

TAXABLE INCOME	PENSIONS, RRIFs, WAGES OR INTEREST	CAPITAL GAINS <sup>2</sup>	ELIGIBLE DIVIDENDS <sup>3</sup>	NON-ELIGIBLE DIVIDENDS <sup>3</sup>
\$0 – \$16,452	0.00%	0.00%	0.00%	0.00%
\$16,453 – \$24,580	14.00%	7.00%	0.00%	5.72%
\$24,581 – \$25,570	19.06%	9.53%	0.00%	9.28%
\$25,571 – \$41,722 <sup>4</sup>	22.62%	11.31%	0.00%	13.38%
\$41,723 – \$50,363	19.06%	9.53%	0.00%	9.28%
\$50,364 – \$58,523	21.70%	10.85%	0.00%	12.32%
\$58,524 – \$100,728	28.20%	14.10%	7.56%	19.80%
\$100,729 – \$115,648	31.00%	15.50%	7.56%	23.02%
\$115,649 – \$117,045	32.79%	16.40%	7.96%	25.07%
\$117,046 – \$140,430	38.29%	19.15%	15.55%	31.40%
\$140,431 – \$181,440	40.70%	20.35%	18.88%	34.17%
\$181,441 – \$190,405 <sup>5</sup>	43.99%	22.01%	23.43%	37.96%
\$190,406 – \$258,482 <sup>5</sup>	46.09%	23.05%	26.32%	40.37%
\$258,483 – \$265,545	49.80%	24.90%	31.44%	44.64%
Over \$265,546	53.50%	26.75%	36.54%	48.89%

PERSONAL TAX CREDITS			GOVERNMENT BENEFITS		
	FEDERAL	PROVINCIAL		ANNUAL	MONTHLY
<b>Basic</b>	\$16,452	\$13,216	<b>CPP<sup>6</sup></b> (at 60) 64% of max. (at 65) 100% of max. (at 70) 142% of max.	\$11,579	\$965
<b>Spouse or Common-Law Partner</b>	\$16,452	\$11,317		\$18,092	\$1,508
<b>Caregiver</b> (Infirm dependent under 18)	\$2,740	\$0	<b>OAS<sup>7</sup></b> (65 to 74) – max. <b>OAS</b> (75+) – max.	\$8,908	\$742
<b>Caregiver</b> (Infirm dependent over 18)	\$8,773	\$5,784		\$9,798	\$817
<b>Age credit (65 &amp; over)</b> – Every \$1 earned over threshold increases tax rate by 3%	\$9,208	\$5,927	<b>GIS<sup>7</sup></b> – max. (single)	\$13,305	\$1,109
<b>Pension Income</b>	\$2,000	\$1,000	<b>CPP Disability</b> – max. <b>CPP Survivor's Pension:</b> Younger than 65 – max. 65 or older – max.	\$20,894	\$1,741
<b>Disability Amount</b>	\$10,341	\$9,913		\$9,643	\$804
			<b>Death Benefit</b> (lump sum)	\$10,855	\$905
				\$2,500	

TFSA AMOUNT			RRSP LIMIT	WITHHOLDING TAX RATES FOR RRSP & RRIF WITHDRAWALS	PROBATE FEES
<b>Year</b>	<b>Contribution Limit</b>	<b>Total Limit</b>	<ul style="list-style-type: none"> <li>• 2026 RRSP limit is 18% of your 2025 "Earned Income" to a maximum of <b>\$33,810</b> (plus unused amounts from prior years).</li> </ul>	Less than \$5,000 = 10% \$5,001 to \$15,000 = 20% Over \$15,000 = 30%	<ul style="list-style-type: none"> <li>• \$200 + 0.6% of portion over \$25,000 up to \$50,000</li> <li>• \$200 + 1.4% of portion over \$50,000</li> </ul>
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			
2020	\$6,000	\$69,500			
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			
<b>2026</b>	<b>\$7,000</b>	<b>\$109,000</b>	<b>AGE CREDIT CLAWBACK</b>	<b>OAS CLAWBACK</b>	<b>YMPE &amp; YAMPE<sup>9</sup></b>
			<ul style="list-style-type: none"> <li>• This credit is reduced by 15% of the net income over <b>\$46,432</b> (Fed) and <b>\$44,119</b> (BC) and it is eliminated once you reach a net income of <b>\$107,819</b> (Fed) and <b>\$83,633</b> (BC).</li> </ul>	<ul style="list-style-type: none"> <li>• Clawback rate is 15% of the net income over <b>\$95,323</b>; benefit is eliminated when your net income exceeds <b>\$154,708<sup>8</sup></b> if you are age 65 to 74 and <b>\$160,647<sup>8</sup></b> if you are age 75 and over.</li> </ul>	Year's Maximum Pensionable Earnings (YMPE) <ul style="list-style-type: none"> <li>• For the year 2026 = <b>\$74,600</b></li> </ul> Year's Additional Maximum Pensionable Earnings (YAMPE) <ul style="list-style-type: none"> <li>• For the year 2026 = <b>\$85,000</b></li> </ul>

**Disclaimers and Disclosures – Alitis Investment Counsel Inc. ("Alitis")**

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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** – Individuals resident in British Columbia on December 31, 2026 with taxable income up to \$24,580 generally pay no provincial income tax as a result of a low-income tax reduction. The low-income tax reduction is clawed back on income in excess of \$25,570 until the reduction is eliminated, resulting in an additional 3.56% of provincial tax on income between \$25,571 and \$41,722; **5** – 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; **6** – If you are under 65 working and receiving CPP, you and your employer must make CPP contributions; **7** – January to March 2026; **8** – 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; **9** – 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](https://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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