

Combined Federal and Provincial/Territory Personal Tax Rates

2019 Taxation Year

	2019 Lower Limit (\$)	2019 Upper Limit (\$)	2019 Combined Tax Rate ^{1,2,5}		2019 Lower Limit (\$)	2019 Upper Limit (\$)	2019 Combined Tax Rate ^{1,2,5}
Alberta				Nova Scotia <i>continued</i>			
	-	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%	Nunavut			
	314,929	and higher	48.00%		-	45,414	19.00%
British Columbia					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%	Ontario³			
	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%
Manitoba					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%	Prince Edward Island³			
New Brunswick					-	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%	Quebec⁴			
	210,372	and higher	53.30%		-	43,790	27.53%
Newfoundland & Labrador					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%	Saskatchewan			
	187,914	210,371	47.30%		-	45,225	25.50%
	210,372	and higher	51.30%		45,226	47,630	27.50%
Northwest Territories					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%	Yukon			
	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%
Nova Scotia					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%				

2020 Taxation Year

	2020 Lower Limit (\$)	2020 Upper Limit (\$)	2020 Combined Tax Rate ^{1,2,5}		2020 Lower Limit (\$)	2020 Upper Limit (\$)	2020 Combined Tax Rate ^{1,2,5}
Alberta				Nova Scotia <i>continued</i>			
	-	48,535	25.00%		59,181	74,999	37.70%
	48,536	97,069	30.50%		75,000	93,000	37.17%
	97,070	131,220	36.00%		93,001	97,069	38.00%
	131,221	150,473	38.00%		97,070	150,000	43.50%
	150,474	157,464	41.00%		150,001	150,473	47.00%
	157,465	209,952	42.00%		150,474	214,368	50.00%
	209,953	214,368	43.00%		214,369	and higher	54.00%
	214,369	314,928	47.00%	Nunavut			
	314,929	and higher	48.00%		-	46,277	19.00%
British Columbia					46,278	48,535	22.00%
	-	41,725	20.06%		48,536	92,555	27.50%
	41,726	48,535	22.70%		92,556	97,069	29.50%
	48,536	83,451	28.20%		97,070	150,473	35.00%
	83,452	95,812	31.00%		150,474	214,368	40.50%
	95,813	97,069	32.79%		214,369	and higher	44.50%
	97,070	116,344	38.29%	Ontario³			
	116,345	150,473	40.70%		-	44,740	20.05%
	150,474	157,748	43.70%		44,741	48,535	24.15%
	157,749	214,368	45.80%		48,536	78,783	29.65%
	214,369	and higher	49.80%		78,784	89,482	31.48%
Manitoba					89,483	92,825	33.89%
	-	33,389	25.80%		92,826	97,069	37.91%
	33,390	48,535	27.75%		97,070	150,000	43.41%
	48,536	72,164	33.25%		150,001	150,473	44.97%
	72,165	97,069	37.90%		150,474	214,368	47.97%
	97,070	150,473	43.40%		214,369	220,000	51.97%
	150,474	214,368	46.40%		220,001	and higher	53.53%
	214,369	and higher	50.40%	Prince Edward Island³			
New Brunswick					-	31,984	24.80%
	-	43,401	24.68%		31,985	48,535	28.80%
	43,402	48,535	29.82%		48,536	63,969	34.30%
	48,536	86,803	35.32%		63,970	97,069	37.20%
	86,804	97,069	37.02%		97,070	99,490	42.70%
	97,070	141,122	42.52%		99,491	150,473	44.37%
	141,123	150,473	43.84%		150,474	214,368	47.37%
	150,474	160,776	46.84%		214,369	and higher	51.37%
	160,777	214,368	49.30%	Quebec⁴			
	214,369	and higher	53.30%		-	44,545	27.53%
Newfoundland & Labrador					44,546	48,535	32.53%
	-	37,929	23.70%		48,536	89,080	37.12%
	37,930	48,535	29.50%		89,081	97,069	41.12%
	48,536	75,858	35.00%		97,070	108,390	45.71%
	75,859	97,069	36.30%		108,391	150,473	47.46%
	97,070	135,432	41.80%		150,474	214,368	49.97%
	135,433	150,473	43.30%		214,369	and higher	53.31%
	150,474	189,604	46.30%	Saskatchewan			
	189,605	214,368	47.30%		-	45,225	25.50%
	214,369	and higher	51.30%		45,226	48,535	27.50%
Northwest Territories					48,536	97,069	33.00%
	-	43,957	20.90%		97,070	129,214	38.50%
	43,958	48,535	23.60%		129,215	150,473	40.50%
	48,536	87,916	29.10%		150,474	214,368	43.50%
	87,917	97,069	32.70%		214,369	and higher	47.50%
	97,070	142,932	38.20%	Yukon			
	142,933	150,473	40.05%		-	48,535	21.40%
	150,474	214,368	43.05%		48,536	97,069	29.50%
	214,369	and higher	47.05%		97,070	150,473	36.90%
Nova Scotia					150,474	214,368	41.80%
	-	25,000	23.79%		214,369	500,000	45.80%
	25,001	29,590	24.32%		500,001	and higher	48.00%
	29,591	48,535	30.48%				
	48,536	59,180	35.98%				

¹Federal and Provincial tax credits including the basic personal amounts are not reflected in the above charts.

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

³Includes surtax: **2019 Ontario** - 20% of provincial taxes payable above \$4,740 + 36% above \$6,067; **2020 Ontario** - 20% of provincial taxes payable above \$4,830 + 36% above \$6,182; **2019 & 2020 Prince Edward Island** - 10% of provincial taxes payable above \$12,500.

⁴Federal tax has been reduced by 16.5% for Quebec's abatement of basic federal tax.

⁵Does 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 — 2019 & 2020 Taxation Year

Province/Territory	Taxable Income	Average Tax Rate		Marginal Tax Rate		Tax Payable		After-Tax Income	
		2019	2020	2019	2020	2019	2020	2019	2020
Alberta	\$100,000	24.40%	24.20%	36.00%	36.00%	\$24,394	\$24,210	\$75,606	\$75,790
British Columbia	\$100,000	23.10%	22.70%	38.30%	38.30%	\$23,053	\$22,730	\$76,947	\$77,270
Manitoba	\$100,000	28.80%	28.50%	43.40%	43.40%	\$28,771	\$28,478	\$71,229	\$71,552
New Brunswick	\$100,000	28.20%	27.90%	42.50%	42.50%	\$28,220	\$27,948	\$71,780	\$72,052
Newfoundland & Labrador	\$100,000	28.20%	27.90%	41.80%	41.80%	\$28,154	\$27,935	\$71,846	\$72,065
Northwest Territories	\$100,000	23.40%	23.10%	38.20%	38.20%	\$23,386	\$23,105	\$76,614	\$76,895
Nova Scotia	\$100,000	29.50%	29.30%	43.50%	43.50%	\$29,473	\$29,289	\$70,527	\$70,711
Nunavut	\$100,000	21.50%	21.30%	35.00%	35.00%	\$21,512	\$21,256	\$78,488	\$78,744
Ontario	\$100,000	24.20%	23.80%	43.40%	43.40%	\$24,213	\$23,848	\$75,787	\$76,152
Prince Edward Island	\$100,000	29.00%	28.70%	44.40%	44.40%	\$29,015	\$28,741	\$70,985	\$71,259
Quebec	\$100,000	29.70%	29.40%	45.70%	45.70%	\$29,653	\$29,363	\$70,347	\$70,637
Saskatchewan	\$100,000	26.20%	26.10%	38.50%	38.50%	\$26,239	\$26,056	\$73,761	\$73,944
Yukon	\$100,000	23.40%	23.20%	36.90%	36.90%	\$23,410	\$23,154	\$76,590	\$76,846

Federal Tax Credits and Thresholds

December 31, 2019 & 2020

Federal Personal Tax Credits ¹	2019 Amount (\$)	2020 Amount (\$)
Basic Personal Amount	12,069	12,298
Age Amount (65 & older)	7,494	7,637
Net Income Threshold	37,790	38,508
Spouse or Common-Law Partner Amount	12,069	12,298
Eligible Dependents	12,069	12,298
Canada Caregiver Credit	7,140	7,276
Net Income Threshold (Canada Caregiver Credit)	16,766	17,085
Disability Amount	8,416	8,576

Registered Plans: Contribution Limits	2019 Contribution Limit (\$)	2020 Contribution Limit (\$)
Retirement Plans		
Registered Retirement Savings Plans (RRSP) ²	26,500	27,230
Money Purchase Registered Pension Plans (MP RPP) ^{3,5}	27,230	27,830
Deferred Profit Sharing Plans (DPSP) ^{4,5}	13,615	13,915
Other Plans		
Tax Free Savings Account (TFSA) ⁶	6,000	6,000
Registered Education Savings Plan (RESP) ⁷	50,000	50,000
Registered Disability Savings Plan (RDSP) ⁷	200,000	200,000

Canada Pension Plan (CPP) & Quebec Pension Plan (QPP)	2019 CPP Rates (\$)	2020 CPP Rates (\$)	2019 QPP Rates (\$)	2020 QPP Rates (\$)
Max Annual Pensionable Earnings	57,400	58,700	57,400	58,700
Basic Exemption	3,500	3,500	3,500	3,500
Max Contributory Earnings	53,900	55,200	53,900	55,200
Employee Contribution Rate (%)	5.10%	5.25%	5.55%	5.70%
Max Annual Employee Contribution	2,748.90	2,898.00	2,991.45	3,146.40
Max Annual Self-Employed Contributions	5,497.80	5,796.00	5,982.9	6,292.80

¹For additional details, please visit www.cra-arc.gc.ca.

²An 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).

³Annual 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.

⁴Annual 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.

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

⁶An 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.

⁷Lifetime contribution limit.

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