

TAXABLE INCOME	PENSIONS, RRIFs, WAGES OR INTEREST	CAPITAL GAINS ²	ELIGIBLE DIVIDENDS ³	NON-ELIGIBLE DIVIDENDS ³
\$0 - \$16,452	0.00%	0.00%	0.00%	0.00%
\$16,453 - \$22,769	14.00%	7.00%	0.00%	5.72%
\$22,770 - \$58,523	22.00%	11.00%	0.00%	12.40%
\$58,524 - \$61,200	28.50%	14.25%	7.56%	19.88%
\$61,201 - \$117,045	30.50%	15.25%	10.16%	22.18%
\$117,046 - \$154,259	36.00%	18.00%	17.75%	28.50%
\$154,260 - \$181,440	38.00%	19.00%	20.51%	30.80%
\$181,441 - \$185,111 ⁴	41.29%	20.65%	25.06%	34.59%
\$185,112 - \$246,813 ⁴	42.29%	21.15%	26.44%	35.74%
\$246,814 - \$258,482 ⁴	43.29%	21.65%	27.82%	36.89%
\$258,483 - \$370,220	47.00%	23.50%	32.93%	41.15%
Over \$370,221	48.00%	24.00%	34.31%	42.30%

	PERSONAL TAX CREDITS		GOVERNMENT BENEFITS		
	FEDERAL	PROVINCIAL		ANNUAL	MONTHLY
Basic	\$16,452	\$22,769	CPP⁵ (at 60) 64% of max. (at 65) 100% of max. (at 70) 142% of max.	\$11,579 \$18,092 \$25,690	\$917 \$1,433 \$2,035
Spouse or Common-Law Partner	\$16,452	\$22,769			
Caregiver (Infirm dependent under 18)	\$2,740	\$0	OAS⁶ (65 to 74) – max.	\$8,908	\$728
Caregiver (Infirm dependent over 18)	\$8,773	\$13,180	OAS (75+) – max.	\$9,798	\$800
Age credit (65 & over) – Every \$1 earned over threshold increases tax rate by 3%	\$9,208	\$6,345	GIS⁶ – max. (single)	\$13,305	\$1,087
Pension Income	\$2,000	\$1,753	CPP Disability – max.	\$20,894	\$1,673
Disability Amount	\$10,341	\$17,563	CPP Survivor's Pension: Younger than 65 – max. 65 or older – max.	\$9,643 \$10,855	\$771 \$860
			Death Benefit (lump sum)	\$2,500	

TFSA AMOUNT			RRSP LIMIT	AGE CREDIT CLAWBACK	OAS CLAWBACK													
Year	Contribution Limit	Total Limit	<ul style="list-style-type: none"> 2026 RRSP limit is 18% of your 2025 "Earned Income" to a maximum of \$33,810 (plus unused amounts from prior years). 	<ul style="list-style-type: none"> This credit is reduced by 15% of the net income over \$46,432 (Fed) and \$47,234 (AB) and it is eliminated once you reach a net income of \$107,819 (Fed) and \$89,534 (AB). 	<ul style="list-style-type: none"> Clawback rate is 15% of the net income over \$95,323; benefit is eliminated when your net income exceeds \$154,708⁷ if you are age 65 to 74 and \$160,647⁷ if you are age 75 and over. 													
2009	\$5,000	\$5,000																
2010	\$5,000	\$10,000																
2011	\$5,000	\$15,000																
2012	\$5,000	\$20,000																
2013	\$5,500	\$25,500																
2014	\$5,500	\$31,000																
2015	\$10,000	\$41,000																
2016	\$5,500	\$46,500																
2017	\$5,500	\$52,000																
2018	\$5,500	\$57,500																
2019	\$6,000	\$63,500	WITHHOLDING TAX RATES FOR RRSP & RRIF WITHDRAWALS	PROBATE FEES	YMPE & YAMPE⁸													
2020	\$6,000	\$69,500				Less than \$5,000 = 10% \$5,001 to \$15,000 = 20% Over \$15,000 = 30%	<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	Year's Maximum Pensionable Earnings (YMPE) <ul style="list-style-type: none"> For the year 2026 = \$74,600 Year's Additional Maximum Pensionable Earnings (YAMPE) <ul style="list-style-type: none"> For the year 2026 = \$85,000
Under \$10,000	\$35																	
\$10,001 - \$25,000	\$135																	
\$25,001 - \$125,000	\$275																	
\$125,001 - \$250,000	\$400																	
Over \$250,000	\$525																	
2021	\$6,000	\$75,500																
2022	\$6,000	\$81,500																
2023	\$6,500	\$88,000																
2024	\$7,000	\$95,000																
2025	\$7,000	\$102,000																
2026	\$7,000	\$109,000																

Disclaimers and Disclosures - Alitis Investment Counsel Inc. ("Alitis")

This handout is provided for informational purposes only and does not constitute an offer or solicitation to buy or sell any securities discussed herein to anyone in any jurisdiction where such offer or solicitation would be prohibited. The information contained in this handout has been drawn from sources believed to be reliable but is not guaranteed to be accurate or complete. Alitis assumes no duty to update any information or opinion contained in this handout.

Notes: **1** - Combined Federal & Provincial (BC) Personal Taxes. The tax rates reflect budget proposals and news releases up to January 15, 2026 "Tax Calculators and Rates." EY, www.ey.com/en_ca/services/tax/tax-calculators. Accessed 28 Jan. 2026; **2** - The rates apply to the actual amount of the capital gain; **3** - The rates apply to the actual amount of taxable dividends received from taxable Canadian corporations. Eligible dividends are those paid by public corporations and private companies out of earnings that have been taxed at the general corporate tax rate (the dividend must be designated by the payor corporate as an eligible dividend). Where the dividend tax credit exceeds the federal and provincial tax otherwise payable on the dividends, the rates do not reflect the value of the excess credit that may be used to offset taxes payable from other sources of income; **4** - The federal basic personal amount comprises of two elements: the base amount (\$14,829 for 2026) and an additional amount (\$1,623 for 2026). The additional amount is reduced for individuals with a net income in excess of \$181,440 and is fully eliminated for individuals with net income in excess of \$258,482. Consequently, the additional amount is clawed back on net income in excess of \$181,440 until the additional tax credit of \$227 is eliminated; this results in additional federal income tax on net income between \$181,441 and \$258,482; **5** - If you are under 65 working and receiving CPP, you and your employer must make CPP contributions; **6** - January to March 2026; **7** - From January to September of the current tax year, the amounts are estimates based on maximum OAS pension amounts. From October to December, the amounts are final; **8** - In 2024, a second earnings ceiling was introduced, the Year's Additional Maximum Pensionable Earnings (YAMPE). The YAMPE is used to determine second additional Canada Pension Plan contributions (CPP2).

The Government of Canada website, <https://www.canada.ca/en/services/taxes.html>, provides complete and detailed information regarding all tax information. You can find more information about Canadian benefits from www.canada.ca/en/services/benefits.html. 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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