

2019 Alberta Tax Rates¹

TAXABLE INCOME	PENSIONS, RRIFs, WAGES OR INTEREST	CAPITAL GAINS ²	ELIGIBLE DIVIDENDS ³	NON-ELIGIBLE DIVIDENDS
\$0 - \$12,069	-	-	-	-
\$12,070 - \$47,630	25.00%	12.50%	-0.03%	16.02%
\$47,631 - \$95,259	30.50%	15.25%	7.56%	22.34%
\$95,260 - \$131,220	36.00%	18.00%	15.15%	28.67%
\$131,221 - \$147,667	38.00%	19.00%	17.91%	30.97%
\$147,668 - \$157,464	41.00%	20.50%	22.05%	34.42%
\$157,465 - \$209,952	42.00%	21.00%	23.43%	35.57%
\$209,953 - \$210,371	43.00%	21.50%	24.81%	36.72%
\$210,372 - \$314,928	47.00%	23.50%	30.33%	41.32%
Over \$314,929	48.00%	24.00%	31.71%	42.47%

	PERSONAL TAX CREDITS		GOVERNMENT BENEFITS		
	FEDERAL	PROVINCIAL		ANNUAL	MONTHLY
Basic	\$12,069	\$19,369	CPP (at 65) – max.	\$13,608	\$1,134
Spouse or Common-Law Partner	\$12,069	\$19,369	(at 60) 64% of max.	\$8,710	\$726
Caregiver (Infirm dependent under 18)	\$2,230	\$0	(If you are under 65 working and receiving CPP, you and your employer must make CPP contributions)		
Caregiver (Infirm dependent over 18)	\$7,140	\$0			
Caregiver (65 & over)	\$0	\$11,212	OAS (at 65) – max.	\$7,210	\$601
Age credit (65 & over) – Every \$1 earned over threshold increases tax rate by 3%	\$7,494	\$5,397	GIS – max. (single pensioner)	\$10,769	\$897
Pension Income	\$2,000	\$1,491	Allowance – max.	\$16,322	\$1,360
Tuition & Education - Full-time	\$0	\$753/mo	CPP Disability	\$16,032	\$1,336
Tuition & Education - Part-time	\$0	\$226/mo	CPP Survivor's Pension		
Disability Amount	\$8,416	\$14,940	Younger than 65	\$7,380	\$615
Medical Expenses			65 or older	\$8,172	\$681
on qualifying medical expenses exceeding the lessor of 3% of net income or	\$2,352	\$2,503	Orphan's Benefit	\$2,940	\$245
			Death Benefit	\$2,500	
			(lump sum)		
			EI - 55% of insured earnings, max. \$53,100		\$2434

TFSA AMOUNT	RRSP LIMIT	ALBERT FAMILY EMPLOYMENT TAX CREDIT (AFETC) ⁴	PROBATE FEES																		
<ul style="list-style-type: none"> • 2019 TFSA Amount is \$6,000 <p>Historical Contributions: 2018 - \$5,500 2017 - \$5,500 2016 - \$5,500 2015 - \$10,000 2014 - \$5,500 2013 - \$5,500 2012 - \$5,000 2011 - \$5,000 2010 - \$5,000 2009 - \$5,000 \$63,500 for 2019</p>	<ul style="list-style-type: none"> • 2019 RRSP limit is 18% of your 2018 "Earned Income" to a maximum of \$26,500 (plus unused amounts from prior years). 	<ul style="list-style-type: none"> • The tax credit is 11% of family working income above \$2,760, up to the maximum benefit amount; credit starts to phase out at \$42,287. The credit is reduced by 4% of family net income in excess of the threshold. <table border="1"> <tr> <td>1 child</td> <td>\$783</td> </tr> <tr> <td>2 children</td> <td>\$1,495</td> </tr> <tr> <td>3 children</td> <td>\$1,922</td> </tr> <tr> <td>4 or more children</td> <td>\$2,064</td> </tr> </table>	1 child	\$783	2 children	\$1,495	3 children	\$1,922	4 or more children	\$2,064	<ul style="list-style-type: none"> • Where the net value of property in Alberta subject to probate is: <table border="1"> <tr> <td>Under \$10,000</td> <td>\$35</td> </tr> <tr> <td>\$10,001 - \$25,000</td> <td>\$135</td> </tr> <tr> <td>\$25,001 - \$125,000</td> <td>\$275</td> </tr> <tr> <td>\$125,001 - \$250,000</td> <td>\$400</td> </tr> <tr> <td>Over \$250,000</td> <td>\$525</td> </tr> </table>	Under \$10,000	\$35	\$10,001 - \$25,000	\$135	\$25,001 - \$125,000	\$275	\$125,001 - \$250,000	\$400	Over \$250,000	\$525
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AGE CREDIT CLAWBACK	OAS CLAWBACK ⁵	WITHHOLDING TAX RATES FOR RRSP & RRIF WITHDRAWALS	YEARLY MAXIMUM PENSIONABLE EARNINGS																		
<ul style="list-style-type: none"> • This credit is reduced by 15% of net income over \$37,790 (Fed) and \$40,179 (AB) and it is totally eliminated once you reach net income of \$87,750 (Fed) and \$76,159 (AB). 	<ul style="list-style-type: none"> • Clawback rate is 15% of net income over \$77,580; benefit is totally eliminated when net income exceeds \$123,386. 	Under \$5,000 = 10% \$5,001 to \$15,000 = 20% Over \$15,000 = 30%	<ul style="list-style-type: none"> • For the year 2019 = \$57,400 																		

Notes: 1 - Combined Federal & Provincial (AB) Personal Taxes; 2 - Marginal tax rate for capital gains is a % of total capital gains (not taxable capital gains); 3 - Marginal tax rate for dividends is a % of actual dividends received (not grossed-up amount); 4 - For the period of July 2018 to June 2019

The Government of Canada website, <https://www.canada.ca/en.html>, provides complete and detailed information regarding all tax information. You can find more information about Canadian benefits from www.canadabenefits.gc.ca. This site also provides calculators to assist you in determining the benefits that may be available to you. You can also obtain further information about OAS and CPP from this website: <https://www.canada.ca/en/services/benefits/publicpensions.html>.

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