18.67%	
79,353	8.25%		21.92%	
91,107	10.72%		24.00%	
93,208	18.31%		30.38%	
110,630	21.64%		33.17%	
144,489	25.78%		36.65%	
150,000	28.68%		39.09%	
205,842	34.20%		43.73%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
10,412	-		-	
11,809	7.50%	10.03%	15.00%	20.06%
39,676	11.35%		22.70%	
46,605	14.10%		28.20%	
79,353	15.50%		31.00%	
91,107	16.40%		32.79%	
93,208	19.15%		38.29%	
110,630	20.35%		40.70%	
144,489	21.85%		43.70%	
150,000	22.90%		45.80%	
205,842	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).

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)	(4,980)	(3,420)	(4,373)
Net amount to the individual	5,020	6,580	5,627
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)	(3,498)	(3,420)	(4,373)
Net amount to the individual	4,501	6,581	5,627
Tax savings (cost) using corporation	(519)	-	-
Tax deferral advantage (cost)	(87)	(413)	540
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)	(2,490)	(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)	(1,000)	(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	8,800	7,300
(Tax payable by individual)	(1,749)	(3,848)	(2,506)
Net amount to the individual	7,251	4,952	4,794
Tax savings (cost) using corporation	(259)	(68)	(226)
Tax deferral advantage (cost)	(43)	3,780	2,280
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

4.4 Intentionally Triggering Subsection 55(2)

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate

	Other than eligible dividends	Eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(4,373)	(3,420)
Net amount to the individual	5,627	6,580
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(600)	(600)
Dividend refund	1,533	1,533
Available for distribution*	9,000	9,000
(Tax payable by individual)	(1,749)	(1,749)
Net amount to the individual	7,251	7,251
Tax savings (cost) triggering 55(2)	1,624	671
Tax deferral advantage (cost)**	(2,533)	(2,533)
RDTOH ending balance	-	-

**Capital dividends of 5,000 are assumed to paid.*

***Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco*

****Consider using TTI's Safe Income worksheet to determine the safe income balance*

5. Manitoba

5.1 Personal Tax Tables

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	-	38	-	-
20,000	-	1,311	-	2,347
30,000	332	2,530	1,008	4,955
40,000	988	4,452	2,347	7,694
50,000	1,652	7,044	3,665	10,656
60,000	3,152 *	9,683	4,955	13,981
70,000	5,392 *	12,825	6,307	17,361
80,000	8,204 *	15,967	7,694	21,151
90,000	11,017 *	19,723	9,082	24,941
100,000	13,829 *	23,503	10,656	29,104
120,000	20,087 *	31,063	13,981	37,784
140,000	26,540 *	39,160	17,361	46,464
160,000	33,592	47,416	21,151	55,610
180,000	41,149	55,791	24,941	64,890
200,000	48,706	64,974	29,104	74,170
250,000	67,598	87,934	39,954	99,137
300,000	86,491	110,893	50,970	124,337
350,000	105,383	133,853	62,570	149,537
400,000	124,275	156,812	74,170	174,737
450,000	143,168	179,771	86,537	199,937
500,000	162,060	202,731	99,137	225,137

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
9,382	-	5.21%	-	12.75%
11,809	5.18%	3.84%	18.51%	17.38%
31,843	6.53%		19.64%	
46,605	14.12%		26.02%	
68,821	20.53%		31.42%	
93,208	28.12%		37.80%	
144,489	32.26%		41.28%	
205,842	37.78%		45.92%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
9,382	-	5.89%	-	11.77%
11,809	13.39%	12.90%	26.77%	25.80%
31,843	13.87%		27.75%	
46,605	16.62%		33.25%	
68,821	18.95%		37.90%	
93,208	21.70%		43.40%	
144,489	23.20%		46.40%	
205,842	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

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)	(4,592)
Net amount to the individual	4,960	6,222	5,408
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)	(3,674)	(3,778)	(4,592)
Net amount to the individual	4,326	6,222	5,408
Tax savings (cost) using corporation	(634)	-	-
Tax deferral advantage (cost)	(27)	(55)	759
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)	(1,000)	(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	9,000	7,300
(Tax payable by individual)	(1,837)	(4,133)	(2,766)
Net amount to the individual	7,164	4,867	4,534
Tax savings (cost) using corporation	(316)	(93)	(426)
Tax deferral advantage (cost)	(13)	4,040	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.

5. Manitoba

5.4 Intentionally Triggering Subsection 55(2)

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate

	Other than eligible dividends	Eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(4,592)	(3,778)
Net amount to the individual	5,408	6,222
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(600)	(600)
Dividend refund	1,533	1,533
Available for distribution*	9,000	9,000
(Tax payable by individual)	(1,837)	(1,837)
Net amount to the individual	7,164	7,164
Tax savings (cost) triggering 55(2)	1,755	942
Tax deferral advantage (cost)**	(2,533)	(2,533)
RDTOH ending balance	-	-

*Capital dividends of 5,000 are assumed to paid.

**Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco

***Consider using TTI's Safe Income worksheet to determine the safe income balance

6. New Brunswick

6.1 Personal Tax Tables

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	-	154	-	1,639
30,000	-	1,294	479	4,407
40,000	-	2,972	1,639	7,128
50,000	-	5,564	3,023	10,211
60,000	203 *	8,166	4,407	13,743
70,000	1,145 *	10,769	5,791	17,275
80,000	2,661 *	13,533	7,128	20,807
90,000	4,176 *	16,947	8,533	24,453
100,000	5,691 *	20,385	10,211	28,528
120,000	9,670 *	27,309	13,743	37,032
140,000	15,267 *	35,225	17,275	45,594
160,000	21,464	43,674	20,807	54,966
180,000	28,165	52,241	24,453	64,826
200,000	34,866	61,617	28,528	74,686
250,000	51,620	85,059	39,158	101,103
300,000	68,373	108,500	50,144	127,753
350,000	85,126	131,941	62,361	154,403
400,000	101,880	155,382	74,686	181,053
450,000	118,633	178,823	87,778	207,703
500,000	135,386	202,264	101,103	234,353

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
10,043	-		-	
11,809	(0.03%)	(5.99%)	5.76%	13.68%
41,675	1.10%		19.65%	
46,605	8.69%		26.03%	
83,351	11.04%		28.00%	
93,208	18.63%		34.38%	
135,510	20.45%		35.91%	
144,489	24.59%		39.39%	
154,382	27.99%		42.24%	
205,842	33.51%		46.88%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
10,043	-		-	
11,809	7.50%	12.34%	15.00%	24.68%
41,675	14.91%		29.82%	
46,605	17.66%		35.32%	
83,351	18.51%		37.02%	
93,208	21.26%		42.52%	
135,510	21.92%		43.84%	
144,489	23.42%		46.84%	
154,382	24.65%		49.30%	
205,842	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)	(3,351)	(4,688)
Net amount to the individual	4,670	6,649	5,312
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)	(1,400)	-	-
Dividend refund	2,942	3,833	3,833
Available for distribution	7,675	10,000	10,000
(Tax payable by individual)	(3,599)	(3,351)	(4,688)
Net amount to the individual	4,077	6,650	5,312
Tax savings (cost) using corporation	(593)	-	-
Tax deferral advantage (cost)	63	(482)	855
RDTOH ending balance	124	-	-

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)	(1,000)	(1,500)
(Part I tax - refundable)	(1,533)	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(700)	(262)	(1,400)
Dividend refund	1,471	-	-
Available for distribution	8,838	8,738	7,100
(Tax payable by individual)	(1,799)	(4,096)	(2,379)
Net amount to the individual	7,039	4,642	4,721
Tax savings (cost) using corporation	(296)	(28)	51
Tax deferral advantage (cost)	32	4,068	2,430
RDTOH ending balance	62	-	-

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

6.4 Intentionally Triggering Subsection 55(2)

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate

	Other than eligible dividends	Eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(4,688)	(3,351)
Net amount to the individual	5,312	6,649
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(700)	(700)
Dividend refund	1,471	1,471
Available for distribution*	8,838	8,838
(Tax payable by individual)	(1,799)	(1,799)
Net amount to the individual	7,039	7,039
Tax savings (cost) triggering 55(2)	1,727	390
Tax deferral advantage (cost)**	(2,633)	(2,633)
RDTOH ending balance	62	62

**Capital dividends of 5,000 are assumed to paid.*

***Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco*

****Consider using TTI's Safe Income worksheet to determine the safe income balance*

7. Newfoundland and Labrador

7.1 Personal Tax Tables

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	106	79	-	1,329
30,000	822	1,005	479	4,534
40,000	2,197	2,692	1,329	7,083
50,000	3,733	5,372	3,314	10,220
60,000	5,608 *	8,062	4,534	13,920
70,000	7,986 *	10,948	5,719	17,620
80,000	11,036 *	13,589	7,083	21,399
90,000	13,987 *	16,945	8,558	25,129
100,000	17,130 *	20,224	10,220	29,132
120,000	24,078 *	26,993	13,920	37,592
140,000	31,407 *	34,437	17,620	46,175
160,000	39,425	42,149	21,399	55,300
180,000	47,948	50,102	25,129	64,660
200,000	56,571	58,865	29,132	74,074
250,000	77,978	80,871	39,682	99,491
300,000	99,485	102,876	50,670	125,241
350,000	120,893	124,982	62,245	150,991
400,000	142,400	146,988	74,074	176,741
450,000	163,807	168,994	86,666	202,491
500,000	185,115	191,000	99,491	228,241

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 temporary deficit reduction levy

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
9,247	-		-	
11,809	(0.03%)	4.53%	5.76%	11.80%
36,926	12.53%		18.52%	
46,605	20.12%		24.90%	
73,852	21.91%		26.41%	
93,208	29.50%		32.79%	
131,850	31.57%		34.53%	
144,489	35.71%		38.01%	
184,590	37.09%		39.17%	
205,842	42.61%		43.81%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
9,247	-		-	
11,809	7.50%	11.85%	15.00%	23.70%
36,926	14.75%		29.50%	
46,605	17.50%		35.00%	
73,852	18.15%		36.30%	
93,208	20.90%		41.80%	
131,850	21.65%		43.30%	
144,489	23.15%		46.30%	
184,590	23.65%		47.30%	
205,842	25.65%		51.30%	

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).

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)	(5,130)	(4,261)	(4,381)
Net amount to the individual	4,870	5,739	5,619
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)	(3,292)	(4,261)	(4,381)
Net amount to the individual	4,221	5,739	5,619
Tax savings (cost) using corporation	(649)	-	-
Tax deferral advantage (cost)	(237)	428	548
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)	(2,565)	(5,130)	(5,130)
Net amount to the individual	7,435	4,870	4,870
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(400)	(1,000)	(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	8,700	7,000
(Tax payable by individual)	(1,646)	(3,812)	(2,983)
Net amount to the individual	7,111	4,888	4,017
Tax savings (cost) using corporation	(324)	18	(853)
Tax deferral advantage (cost)	(118)	3,830	2,130
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.

7. Newfoundland and Labrador

7.4 Intentionally Triggering Subsection 55(2)

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate

	Other than eligible dividends	Eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(4,381)	(4,261)
Net amount to the individual	5,619	5,739
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(750)	(750)
Dividend refund	1,440	1,440
Available for distribution*	8,757	8,757
(Tax payable by individual)	(1,646)	(1,646)
Net amount to the individual	7,111	7,111
Tax savings (cost) triggering 55(2)	1,492	1,373
Tax deferral advantage (cost)**	(2,683)	(2,683)
RDTOH ending balance	93	93

*Capital dividends of 5,000 are assumed to paid.

**Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco

***Consider using TTI's Safe Income worksheet to determine the safe income balance

8. Nova Scotia

8.1 Personal Tax Tables

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	-	297	-	1,927
30,000	-	1,323	488	4,408
40,000	695	3,286	1,927	7,456
50,000	1,778	5,918	3,167	10,691
60,000	3,092 *	8,741	4,408	14,303
70,000	5,143 *	11,551	5,932	18,072
80,000	7,852 *	14,332	7,456	21,816
90,000	10,561 *	17,822	8,980	25,533
100,000	13,270 *	21,338	10,691	29,680
120,000	19,867 *	28,370	14,303	38,380
140,000	27,079 *	36,373	18,072	47,080
160,000	34,890	44,912	21,816	56,595
180,000	43,206	53,571	25,533	66,595
200,000	51,522	63,038	29,680	76,595
250,000	72,311	86,708	40,555	103,362
300,000	93,101	110,377	51,595	130,362
350,000	113,891	134,046	64,095	157,362
400,000	134,681	157,715	76,595	184,362
450,000	155,471	181,384	89,862	211,362
500,000	176,261	205,053	103,362	238,362

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		-		-
11,809	(0.03%)	0.62%	5.76%	12.91%
29,590		9.12%		20.05%
46,605		16.71%		26.43%
59,180		19.08%		28.43%
75,000		18.35%		27.82%
93,000		19.50%		28.78%
93,208		27.09%		35.16%
144,489		31.23%		38.64%
150,000		36.06%		42.70%
205,842		41.58%		47.34%

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
8,481		-		-
11,809	7.50%	12.16%	15.00%	24.32%
29,590		15.24%		30.48%
46,605		17.99%		35.98%
59,180		18.85%		37.70%
75,000		18.58%		37.17%
93,000		19.00%		38.00%
93,208		21.75%		43.50%
144,489		23.25%		46.50%
150,000		25.00%		50.00%
205,842		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)	(4,734)
Net amount to the individual	4,600	5,842	5,266
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)	(3,480)	(4,158)	(4,734)
Net amount to the individual	3,871	5,842	5,267
Tax savings (cost) using corporation	(729)	-	-
Tax deferral advantage (cost)	(67)	325	901
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)	(1,000)	(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	8,700	6,900
(Tax payable by individual)	(1,740)	(4,118)	(2,869)
Net amount to the individual	6,936	4,582	4,031
Tax savings (cost) using corporation	(364)	(18)	(569)
Tax deferral advantage (cost)	(33)	4,100	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.

8. Nova Scotia

8.4 Intentionally Triggering Subsection 55(2)

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate

	Other than eligible dividends	Eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(4,734)	(4,158)
Net amount to the individual	5,266	5,842
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(800)	(800)
Dividend refund	1,409	1,409
Available for distribution*	8,676	8,676
(Tax payable by individual)	(1,740)	(1,740)
Net amount to the individual	6,936	6,936
Tax savings (cost) triggering 55(2)	1,670	1,094
Tax deferral advantage (cost)**	(2,733)	(2,733)
RDTOH ending balance	124	124

**Capital dividends of 5,000 are assumed to paid.*

***Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco*

****Consider using TTI's Safe Income worksheet to determine the safe income balance*

9. Northwest Territories

9.1 Personal Tax Tables

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	-	-	-	1,554
30,000	-	-	509	3,644
40,000	-	534	1,554	5,734
50,000	-	1,737	2,599	8,221
60,000	203 *	2,952	3,644	11,131
70,000	1,145 *	4,282	4,689	14,041
80,000	2,661 *	6,100	5,734	16,951
90,000	4,176 *	8,648	6,854	20,061
100,000	5,691 *	11,220	8,221	23,704
120,000	9,355 *	16,399	11,131	31,344
140,000	13,214 *	22,509	14,041	39,035
160,000	17,671	28,777	16,951	47,510
180,000	22,634	35,164	20,061	56,120
200,000	27,596	42,361	23,704	64,730
250,000	41,227	60,352	33,254	88,022
300,000	55,392	78,342	43,205	111,547
350,000	69,558	96,333	53,968	135,072
400,000	83,724	114,324	64,730	158,597
450,000	97,890	132,315	76,260	182,122
500,000	112,056	150,306	88,022	205,647

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
11,809	(0.03%)		5.76%	
14,492	(7.76%)		5.65%	
42,209	(4.03%)		8.78%	
46,605	3.56%		15.16%	
84,420	8.53%		19.34%	
93,208	16.12%		25.72%	
137,248	18.67%		27.86%	
144,489	22.81%		31.34%	
205,842	28.33%		35.98%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
11,809	7.50%		15.00%	
14,492	10.45%		20.90%	
42,209	11.80%		23.60%	
46,605	14.55%		29.10%	
84,420	16.35%		32.70%	
93,208	19.10%		38.20%	
137,248	20.02%		40.05%	
144,489	21.52%		43.05%	
205,842	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)	(3,598)
Net amount to the individual	5,295	7,167	6,402
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)	(2,897)	(2,833)	(3,598)
Net amount to the individual	5,153	7,167	6,402
Tax savings (cost) using corporation	(142)	-	-
Tax deferral advantage (cost)	(312)	(1,000)	(235)
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)	(1,000)	(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	8,600	7,350
(Tax payable by individual)	(1,448)	(3,094)	(2,094)
Net amount to the individual	7,577	5,506	5,256
Tax savings (cost) using corporation	(70)	211	(39)
Tax deferral advantage (cost)	(156)	3,305	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.

9. Northwest Territories

9.4 Intentionally Triggering Subsection 55(2)

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate

	Other than eligible dividends	Eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(3,598)	(2,833)
Net amount to the individual	6,402	7,167
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(575)	(575)
Dividend refund	1,533	1,533
Available for distribution*	9,025	9,025
(Tax payable by individual)	(1,448)	(1,448)
Net amount to the individual	7,577	7,577
Tax savings (cost) triggering 55(2)	1,175	410
Tax deferral advantage (cost)**	(2,508)	(2,508)
RDTOH ending balance	-	-

*Capital dividends of 5,000 are assumed to paid.

**Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco

***Consider using TTI's Safe Income worksheet to determine the safe income balance

10. Nunavut

10.1 Personal Tax Tables

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	-	-	-	1,496
30,000	-	-	546	3,396
40,000	-	635	1,496	5,296
50,000	-	2,330	2,446	7,549
60,000	203 *	4,036	3,396	10,299
70,000	1,145 *	5,742	4,346	13,049
80,000	2,870 *	7,528	5,296	15,799
90,000	4,867 *	10,081	6,262	18,572
100,000	6,864 *	12,657	7,549	21,895
120,000	12,018 *	17,809	10,299	28,895
140,000	17,530 *	23,947	13,049	35,895
160,000	23,641	30,375	15,799	43,748
180,000	30,257	36,922	18,572	51,848
200,000	36,872	44,279	21,895	59,948
250,000	53,412	62,670	30,645	81,965
300,000	69,951	81,061	39,698	104,215
350,000	86,491	99,452	49,823	126,465
400,000	103,030	117,843	59,948	148,715
450,000	119,569	136,234	70,840	170,965
500,000	136,109	154,625	81,965	193,215

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
11,809	(0.03%)		5.76%	
13,325	(2.11%)		7.20%	
44,437	2.03%		10.68%	
46,605	9.62%		17.06%	
88,874	12.38%		19.38%	
93,208	19.97%		25.76%	
144,489	27.56%		32.14%	
205,842	33.08%		36.78%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
11,809	7.50%		15.00%	
13,325	9.50%		19.00%	
44,437	11.00%		22.00%	
46,605	13.75%		27.50%	
88,874	14.75%		29.50%	
93,208	17.50%		35.00%	
144,489	20.25%		40.50%	
205,842	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)	(3,678)
Net amount to the individual	5,550	6,692	6,322
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)	(2,943)	(3,308)	(3,678)
Net amount to the individual	5,057	6,692	6,322
Tax savings (cost) using corporation	(493)	-	-
Tax deferral advantage (cost)	(617)	(525)	(155)
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)	(1,000)	(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	8,600	7,300
(Tax payable by individual)	(1,471)	(3,163)	(2,418)
Net amount to the individual	7,529	5,437	4,882
Tax savings (cost) using corporation	(246)	(113)	(668)
Tax deferral advantage (cost)	(308)	3,050	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.

10. Nunavut

10.4 Intentionally Triggering Subsection 55(2)

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate

	Other than eligible dividends	Eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(3,678)	(3,308)
Net amount to the individual	6,322	6,692
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(600)	(600)
Dividend refund	1,533	1,533
Available for distribution*	9,000	9,000
(Tax payable by individual)	(1,471)	(1,471)
Net amount to the individual	7,529	7,529
Tax savings (cost) triggering 55(2)	1,207	837
Tax deferral advantage (cost)**	(2,533)	(2,533)
RDTOH ending balance	-	-

**Capital dividends of 5,000 are assumed to paid.*

***Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco*

****Consider using TTI's Safe Income worksheet to determine the safe income balance*

11. Ontario

11.1 Personal Tax Tables

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	192	-	1,716
30,000	450	300	479	4,021
40,000	600	1,378	1,716	6,176
50,000	600	3,454	3,018	8,806
60,000	953 *	5,348	4,021	11,771
70,000	1,895 *	7,494	5,023	14,736
80,000	3,411 *	9,915	6,176	17,930
90,000	4,926 *	13,383	7,261	21,213
100,000	7,345 *	16,874	8,806	25,377
120,000	13,297 *	23,855	11,771	34,059
140,000	19,631 *	31,567	14,736	42,740
160,000	26,727	39,606	17,930	52,044
180,000	34,596	47,915	21,213	61,638
200,000	42,464	57,069	25,377	71,231
250,000	62,136	80,392	36,229	97,601
300,000	81,808	103,715	47,247	124,366
350,000	101,480	127,038	59,239	151,131
400,000	121,151	150,361	71,231	177,896
450,000	140,823	173,684	84,219	204,660
500,000	160,495	197,007	97,601	231,425

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
10,354	-		-	
11,809	(0.03%)	(6.86%)	5.76%	7.81%
42,960	(1.20%)		12.57%	
46,605	6.39%		18.95%	
75,655	8.92%		21.07%	
85,923	12.24%		23.87%	
89,129	17.79%		28.53%	
93,208	25.38%		34.91%	
144,489	29.52%		38.39%	
150,000	31.67%		40.20%	
205,842	37.19%		44.84%	
220,000	39.34%		46.65%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
10,354	-		-	
11,809	7.50%	10.02%	15.00%	20.05%
42,960	12.08%		24.15%	
46,605	14.83%		29.65%	
75,655	15.74%		31.48%	
85,923	16.95%		33.89%	
89,129	18.95%		37.91%	
93,208	21.70%		43.41%	
144,489	23.20%		46.41%	
150,000	23.98%		47.97%	
205,842	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)	(4,665)
Net amount to the individual	4,647	6,066	5,335
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)	(3,755)	(3,934)	(4,665)
Net amount to the individual	4,295	6,066	5,336
Tax savings (cost) using corporation	(352)	-	-
Tax deferral advantage (cost)	336	101	832
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)	(1,000)	(1,500)
(Part I tax - refundable)	(1,533)	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(575)	(350)	(1,150)
Dividend refund	1,533	-	-
Available for distribution	9,025	8,650	7,350
(Tax payable by individual)	(1,877)	(4,035)	(2,903)
Net amount to the individual	7,148	4,615	4,447
Tax savings (cost) using corporation	(176)	(32)	(200)
Tax deferral advantage (cost)	168	4,003	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.

11. Ontario

11.4 Intentionally Triggering Subsection 55(2)

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate

	Other than eligible dividends	Eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(4,665)	(3,934)
Net amount to the individual	5,335	6,066
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(575)	(575)
Dividend refund	1,533	1,533
Available for distribution*	9,025	9,025
(Tax payable by individual)	(1,877)	(1,877)
Net amount to the individual	7,148	7,148
Tax savings (cost) triggering 55(2)	1,812	1,082
Tax deferral advantage (cost)**	(2,508)	(2,508)
RDTOH ending balance	-	-

*Capital dividends of 5,000 are assumed to paid.

**Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco

***Consider using TTI's Safe Income worksheet to determine the safe income balance

12. Prince Edward Island

12.1 Personal Tax Tables

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	-	712	-	2,140
30,000	-	1,665	750	4,820
40,000	-	3,463	2,140	7,620
50,000	294	5,931	3,580	10,687
60,000	1,353 *	8,573	4,820	14,117
70,000	3,151 *	11,388	6,180	17,722
80,000	5,522 *	14,203	7,620	21,442
90,000	7,893 *	17,634	9,060	25,162
100,000	10,264 *	21,087	10,687	29,277
120,000	15,639 *	28,266	14,117	38,151
140,000	21,208 *	36,029	17,722	47,025
160,000	27,377	43,952	21,442	56,364
180,000	34,051	51,993	25,162	65,838
200,000	40,787	60,844	29,277	75,312
250,000	57,900	82,970	40,369	100,764
300,000	75,012	105,096	51,627	126,449
350,000	92,124	127,223	63,469	152,134
400,000	109,236	149,349	75,312	177,819
450,000	126,348	171,475	87,921	203,504
500,000	143,460	193,601	100,764	229,189

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
8,660	-		-	
11,809	(0.03%)	(0.99%)	5.76%	13.77%
31,984	4.53%		18.41%	
46,605	12.12%		24.79%	
63,969	16.12%		28.15%	
93,208	23.71%		34.53%	
98,703	24.56%		36.13%	
144,489	28.70%		39.61%	
205,842	34.22%		44.25%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
8,660	-		-	
11,809	7.50%	12.40%	15.00%	24.80%
31,984	14.40%		28.80%	
46,605	17.15%		34.30%	
63,969	18.60%		37.20%	
93,208	21.35%		42.70%	
98,703	22.19%		44.37%	
144,489	23.68%		47.37%	
205,842	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)	(4,425)
Net amount to the individual	4,863	6,578	5,575
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)	(3,253)	(3,422)	(4,425)
Net amount to the individual	4,098	6,578	5,575
Tax savings (cost) using corporation	(765)	-	-
Tax deferral advantage (cost)	(330)	(411)	592
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)	(1,000)	(1,500)
(Part I tax - refundable)	(1,533)	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(800)	(400)	(1,600)
Dividend refund	1,409	-	-
Available for distribution	8,676	8,600	6,900
(Tax payable by individual)	(1,627)	(3,806)	(2,361)
Net amount to the individual	7,049	4,794	4,539
Tax savings (cost) using corporation	(382)	(69)	(324)
Tax deferral advantage (cost)	(164)	3,737	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.

12. Prince Edward Island

12.4 Intentionally Triggering Subsection 55(2)

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate

	Other than eligible dividends	Eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(4,425)	(3,422)
Net amount to the individual	5,575	6,578
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(800)	(800)
Dividend refund	1,409	1,409
Available for distribution*	8,676	8,676
(Tax payable by individual)	(1,627)	(1,627)
Net amount to the individual	7,049	7,049
Tax savings (cost) triggering 55(2)	1,475	472
Tax deferral advantage (cost)**	(2,733)	(2,733)
RDTOH ending balance	124	124

*Capital dividends of 5,000 are assumed to paid.

**Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco

***Consider using TTI's Safe Income worksheet to determine the safe income balance

13. Saskatchewan

13.1 Personal Tax Tables

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	-	-	-	1,642
30,000	-	807	479	4,192
40,000	-	2,197	1,642	6,742
50,000	-	4,463	2,917	9,575
60,000	203 *	6,741	4,192	12,875
70,000	1,145 *	9,019	5,467	16,175
80,000	2,661 *	11,297	6,742	19,475
90,000	4,176 *	14,189	8,017	22,775
100,000	5,691 *	17,105	9,575	26,448
120,000	9,974 *	23,136	12,875	34,148
140,000	14,798 *	29,968	16,175	42,063
160,000	20,221	36,960	19,475	50,628
180,000	26,149	44,070	22,775	59,328
200,000	32,078	51,990	26,448	68,028
250,000	46,898	71,788	36,073	91,545
300,000	61,719	91,587	46,278	115,295
350,000	76,539	111,386	57,153	139,045
400,000	91,360	131,185	68,028	162,795
450,000	106,181	150,983	79,670	186,545
500,000	121,001	170,782	91,545	210,295

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
11,809	(0.03%)		5.76%	
16,065	(0.72%)		14.08%	
45,225	2.04%		16.40%	
46,605	9.63%		22.78%	
93,208	17.22%		29.16%	
129,214	19.98%		31.48%	
144,489	24.12%		34.96%	
205,842	29.64%		39.60%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
11,809	7.50%		15.00%	
16,065	12.75%		25.50%	
45,225	13.75%		27.50%	
46,605	16.50%		33.00%	
93,208	19.25%		38.50%	
129,214	20.25%		40.50%	
144,489	21.75%		43.50%	
205,842	23.75%		47.50%	

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).

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)	(4,750)	(2,964)	(3,960)
Net amount to the individual	5,250	7,036	6,040
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)	(3,168)	(2,964)	(3,960)
Net amount to the individual	4,832	7,036	6,041
Tax savings (cost) using corporation	(418)	-	-
Tax deferral advantage (cost)	(317)	(869)	127
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)	(2,375)	(4,750)	(4,750)
Net amount to the individual	7,625	5,250	5,250
Earned by corporation	10,000	10,000	10,000
(Part I tax - non-refundable)	(400)	(1,000)	(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	8,800	7,300
(Tax payable by individual)	(1,584)	(3,485)	(2,174)
Net amount to the individual	7,416	5,315	5,126
Tax savings (cost) using corporation	(209)	65	(124)
Tax deferral advantage (cost)	(158)	3,550	2,050
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.

13. Saskatchewan

13.4 Intentionally Triggering Subsection 55(2)

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate

	Other than eligible dividends	Eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(3,960)	(2,964)
Net amount to the individual	6,040	7,036
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(600)	(600)
Dividend refund	1,533	1,533
Available for distribution*	9,000	9,000
(Tax payable by individual)	(1,584)	(1,584)
Net amount to the individual	7,416	7,416
Tax savings (cost) triggering 55(2)	1,376	381
Tax deferral advantage (cost)**	(2,533)	(2,533)
RDTOH ending balance	-	-

*Capital dividends of 5,000 are assumed to paid.

**Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco

***Consider using TTI's Safe Income worksheet to determine the safe income balance

14. Yukon

14.1 Personal Tax Tables

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	-	205	-	1,753
30,000	-	685	683	3,893
40,000	-	1,699	1,753	6,033
50,000	-	3,679	2,823	8,448
60,000	203 *	5,676	3,893	11,398
70,000	1,145 *	7,672	4,963	14,348
80,000	2,661 *	9,668	6,033	17,298
90,000	4,176 *	12,492	7,103	20,248
100,000	5,691 *	15,346	8,448	23,700
120,000	9,355 *	21,055	11,398	31,080
140,000	13,214 *	27,643	14,348	38,460
160,000	17,671	34,489	17,298	46,600
180,000	22,634	41,454	20,248	54,960
200,000	27,596	49,228	23,700	63,320
250,000	40,002	68,663	32,925	85,987
300,000	52,409	88,098	42,420	108,887
350,000	64,815	107,533	52,870	131,787
400,000	77,221	126,968	63,320	154,687
450,000	90,650	146,886	74,537	177,587
500,000	105,112	167,597	85,987	200,487

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
11,809	(7.78%)		10.57%	
46,605	3.40%		19.96%	
93,208	13.61%		28.55%	
144,489	20.37%		34.23%	
205,842	25.89%		38.87%	
500,000	28.93%		41.42%	

	Capital gains		Other income	
	First dollar	Last dollar	First dollar	Last dollar
11,809	10.70%		21.40%	
46,605	14.75%		29.50%	
93,208	18.45%		36.90%	
144,489	20.90%		41.80%	
205,842	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)	(2,893)	(4,142)
Net amount to the individual	5,200	7,107	5,858
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)	(3,314)	(2,893)	(4,142)
Net amount to the individual	4,686	7,108	5,858
Tax savings (cost) using corporation	(514)	-	-
Tax deferral advantage (cost)	(267)	(940)	309
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.

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)	(2,400)	(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)	(1,000)	(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	8,800	7,300
(Tax payable by individual)	(1,657)	(3,645)	(2,124)
Net amount to the individual	7,343	5,155	5,176
Tax savings (cost) using corporation	(257)	(45)	(24)
Tax deferral advantage (cost)	(133)	3,600	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

14.4 Intentionally Triggering Subsection 55(2)

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate

	Other than eligible dividends	Eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(4,142)	(2,893)
Net amount to the individual	5,858	7,107
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(600)	(600)
Dividend refund	1,533	1,533
Available for distribution*	9,000	9,000
(Tax payable by individual)	(1,657)	(1,657)
Net amount to the individual	7,343	7,343
Tax savings (cost) triggering 55(2)	1,486	236
Tax deferral advantage (cost)**	(2,533)	(2,533)
RDTOH ending balance	-	-

**Capital dividends of 5,000 are assumed to paid.*

***Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco*

****Consider using TTI's Safe Income worksheet to determine the safe income balance*



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