

# Combined Federal and Provincial/Territory Personal Tax Rates

2018 Taxation Year

	2018 Lower Limit (\$)	2018 Upper Limit (\$)	2018 Combined Tax Rate <sup>1,2,5</sup>		2018 Lower Limit (\$)	2018 Upper Limit (\$)	2018 Combined Tax Rate <sup>1,2,5</sup>
<b>Alberta</b>				<b>Nova Scotia <i>continued</i></b>			
	-	46,605	25.00%		93,001	93,208	38.00%
	46,606	93,208	30.50%		93,209	144,489	43.50%
	93,209	128,145	36.00%		144,490	150,000	46.50%
	128,146	144,489	38.00%		150,001	205,842	50.00%
	144,490	153,773	41.00%		205,843	and higher	54.00%
	153,774	205,031	42.00%	<b>Nunavut</b>			
	205,032	205,842	43.00%		-	44,437	19.00%
	205,843	307,547	47.00%		44,438	46,605	22.00%
	307,548	and higher	48.00%		46,606	88,874	27.50%
<b>British Columbia</b>					88,875	93,208	29.50%
	-	39,676	20.06%		93,209	144,489	35.00%
	39,677	46,605	22.70%		144,490	205,842	40.50%
	46,606	79,353	28.20%		205,843	and higher	44.50%
	79,354	91,107	31.00%	<b>Ontario<sup>3</sup></b>			
	91,108	93,208	32.79%		-	42,960	20.05%
	93,209	110,630	38.29%		42,961	46,605	24.15%
	110,631	144,489	40.70%		46,606	75,657	29.65%
	144,490	150,000	43.70%		75,658	85,923	31.48%
	150,001	205,842	45.80%		85,924	89,131	33.89%
	205,843	and higher	49.80%		89,132	93,208	37.91%
<b>Manitoba</b>					93,209	144,489	43.41%
	-	31,843	25.80%		144,490	150,000	46.41%
	31,844	46,605	27.75%		150,001	205,842	47.97%
	46,606	68,821	33.25%		205,843	220,000	51.97%
	68,822	93,208	37.90%		220,001	and higher	53.53%
	93,209	144,489	43.40%	<b>Prince Edward Island<sup>3</sup></b>			
	144,490	205,842	46.40%		-	31,984	24.80%
	205,843	and higher	50.40%		31,985	46,605	28.80%
<b>New Brunswick</b>					46,606	63,969	34.30%
	-	41,675	24.68%		63,970	93,208	37.20%
	41,676	46,605	29.82%		93,209	98,704	42.70%
	46,606	83,351	35.32%		98,705	144,489	44.37%
	83,352	93,208	37.02%		144,490	205,842	47.37%
	93,209	135,510	42.52%		205,843	and higher	51.37%
	135,511	144,489	43.84%	<b>Quebec<sup>4</sup></b>			
	144,490	154,382	46.84%		-	43,055	27.53%
	154,383	205,842	49.30%		43,056	46,605	32.53%
	205,843	and higher	53.30%		46,606	86,105	37.12%
<b>Newfoundland &amp; Labrador</b>					86,106	93,208	41.12%
	-	36,926	23.70%		93,209	104,765	45.71%
	36,927	46,605	29.50%		104,766	144,489	47.46%
	46,606	73,852	35.00%		144,490	205,842	49.97%
	73,853	93,208	36.30%		205,843	and higher	53.31%
	93,209	131,850	41.80%	<b>Saskatchewan</b>			
	131,851	144,489	43.30%		-	45,225	25.50%
	144,490	184,590	46.30%		45,226	46,605	27.50%
	184,591	205,842	47.30%		46,606	93,208	33.00%
	205,843	and higher	51.30%		93,209	129,214	38.50%
<b>Northwest Territories</b>					129,215	144,489	40.50%
	-	42,209	20.90%		144,490	205,842	43.50%
	42,210	46,605	23.60%		205,843	and higher	47.50%
	46,606	84,420	29.10%	<b>Yukon</b>			
	84,421	93,208	32.70%		-	46,605	21.40%
	93,209	137,248	38.20%		46,606	93,208	29.50%
	137,249	144,489	40.05%		93,209	144,489	36.90%
	144,490	205,842	43.05%		144,490	205,842	41.80%
	205,843	and higher	47.05%		205,843	500,000	45.80%
<b>Nova Scotia</b>					500,001	and higher	48.00%
	-	25,000	23.79%				
	25,001	29,590	24.32%				
	29,591	46,605	30.48%				
	46,606	59,180	35.98%				
	59,181	74,999	37.70%				
	75,000	93,000	37.17%				



2019 Taxation Year

	2019 Lower Limit (\$)	2019 Upper Limit (\$)	2019 Combined Tax Rate <sup>1,2,5</sup>		2019 Lower Limit (\$)	2019 Upper Limit (\$)	2019 Combined Tax Rate <sup>1,2,5</sup>
<b>Alberta</b>				<b>Nova Scotia <i>continued</i></b>			
	-	47,630	25.00%		59,181	74,999	37.70%
	47,631	95,259	30.50%		75,000	93,000	37.17%
	95,260	131,220	36.00%		93,001	95,259	38.00%
	131,221	147,667	38.00%		95,260	147,667	43.50%
	147,668	157,464	41.00%		147,668	150,000	46.50%
	157,465	209,952	42.00%		150,001	210,371	50.00%
	209,953	210,371	43.00%		210,372	and higher	54.00%
	210,372	314,928	47.00%	<b>Nunavut</b>			
	314,929	and higher	48.00%		-	45,414	19.00%
<b>British Columbia</b>					45,415	47,630	22.00%
	-	40,707	20.06%		47,631	90,829	27.50%
	40,708	47,630	22.70%		90,830	95,259	29.50%
	47,631	81,416	28.20%		95,260	147,667	35.00%
	81,417	93,476	31.00%		147,668	210,371	40.50%
	93,477	95,259	32.79%		210,372	and higher	44.50%
	95,260	113,506	38.29%	<b>Ontario<sup>3</sup></b>			
	113,507	147,667	40.70%		-	43,906	20.05%
	147,668	153,900	43.70%		43,907	47,630	24.15%
	153,901	210,371	45.80%		47,631	77,313	29.65%
	210,372	and higher	49.80%		77,314	87,813	31.48%
<b>Manitoba</b>					87,814	91,101	33.89%
	-	32,670	25.80%		91,102	95,259	37.91%
	32,671	47,630	27.75%		95,260	147,667	43.41%
	47,631	70,610	33.25%		147,668	150,000	46.41%
	70,611	95,259	37.90%		150,001	210,371	47.97%
	95,260	147,667	43.40%		210,372	220,000	51.97%
	147,668	210,371	46.40%		220,001	and higher	53.53%
	210,372	and higher	50.40%	<b>Prince Edward Island<sup>3</sup></b>			
<b>New Brunswick</b>					-	31,984	24.80%
	-	42,592	24.68%		31,985	47,630	28.80%
	42,593	47,630	29.82%		47,631	63,969	34.30%
	47,631	85,184	35.32%		63,970	95,259	37.20%
	85,185	95,259	37.02%		95,260	98,997	42.70%
	95,260	138,491	42.52%		98,998	147,667	44.37%
	138,492	147,667	43.84%		147,668	210,371	47.37%
	147,668	157,778	46.84%		210,372	and higher	51.37%
	157,779	210,371	49.30%	<b>Quebec<sup>4</sup></b>			
	210,372	and higher	53.30%		-	43,790	27.53%
<b>Newfoundland &amp; Labrador</b>					43,791	47,630	32.53%
	-	37,591	23.70%		47,631	87,575	37.12%
	37,592	47,630	29.50%		87,576	95,259	41.12%
	47,631	75,181	35.00%		95,260	106,555	45.71%
	75,182	95,259	36.30%		106,556	147,667	47.46%
	95,260	134,224	41.80%		147,668	210,371	49.97%
	134,225	147,667	43.30%		210,372	and higher	53.31%
	147,668	187,913	46.30%	<b>Saskatchewan</b>			
	187,914	210,371	47.30%		-	45,225	25.50%
	210,372	and higher	51.30%		45,226	47,630	27.50%
<b>Northwest Territories</b>					47,631	95,259	33.00%
	-	43,137	20.90%		95,260	129,214	38.50%
	43,138	47,630	23.60%		129,215	147,667	40.50%
	47,631	86,277	29.10%		147,668	210,371	43.50%
	86,278	95,259	32.70%		210,372	and higher	47.50%
	95,260	140,267	38.20%	<b>Yukon</b>			
	140,268	147,667	40.05%		-	47,630	21.40%
	147,668	210,371	43.05%		47,631	95,259	29.50%
	210,372	and higher	47.05%		95,260	147,667	36.90%
<b>Nova Scotia</b>					147,668	210,371	41.80%
	-	25,000	23.79%		210,372	500,000	45.80%
	25,001	29,590	24.32%		500,001	and higher	48.00%
	29,591	47,630	30.48%				
	47,631	59,180	35.98%				

<sup>1</sup>Federal and Provincial tax credits including the Basic Personal Amounts are not reflected in the above charts.

<sup>2</sup>When alternative minimum tax (AMT) applies, the above tax rates are not applicable.

<sup>3</sup>Includes surtax: **2018 Ontario** — 20% of provincial taxes payable above \$4,638 + 36% above \$5,936; **2019 Ontario** — 20% of provincial taxes payable above \$4,740 + 36% above \$6,067; **2018 & 2019 Prince Edward Island** — 10% of provincial taxes payable above \$12,500.

<sup>4</sup>Federal tax has been reduced by 16.5% for Quebec's Abatement of basic federal tax.

<sup>5</sup>Does not include provincial health levies and/or provincial tax levies.

## Combined Federal and Provincial/Territory Personal Taxes

Tax on \$100,000 of Taxable Ordinary Income — 2018 & 2019 Taxation Year

Province/Territory	Taxable Income	Average Tax Rate		Marginal Tax Rate		Tax Payable		After-Tax Income	
		2018	2019	2018	2019	2018	2019	2018	2019
Alberta	\$100,000	24.65%	24.39%	36.00%	36.00%	\$24,647	\$24,394	\$75,353	\$75,606
British Columbia	\$100,000	23.40%	23.05%	38.29%	38.29%	\$23,402	\$23,053	\$76,598	\$76,947
Manitoba	\$100,000	29.11%	28.77%	43.40%	43.40%	\$29,105	\$28,771	\$70,895	\$71,229
New Brunswick	\$100,000	28.53%	28.22%	42.52%	42.52%	\$28,528	\$28,220	\$71,472	\$71,780
Newfoundland & Labrador	\$100,000	28.43%	28.15%	41.80%	41.80%	\$28,433	\$28,154	\$71,567	\$71,846
Northwest Territories	\$100,000	23.71%	23.39%	38.20%	38.20%	\$23,705	\$23,386	\$76,295	\$76,614
Nova Scotia	\$100,000	29.68%	29.47%	43.50%	43.50%	\$29,681	\$29,473	\$70,319	\$70,527
Nunavut	\$100,000	21.90%	21.61%	35.00%	35.00%	\$21,895	\$21,607	\$78,105	\$78,393
Ontario	\$100,000	24.63%	24.21%	43.41%	43.41%	\$24,626	\$24,213	\$75,374	\$75,787
Prince Edward Island	\$100,000	29.28%	29.02%	44.37%	44.37%	\$29,277	\$29,015	\$70,723	\$70,985
Quebec	\$100,000	29.96%	29.65%	45.71%	45.71%	\$29,961	\$29,653	\$70,039	\$70,347
Saskatchewan	\$100,000	26.45%	26.24%	38.50%	38.50%	\$26,448	\$26,239	\$73,552	\$73,761
Yukon	\$100,000	23.70%	23.41%	36.90%	36.90%	\$23,700	\$23,410	\$76,300	\$76,590

## Federal Tax Credits and Thresholds

December 31, 2018 & 2019

Federal Personal Tax Credits <sup>1</sup>	2018 Amount (\$)	2019 Amount (\$)
Basic Personal Amount	11,809	12,069
Age Amount (65 & older)	7,333	7,494
Net Income Threshold	36,976	37,790
Spouse or Common-Law Partner Amount	11,809	12,069
Eligible Dependents	11,809	12,069
Canada Caregiver Credit	6,986	7,140
Net Income Threshold	16,405	16,766
Disability Amount	8,235	8,416

Registered Plans: Contribution Limits	2018 Contribution Limit (\$)	2019 Contribution Limit (\$)
<b>Retirement Plans</b>		
Registered Retirement Savings Plans (RRSP) <sup>2</sup>	26,230	26,500
Money Purchase Registered Pension Plans (MP RPP) <sup>3,5</sup>	26,500	27,230
Deferred Profit Sharing Plans (DPSP) <sup>4,5</sup>	13,250	13,615
<b>Other Plans</b>		
Tax Free Savings Account (TFSA) <sup>6</sup>	5,500	6,000
Registered Education Savings Plan (RESP) <sup>7</sup>	50,000	50,000
Registered Disability Savings Plan (RDSP) <sup>7</sup>	200,000	200,000

Canada Pension Plan (CPP) & Quebec Pension Plan (QPP)	2018 CPP Rates (\$)	2019 CPP Rates (\$)	2018 QPP Rates (\$)	2019 QPP Rates (\$)
Max Annual Pensionable Earnings	55,900	57,400	55,900	57,400
Basic Exemption	3,500	3,500	3,500	3,500
Max Contributory Earnings	52,400	53,900	52,400	53,900
Employee Contribution Rate (%)	4.95%	5.10%	5.40%	5.55%
Max Annual Employee Contribution	2,593.80	2,748.90	2,829.60	2,991.45
Max Annual Self-Employed Contributions	5,187.60	5,497.80	5,659.20	5,982.90

<sup>1</sup>For additional details, please visit [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca).

<sup>2</sup>An individual's contribution room is calculated as the lesser of 18% of earned income from the previous year and the current year's dollar limit (the dollar limit is indicated in the above table) plus unused RRSP contribution room carried forward from the previous year. RRSP contribution room may be reduced by pension adjustments (PA) and Past Service Pension Adjustments (PSPA), and increased by Pension Adjustment Reversals (PAR).

<sup>3</sup>Annual contributions to a MP RPP are limited to the lesser of 18% earned income from the current year and the contribution limit for the year. The contribution limit is indicated in the table above.

<sup>4</sup>Annual contributions to a DPSP are limited to the lesser of 18% of earned income and the contribution limit for the year. The contribution limit is indicated in the table above.

<sup>5</sup>MP RPP and DPSP limits for pension adjustment purposes are also restricted to 18% of earned income.

<sup>6</sup>An individual's TFSA contribution room is calculated as the current year's contribution limit (the contribution limit is indicated in the above table) plus unused TFSA contribution room carried forward from the previous year plus the total amount of TFSA withdrawals made in the preceding year.

<sup>7</sup>Lifetime contribution limit

# Corporate Tax for Canadian Controlled Private Corporations (CCPCs)

## Combined Federal and Provincial/Territory Corporate Tax Rates

January 1, 2018 to December 31, 2018 Effective Tax Rates

Province/Territory	Active Income of \$500K or less (SBD) <sup>1,2</sup>	Active Income greater than 500K (no SBD) <sup>1</sup>	Passive Income (Investments)
Alberta	12.00%	27.00%	50.67%
British Columbia	12.00%	27.00%	50.67%
Manitoba <sup>5</sup>	10.00% & 22.00%	27.00%	50.67%
New Brunswick <sup>8</sup>	12.62%	29.00%	52.67%
Newfoundland & Labrador	13.00%	30.00%	53.67%
Northwest Territories	14.00%	26.50%	50.17%
Nova Scotia	13.00%	31.00%	54.67%
Nunavut	14.00%	27.00%	50.67%
Ontario	13.50%	26.50%	50.17%
Prince Edward Island	14.00%	31.00%	54.67%
Quebec <sup>3,4</sup>	14.00% & 18.00%	26.70%	50.37%
Saskatchewan <sup>6,7</sup>	12.00% & 17.00%	27.00%	50.67%
Yukon <sup>9</sup>	11.50% & 12.00%	27.00%	50.67%

January 1, 2019 to December 31, 2019 Effective Tax Rates

Province/Territory	Active Income of \$500K or less (SBD) <sup>1,2</sup>	Active Income greater than 500K (no SBD) <sup>1</sup>	Passive Income (Investments)
Alberta	11.00%	27.00%	50.67%
British Columbia	11.00%	27.00%	50.67%
Manitoba <sup>5</sup>	9.00%	27.00%	50.67%
New Brunswick <sup>8</sup>	11.50%	29.00%	52.67%
Newfoundland & Labrador	12.00%	30.00%	53.67%
Northwest Territories	13.00%	26.50%	50.17%
Nova Scotia	12.00%	31.00%	54.67%
Nunavut	13.00%	27.00%	50.67%
Ontario	12.50%	26.50%	50.17%
Prince Edward Island	12.50%	31.00%	54.67%
Quebec <sup>3,4</sup>	13.00% & 17.00%	26.60%	50.27%
Saskatchewan <sup>6,7</sup>	11.00% & 17.00%	27.00%	50.67%
Yukon <sup>9</sup>	10.50% & 11.00%	27.00%	50.67%

<sup>1</sup>Unless otherwise indicated, the Small Business Deduction (SBD) tax rates apply to active income up to \$500K.

<sup>2</sup>The Federal small business tax rate decreased from 10.5% to 10% effective January 1, 2018, and to 9% effective January 1, 2019.

<sup>3</sup>**Quebec 2018 Rates:** 14% = Rate for active corporations where the proportion of activities in the M&P or Primary sector is 50% or more.

18% = Rate for active corporations that meet the minimum number of hours paid criterion, or for active corporations in the M&P or Primary sector.

**Quebec 2019 Rates:** 13% = Rate for active corporations where the proportion of activities in the M&P or Primary sector is 50% or more.

17% = Rate for active corporations that meet the minimum number of hours paid criterion, or for active corporations in the M&P or Primary sector.

<sup>4</sup>Small business tax rate reductions were proposed in the 2018 Quebec provincial budget but have not yet been passed into law.

**Quebec 2018 Proposed New Rates:** 14% = Rate for active corporations where the proportion of activities in the M&P or Primary sector is 50% or more.

17.24% = Rate for active corporations that meet the minimum number of hours paid criterion, or for active corporations in the M&P or Primary sector.

**Quebec 2019 Proposed New Rates:** 13% = Rate for active corporations where the proportion of activities in the M&P or Primary sector is 50% or more.

15% = Rate for active corporations that meet the minimum number of hours paid criterion, or for active corporations in the M&P or Primary sector.

<sup>5</sup>**Manitoba 2018 Rates:** 10% = Rate for active income up to \$450K. 22% = Rate for active income from \$450K to \$500K.

**Manitoba 2019 Rates:** 9% = Rate for active income up to \$500K.

<sup>6</sup>Effective January 1, 2018 the Saskatchewan SBD rates applies to active income up to \$600K.

<sup>7</sup>**Saskatchewan 2018 Rates:** 12% = Rate for active income up to \$500K. 17% = Rate for active Income from \$500K to \$600K.

**Saskatchewan 2019 Rates:** 11% = Rate for active Income up to \$500K. 17% = Rate for active income from \$500K to \$600K.

<sup>8</sup>The New Brunswick small business tax rate decreased from 3% to 2.5% effective April 1, 2018.

<sup>9</sup>**Yukon 2018 Rates:** 11.5% = Rate for M&P income eligible for the SBD. 12% = Rate for non-M&P income eligible for the SBD.

**Yukon 2019 Rates:** 10.5% = Rate for M&P income eligible for the SBD. 11% = Rate for non-M&P income eligible for the SBD.

