



Grant Thornton

An instinct for growth™

Individual taxation Alberta 2015

Table 1 – Alberta (2015)

Tax table							
Taxable income	Tax			Effective rate	Marginal rate		
	Federal	Alberta	Total		Federal	Alberta	Total
\$	\$	\$	\$	%	%	%	%
20,000	1,301	179	1,480	7.4	15.0	10.0	25.0
25,000	2,051	679	2,730	10.9	15.0	10.0	25.0
30,000	2,801	1,179	3,980	13.3	15.0	10.0	25.0
35,000	3,551	1,679	5,230	14.9	15.0	10.0	25.0
40,000	4,301	2,179	6,480	16.2	15.4	10.0	25.4
45,000	5,072	2,679	7,751	17.2	22.0	10.0	32.0
50,000	6,172	3,179	9,351	18.7	22.0	10.0	32.0
55,000	7,272	3,679	10,951	19.9	22.0	10.0	32.0
60,000	8,372	4,179	12,551	20.9	22.0	10.0	32.0
65,000	9,472	4,679	14,151	21.8	22.0	10.0	32.0
70,000	10,572	5,179	15,751	22.5	22.0	10.0	32.0
75,000	11,672	5,679	17,351	23.1	22.0	10.0	32.0
80,000	12,772	6,179	18,951	23.7	22.0	10.0	32.0
85,000	13,872	6,679	20,551	24.2	22.5	10.0	32.5
90,000	14,996	7,179	22,175	24.6	26.0	10.0	36.0
95,000	16,296	7,679	23,975	25.2	26.0	10.0	36.0
100,000	17,596	8,179	25,775	25.8	26.0	10.0	36.0
105,000	18,896	8,679	27,575	26.3	26.0	10.0	36.0
110,000	20,196	9,179	29,375	26.7	26.0	10.0	36.0
115,000	21,496	9,679	31,175	27.1	26.0	10.0	36.0
120,000	22,796	10,179	32,975	27.5	26.0	10.0	36.0
125,000	24,096	10,679	34,775	27.8	26.0	10.5	36.5
130,000	25,396	11,204	36,600	28.2	26.4	10.5	36.9
140,000	28,038	12,254	40,292	28.8	29.0	10.5	39.5
150,000	30,938	13,304	44,242	29.5	29.0	10.8	39.8
160,000	33,838	14,379	48,217	30.1	29.0	10.8	39.8
170,000	36,738	15,454	52,192	30.7	29.0	10.8	39.8
180,000	39,638	16,529	56,167	31.2	29.0	10.8	39.8
190,000	42,538	17,604	60,142	31.7	29.0	10.8	39.8
200,000	45,438	18,679	64,117	32.1	29.0	11.0	40.0
250,000	59,938	24,179	84,117	33.6	29.0	11.0	40.0
300,000	74,438	29,679	104,117	34.7	29.0	11.3	40.3
350,000	88,938	35,304	124,242	35.5	29.0	11.3	40.3
400,000	103,438	40,929	144,367	36.1	29.0	11.3	40.3
450,000	117,938	46,554	164,492	36.6	29.0	11.3	40.3
500,000	132,438	52,179	184,617	36.9	29.0	11.3	40.3
550,000	146,938	57,804	204,742	37.2	29.0	11.3	40.3
600,000	161,438	63,429	224,867	37.5	29.0	11.3	40.3

Marginal rate applies on each dollar of additional income within the range.

Federal

- Basic personal credit of \$1,699 applies.

Alberta

- Basic personal credit of \$1,821 applies.

Table 2 – Non-refundable tax credits (2015)¹

	Federal (15%)	Alberta (10%)
	\$	\$
Basic	11,327	18,214
Spouse and eligible dependant	11,327 ^{2, 17}	18,214 ³
Full-time post-secondary studies (per month):		
• Education amount	400	708
• Textbook amount	65	n. a.
Part-time post-secondary studies (per month):		
• Education amount	120	212
• Textbook amount	20	n. a.
Disabled dependant aged 18 and older	6,700 ^{4, 17}	10,543 ⁵
Caregiver	4,608 ^{6, 17}	10,544 ⁷
Children's arts amount for children under 16 years of age	500 ⁸	n.a.
Employment amount	1,146 ⁹	n. a.
Public transit passes amount	Cost ¹⁰	n. a.
Age amount	7,033 ¹¹	5,076 ¹²
Pension income amount	2,000	1,402
Disability amount	7,899	14,050
Supplement (less than 18 years of age)	4,607 ¹³	10,543 ¹⁴
Adoption fees	15,255 ¹⁵	12,457 ¹⁵
Family tax cut	2,000 ¹⁶	n. a.

	Federal	Alberta
Medical expenses	<ul style="list-style-type: none"> • 15% of expenses which exceed the lesser of \$2,208 or 3% of applicant's net income • No limit 	<ul style="list-style-type: none"> • 10% of expenses which exceed the lesser of \$2,353 or 3% of applicant's net income • No limit
Charitable donations	<ul style="list-style-type: none"> • Max. donations: 75% of net income • 15% on the first \$200 and 29% on excess amount 	<ul style="list-style-type: none"> • Max. donations: 75% of net income • 10% on the first \$200 and 21% on excess amount

¹ Starting in 2015, the federal non-refundable child tax credit has been replaced with an enhanced Universal Child Care Benefit. Effective for 2015, the fitness tax credit for children under 16 (maximum \$500 amount) became a refundable credit (it was previously a non-refundable credit).

² This amount is reduced by \$1 for each dollar of the net income of the spouse or dependant.

³ This amount is reduced by \$1 for each dollar of the net income of the spouse or dependant.

⁴ Reduced when net income exceeds \$6,720 and becomes nil when it reaches \$13,420.

⁵ Reduced when net income exceeds \$6,965 and becomes nil when it reaches \$17,508.

⁶ Reduced when net income exceeds \$15,735 and becomes nil when it reaches \$20,343.

⁷ Reduced when net income exceeds \$16,763 and becomes nil when it reaches \$27,307.

⁸ Maximum amount of expenses (per child) eligible for the credit. If the child qualifies for the disability tax credit and is under 18 years of age at the beginning of the year, there is an additional \$500 amount (subject to spending a minimum of \$100 on eligible registration fees).

⁹ Amount equal to taxpayer's employment income for the year (max. \$1,146).

¹⁰ In general, the cost of public transit passes valid for at least 28 days, or the cost of short term passes where each pass is valid for at least 5 consecutive days of unlimited travel and enough passes are purchased to provide for unlimited travel for at least 20 days in any 28-day period. Also includes the cost of electronic payment cards when used to make at least 32 one-way trips over a maximum of 31 consecutive days.

¹¹ Reduced when net income exceeds \$35,466 and becomes nil when it reaches \$82,353.

¹² Reduced when net income exceeds \$37,784 and becomes nil when it reaches \$71,624.

¹³ Reduced when total child care and attendant care expenses exceed \$2,699 and becomes nil when such expenses reach \$7,306.

¹⁴ Reduced when total child care and attendant care expenses exceed \$2,875, and becomes nil when such expenses reach \$13,418.

¹⁵ Available on eligible adoption expenses incurred in the year up to a maximum of \$15,255 (\$12,457 for Alberta credit).

¹⁶ The Family Tax Cut is a new non-refundable tax credit introduced for 2014 and later tax years for couples (eligible spouses or common-law partners) with at least one child under 18 ordinarily living with them. The maximum claim for this credit is \$2,000 (see topic 79 in the tax planning guide for further details).

¹⁷ The Family Caregiver Amount is available for caregivers of dependants with a mental or physical infirmity, including spouses and minor children. If eligible, an enhanced amount (\$2,093 for 2015) can be claimed for an infirm dependant under one of the following existing dependency-related credits (if already eligible to claim): spousal, eligible dependant, caregiver or disabled dependant over 18. The Family Caregiver Amount is also available for disabled minor children. The disabled dependant over 18 amount in the table already includes the \$2,093 Family Caregiver Amount.

Table 3 – Marginal rates (2015)

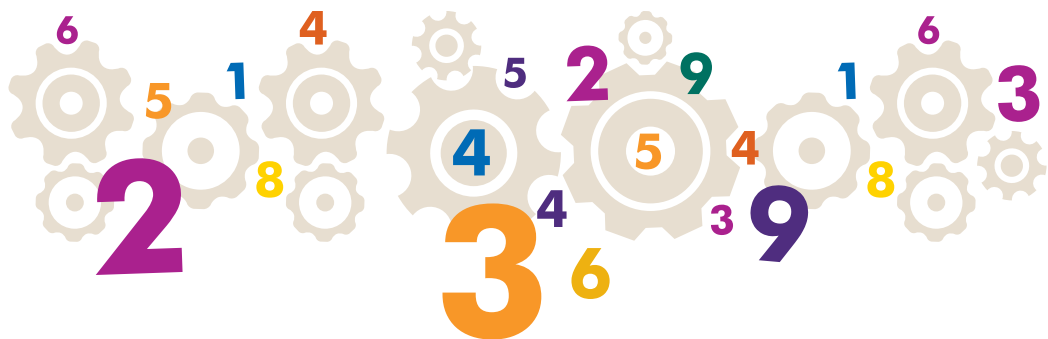
Tax brackets	Other income %	Capital gain %	Dividends	
			Eligible %	Ordinary %
Alberta				
\$18,215–\$44,701	25.0	12.5	0.0	12.8
\$44,702–\$89,401	32.0	16.0	9.6	21.1
\$89,402–\$125,000	36.0	18.0	15.2	25.8
\$125,001–\$138,586	36.5	18.3	15.8	26.4
\$138,587–\$150,000	39.5	19.8	20.0	30.0
\$150,001–\$200,000	39.8	19.9	20.3	30.3
\$200,001–\$300,000	40.0	20.0	20.7	30.5
\$300,001 and over	40.3	20.1	21.0	30.8
All provinces				
Combined federal and provincial rates				
Alberta	40.3	20.1	21.0	30.8
British Columbia	45.8	22.9	28.7	38.0
Manitoba	46.4	23.2	32.3	40.8
New Brunswick	54.8	27.4	38.3	46.9
Newfoundland and Labrador	43.3	21.7	31.6	33.3
Northwest Territories	43.1	21.5	22.8	30.7
Nova Scotia	50.0	25.0	36.1	41.9
Nunavut	40.5	20.3	27.6	31.2
Ontario	49.5	24.8	33.8	40.1
Prince Edward Island	47.4	23.7	28.7	38.7
Quebec	50.0	25.0	35.2	39.8
Saskatchewan	44.0	22.0	24.8	34.9
Yukon	44.0	22.0	19.2	34.2

Table 4 – Tax brackets

Federal – 2015		
\$44,701 or less	15%	
\$44,702–\$89,401	\$6,705 + 22% on next \$44,700	
\$89,402–\$138,586	\$16,539 + 26% on next \$49,185	
\$138,587 and over	\$29,327+ 29% on excess	
<ul style="list-style-type: none"> 15% rate used for AMT and credits, except for charitable donations over \$200. 		
Alberta – 2015		
\$125,000 or less	10%	
\$125,001–\$150,000	\$12,500 + 10.5% on next \$25,000	
\$150,001–\$200,000	\$15,125 + 10.75% on next \$50,000	
\$200,001–\$300,000	\$20,500 + 11.0% on next \$100,000	
\$300,001 and over	\$31,500 + 11.25% on excess	
<ul style="list-style-type: none"> 10% rate used for credits, except for charitable donations over \$200. 		
Tax credit for dividends from Canadian corporations – 2015		
	Eligible dividends ¹	Ordinary dividends ²
Federal	15.02%	11.02%
Alberta	10%	3.1%

¹ Gross-up is 38%.

² Gross-up is 18%.



Individual taxation British Columbia 2015

Table 1 – British Columbia (2015)

Tax table							
Taxable income	Tax			Effective rate	Marginal rate		
	Federal	BC	Total		Federal	BC	Total
\$	\$	\$	\$	%	%	%	%
20,000	1,301	112 ¹	1,413	7.1	15.0	5.1	20.1
25,000	2,051	540 ¹	2,591	10.4	15.0	5.1	20.1
30,000	2,801	968 ¹	3,769	12.6	15.0	5.1	20.1
35,000	3,551	1,268	4,819	13.8	15.0	6.2	21.2
40,000	4,301	1,577	5,878	14.7	15.4	7.7	23.1
45,000	5,072	1,962	7,034	15.6	22.0	7.7	29.7
50,000	6,172	2,347	8,519	17.0	22.0	7.7	29.7
55,000	7,272	2,732	10,004	18.2	22.0	7.7	29.7
60,000	8,372	3,117	11,489	19.1	22.0	7.7	29.7
65,000	9,472	3,502	12,974	20.0	22.0	7.7	29.7
70,000	10,572	3,887	14,459	20.7	22.0	7.7	29.7
75,000	11,672	4,272	15,944	21.3	22.0	10.1	32.1
80,000	12,772	4,777	17,549	21.9	22.0	10.5	32.5
85,000	13,872	5,302	19,174	22.6	22.5	11.6	34.1
90,000	14,996	5,881	20,877	23.2	26.0	12.3	38.3
95,000	16,296	6,496	22,792	24.0	26.0	12.3	38.3
100,000	17,596	7,110	24,706	24.7	26.0	12.3	38.3
105,000	18,896	7,725	26,621	25.4	26.0	14.4	40.4
110,000	20,196	8,445	28,641	26.0	26.0	14.7	40.7
115,000	21,496	9,180	30,676	26.7	26.0	14.7	40.7
120,000	22,796	9,915	32,711	27.3	26.0	14.7	40.7
125,000	24,096	10,650	34,746	27.8	26.0	14.7	40.7
130,000	25,396	11,385	36,781	28.3	26.4	14.7	41.1
140,000	28,038	12,855	40,893	29.2	29.0	14.7	43.7
150,000	30,938	14,325	45,263	30.2	29.0	16.6	45.6
160,000	33,838	15,983	49,821	31.1	29.0	16.8	45.8
170,000	36,738	17,663	54,401	32.0	29.0	16.8	45.8
180,000	39,638	19,343	58,981	32.8	29.0	16.8	45.8
190,000	42,538	21,023	63,561	33.5	29.0	16.8	45.8
200,000	45,438	22,703	68,141	34.1	29.0	16.8	45.8
250,000	59,938	31,103	91,041	36.4	29.0	16.8	45.8
300,000	74,438	39,503	113,941	38.0	29.0	16.8	45.8
350,000	88,938	47,903	136,841	39.1	29.0	16.8	45.8
400,000	103,438	56,303	159,741	39.9	29.0	16.8	45.8
450,000	117,938	64,703	182,641	40.6	29.0	16.8	45.8
500,000	132,438	73,103	205,541	41.1	29.0	16.8	45.8
550,000	146,938	81,503	228,441	41.5	29.0	16.8	45.8
600,000	161,438	89,903	251,341	41.9	29.0	16.8	45.8

¹ Net of the BC low income tax reduction. The table does not consider the BC refundable sales tax credit which is based on family net income. Marginal rate applies on each dollar of additional income within the range.

Federal

- Basic personal credit of \$1,699 applies.

British Columbia

- Basic personal credit of \$503 applies.

Table 2 – Non-refundable tax credits (2015)¹

	Federal (15%)	BC (5.06%)
	\$	\$
Basic	11,327	9,938
Spouse and eligible dependant	11,327 ^{2, 16}	8,509 ³
Full-time post-secondary studies (per month):		
• Education amount	400	200
• Textbook amount	65	n.a.
Part-time post-secondary studies (per month):		
• Education amount	120	60
• Textbook amount	20	n.a.
Disabled dependant aged 18 and older	6,700 ^{4, 16}	4,348 ⁵
Caregiver	4,608 ^{6, 16}	4,349 ⁷
Fitness amount for children under 16 years of age	n.a. ¹	500 ¹
Children's fitness equipment amount for children under 16 years of age	n.a.	250 ¹
Children's arts amount for children under 16 years of age	500 ⁸	500 ⁸
Employment amount	1,146 ⁹	n.a.
Public transit passes amount	Cost ¹⁰	n.a.
Age amount	7,033 ¹¹	4,457 ¹²
Pension income amount	2,000	1,000
Disability amount	7,899	7,454
Supplement (less than 18 years of age)	4,607 ¹³	4,348 ¹⁴
Adoption fees	15,255 ¹⁵	15,255 ¹⁵
Family tax cut	2,000 ¹⁷	n.a.

	Federal	British Columbia
Medical expenses	<ul style="list-style-type: none"> • 15% of expenses which exceed the lesser of \$2,208 or 3% of applicant's net income • No limit 	<ul style="list-style-type: none"> • 5.06% of expenses which exceed the lesser of \$2,066 or 3% of applicant's net income • No limit
Charitable donations	<ul style="list-style-type: none"> • Max. donations: 75% of net income • 15% on the first \$200 and 29% on excess amount 	<ul style="list-style-type: none"> • Max. donations: 75% of net income • 5.06% on the first \$200 and 14.7% on excess amount

¹ Starting in 2015, the federal non-refundable child tax credit has been replaced with an enhanced Universal Child Care Benefit. Effective for 2015, the federal fitness tax credit for children under 16 (maximum \$500 amount) became a refundable credit (it was previously a non-refundable credit). The B.C. fitness credit remains non-refundable, and if the child qualifies for the disability credit and is under 18 years of age at the beginning of the year, there is an additional \$500 amount (subject to spending a minimum of \$100 on eligible registration fees). Also, starting in 2015 there is a new non-refundable B.C. children's fitness equipment credit, which is calculated as 50% of the B.C. fitness credit being claimed per child.

² This amount is reduced by \$1 for each dollar of the net income of the spouse or dependant.

³ Reduced when spousal/dependant net income exceeds \$851 and becomes nil when it reaches \$9,360.

⁴ Reduced when net income exceeds \$6,720 and becomes nil when it reaches \$13,420.

⁵ Reduced when net income exceeds \$6,927 and becomes nil when it reaches \$11,275.

⁶ Reduced when net income exceeds \$15,735 and becomes nil when it reaches \$20,343.

⁷ Reduced when net income exceeds \$14,717 and becomes nil when it reaches \$19,066.

⁸ Maximum amount of expenses (per child) eligible for the credit. If the child qualifies for the disability tax credit and is under 18 years of age at the beginning of the year, there is an additional \$500 amount (subject to spending a minimum of \$100 on eligible registration fees). The B.C. credit has the same amounts, features, and qualifications as the federal credit.

⁹ Amount equal to taxpayer's employment income for the year (max. \$1,146).

¹⁰ In general, the cost of public transit passes valid for at least 28 days, or the cost of short term passes where each pass is valid for at least 5 consecutive days of unlimited travel and enough passes are purchased to provide for unlimited travel for at least 20 days in any 28-day period. Also includes the cost of electronic payment cards when used to make at least 32 one-way trips over a maximum of 31 consecutive days.

¹¹ Reduced when net income exceeds \$35,466 and becomes nil when it reaches \$82,353.

¹² Reduced when net income exceeds \$33,174 and becomes nil when it reaches \$62,887.

¹³ Reduced when total child care and attendant care expenses exceed \$2,699 and becomes nil when such expenses reach \$7,306.

¹⁴ Reduced when total child care and attendant care expenses exceed \$2,525, and becomes nil when such expenses reach \$6,873.

¹⁵ Available on eligible adoption expenses incurred in the year up to a maximum of \$15,255 (\$15,255 for B.C. credit).

¹⁶ The Family Caregiver Amount is available for caregivers of dependants with a mental or physical infirmity, including spouses and minor children. If eligible, an enhanced amount (\$2,093 for 2015) can be claimed for an infirm dependant under one of the following existing dependency-related credits (if already eligible to claim): spousal, eligible dependant, caregiver or disabled dependant over 18. The Family Caregiver Amount is also available for disabled minor children. The disabled dependant over 18 amount in the table already includes the \$2,093 Family Caregiver Amount.

¹⁷ The Family Tax Cut is a new non-refundable tax credit introduced for 2014 and later tax years for couples (eligible spouses or common-law partners) with at least one child under 18 ordinarily living with them. The maximum claim for this credit is \$2,000 (see topic 79 in the tax planning guide for further details).

Table 3 – Marginal rates (2015)

Tax brackets	Other income %	Capital gain %	Dividends	
			Eligible %	Ordinary %
British Columbia				
\$11,328–\$37,869	20.1	10.0	0.0	7.6
\$37,870–\$44,701	22.7	11.4	0.0	10.7
\$44,702–\$75,740	29.7	14.9	6.5	19.0
\$75,741–\$86,958	32.5	16.3	10.3	22.3
\$86,959–\$89,401	34.3	17.2	12.8	24.4
\$89,402–\$105,592	38.3	19.2	18.3	29.1
\$105,593–\$138,586	40.7	20.4	21.6	32.0
\$138,587–\$151,050	43.7	21.9	25.8	35.5
\$151,051 and over	45.8	22.9	28.7	38.0
All provinces				
Combined federal and provincial rates				
Alberta	40.3	20.1	21.0	30.8
British Columbia	45.8	22.9	28.7	38.0
Manitoba	46.4	23.2	32.3	40.8
New Brunswick	54.8	27.4	38.3	46.9
Newfoundland and Labrador	43.3	21.7	31.6	33.3
Northwest Territories	43.1	21.5	22.8	30.7
Nova Scotia	50.0	25.0	36.1	41.9
Nunavut	40.5	20.3	27.6	31.2
Ontario	49.5	24.8	33.8	40.1
Prince Edward Island	47.4	23.7	28.7	38.7

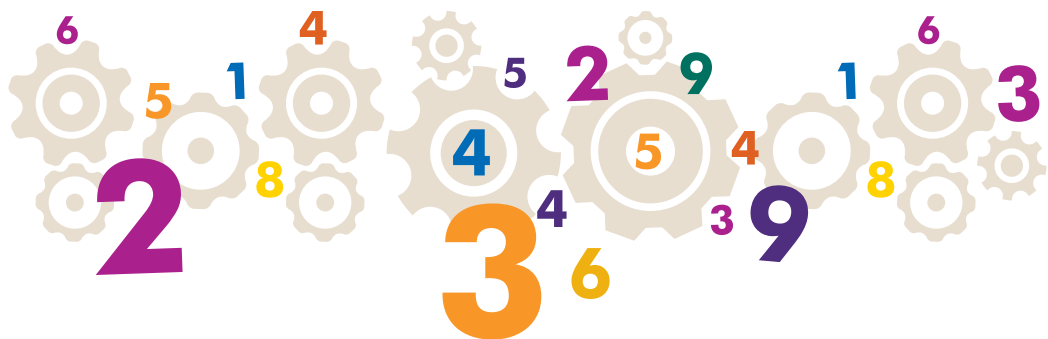
Tax brackets	Other income %	Capital gain %	Dividends	
			Eligible %	Ordinary %
Quebec	50.0	25.0	35.2	39.8
Saskatchewan	44.0	22.0	24.8	34.9
Yukon	44.0	22.0	19.2	34.2

Table 4 – Tax brackets

Federal – 2015		
\$44,701 or less	15%	
\$44,702–\$89,401	\$6,705 + 22% on next \$44,700	
\$89,402–\$138,586	\$16,539 + 26% on next \$49,185	
\$138,587 and over	\$29,327+ 29% on excess	
<ul style="list-style-type: none"> 15% rate used for AMT and credits, except for charitable donations over \$200. 		
British Columbia – 2015		
\$37,869 or less	5.06%	
\$37,870–\$75,740	\$1,916 + 7.7% on next \$37,871	
\$75,741–\$86,958	\$4,832 + 10.5% on next \$11,218	
\$86,959–\$105,592	\$6,010 + 12.29% on next \$18,634	
\$105,593–\$151,050	\$8,300 + 14.70% on next \$45,458	
\$151,051 and over	\$14,983 + 16.8% on excess	
<ul style="list-style-type: none"> 5.06% rate used for credits, except for charitable donations over \$200. 		
Tax credit for dividends from Canadian corporations – 2015		
	Eligible dividends ¹	Ordinary dividends ²
Federal	15.02%	11.02%
British Columbia	10%	2.59%

¹ Gross-up is 38%.

² Gross-up is 18%





Individual taxation Manitoba 2015

Table 1 – Manitoba (2015)¹

Tax table							
Taxable income	Tax			Effective rate	Marginal rate		
	Federal	MB	Total		Federal	MB	Total
\$	\$	\$	\$	%	%	%	%
20,000	1,301	1,145 ¹	2,446	12.2	15.0	10.8	25.8
25,000	2,051	1,714	3,765	15.1	15.0	10.8	25.8
30,000	2,801	2,254	5,055	16.8	15.0	12.4	27.4
35,000	3,551	2,872	6,423	18.3	15.0	12.8	27.8
40,000	4,301	3,509	7,810	19.5	15.4	12.8	28.2
45,000	5,072	4,147	9,219	20.5	22.0	12.8	34.8
50,000	6,172	4,784	10,956	21.9	22.0	12.8	34.8
55,000	7,272	5,422	12,694	23.1	22.0	12.8	34.8
60,000	8,372	6,059	14,431	24.1	22.0	12.8	34.8
65,000	9,472	6,697	16,169	24.9	22.0	15.5	37.5
70,000	10,572	7,474	18,046	25.8	22.0	17.4	39.4
75,000	11,672	8,344	20,016	26.7	22.0	17.4	39.4
80,000	12,772	9,214	21,986	27.5	22.0	17.4	39.4
85,000	13,872	10,084	23,956	28.2	22.5	17.4	39.9
90,000	14,996	10,954	25,950	28.8	26.0	17.4	43.4
95,000	16,296	11,824	28,120	29.6	26.0	17.4	43.4
100,000	17,596	12,694	30,290	30.3	26.0	17.4	43.4
105,000	18,896	13,564	32,460	30.9	26.0	17.4	43.4
110,000	20,196	14,434	34,630	31.5	26.0	17.4	43.4
115,000	21,496	15,304	36,800	32.0	26.0	17.4	43.4
120,000	22,796	16,174	38,970	32.5	26.0	17.4	43.4
125,000	24,096	17,044	41,140	32.9	26.0	17.4	43.4
130,000	25,396	17,914	43,310	33.3	26.4	17.4	43.8
140,000	28,038	19,654	47,692	34.1	29.0	17.4	46.4
150,000	30,938	21,394	52,332	34.9	29.0	17.4	46.4
160,000	33,838	23,134	56,972	35.6	29.0	17.4	46.4
170,000	36,738	24,874	61,612	36.2	29.0	17.4	46.4
180,000	39,638	26,614	66,252	36.8	29.0	17.4	46.4
190,000	42,538	28,354	70,892	37.3	29.0	17.4	46.4
200,000	45,438	30,094	75,532	37.8	29.0	17.4	46.4
250,000	59,938	38,794	98,732	39.5	29.0	17.4	46.4
300,000	74,438	47,494	121,932	40.6	29.0	17.4	46.4
350,000	88,938	56,194	145,132	41.5	29.0	17.4	46.4
400,000	103,438	64,894	168,332	42.1	29.0	17.4	46.4
450,000	117,938	73,594	191,532	42.6	29.0	17.4	46.4
500,000	132,438	82,294	214,732	42.9	29.0	17.4	46.4
550,000	146,938	90,994	237,932	43.3	29.0	17.4	46.4
600,000	161,438	99,694	261,132	43.5	29.0	17.4	46.4

¹ Net of the Manitoba Family Benefit (which applies to net incomes under \$23,000)

Marginal rate applies on each dollar of additional income within the range.

Federal

- Basic personal credit of \$1,699 applies.

Manitoba

- Basic personal credit of \$986 applies.

Table 2 – Non-refundable tax credits (2015)¹

	Federal (15%)	Manitoba (10.8%)
	\$	\$
Basic	11,327	9,134
Spouse and eligible dependant	11,327 ^{2, 17}	9,134 ³
Full-time post-secondary studies (per month):		
• Education amount	400	400
• Textbook amount	65	n. a.
Part-time post-secondary studies (per month):		
• Education amount	120	120
• Textbook amount	20	n. a.
Disabled dependant aged 18 and older	6,700 ^{4, 17}	3,605 ⁵
Caregiver	4,608 ^{6, 17}	3,605 ⁷
Fitness amount for children and youths under 25 years of age	n.a. ¹	500 ¹
Children's arts amount for children under 16 years of age	500 ⁸	500 ⁸
Employment amount	1,146 ⁹	n. a.
Public transit passes amount	Cost ¹⁰	n. a.
Age amount	7,033 ¹¹	3,728 ¹²
Pension income amount	2,000	1,000
Disability amount	7,899	6,180
Supplement (less than 18 years of age)	4,607 ¹³	3,605 ¹⁴
Adoption fees	15,255 ¹⁵	10,000 ¹⁵
Family tax cut	2,000 ¹⁶	n.a.

	Federal	Manitoba
Medical expenses	<ul style="list-style-type: none"> • 15% of expenses which exceed the lesser of \$2,208 or 3% of applicant's net income • No limit 	<ul style="list-style-type: none"> • 10.8% of expenses which exceed the lesser of \$1,728 or 3% of applicant's net income • No limit
Charitable donations	<ul style="list-style-type: none"> • Max. donations: 75% of net income • 15% on the first \$200 and 29% on excess amount 	<ul style="list-style-type: none"> • Max. donations: 75% of net income • 10.8% on the first \$200 and 17.4% on excess amount

¹ Starting in 2015, the federal non-refundable child tax credit has been replaced with an enhanced Universal Child Care Benefit. Effective for 2015, the federal fitness tax credit for children under 16 (maximum \$500 amount) became a refundable credit (it was previously a non-refundable credit). The Manitoba fitness credit remains non-refundable, and is available for children under 16 and youths under 25 at the end of the year (maximum \$500 amount, plus an additional \$500 if the child or youth qualifies for the disability credit and a minimum of \$100 is spent on eligible registration fees).

² This amount is reduced by \$1 for each dollar of the net income of the spouse or dependant.

³ This amount is reduced by \$1 for each dollar of the net income of the spouse or dependant.

⁴ Reduced when net income exceeds \$6,720 and becomes nil when it reaches \$13,420.

⁵ Reduced when net income exceeds \$5,115 and becomes nil when it reaches \$8,720.

⁶ Reduced when net income exceeds \$15,735 and becomes nil when it reaches \$20,343.

⁷ Reduced when net income exceeds \$12,312 and becomes nil when it reaches \$15,917.

⁸ Maximum amount of expenses (per child) eligible for the credit. If the child qualifies for the disability tax credit and is under 18 years of age at the beginning of the year, there is an additional \$500 amount (subject to spending a minimum of \$100 on eligible registration fees).

⁹ Amount equal to taxpayer's employment income for the year (max. \$1,146).

¹⁰ In general, the cost of public transit passes valid for at least 28 days, or the cost of short term passes where each pass is valid for at least 5 consecutive days of unlimited travel and enough passes are purchased to provide for unlimited travel for at least 20 days in any 28-day period. Also includes the cost of electronic payment cards when used to make at least 32 one-way trips over a maximum of 31 consecutive days.

¹¹ Reduced when net income exceeds \$35,466 and becomes nil when it reaches \$82,353.

¹² Reduced when net income exceeds \$27,749 and becomes nil when it reaches \$52,602.

¹³ Reduced when total child care and attendant care expenses exceed \$2,699 and becomes nil when such expenses reach \$7,306.

¹⁴ Reduced when total child care and attendant care expenses exceed \$2,112 and becomes nil when such expenses reach \$5,717.

¹⁵ Available on eligible adoption expenses incurred in the year up to a maximum of \$15,255 (\$10,000 for the Manitoba credit).

¹⁶ The Family Tax Cut is a new non-refundable tax credit introduced for 2014 and later tax years for couples (eligible spouses or common-law partners) with at least one child under 18 ordinarily living with them. The maximum claim for this credit is \$2,000 (see topic 79 in the tax planning guide for further details).

¹⁷ The Family Caregiver Amount is available for caregivers of dependants with a mental or physical infirmity, including spouses and minor children. If eligible, an enhanced amount (\$2,093 for 2015) can be claimed for an infirm dependant under one of the following existing dependency-related credits (if already eligible to claim): spousal, eligible dependant, caregiver or disabled dependant over 18. The Family Caregiver Amount is also available for disabled minor children. The disabled dependant over 18 amount in the table already includes the \$2,093 Family Caregiver Amount.

Table 3 – Marginal rates (2015)

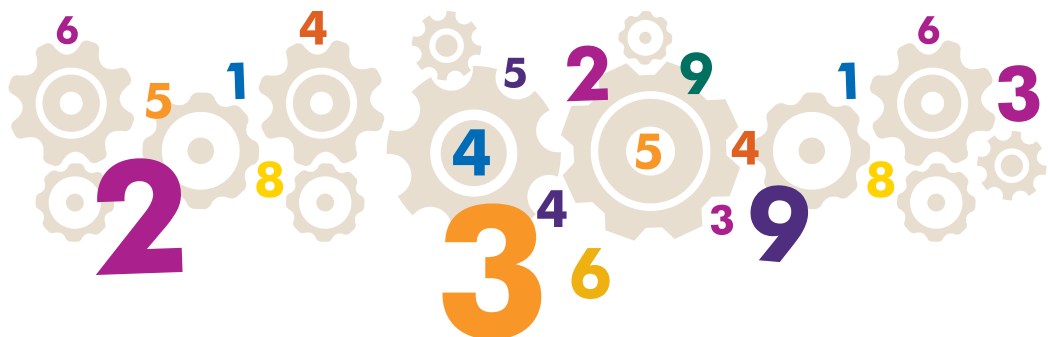
Tax brackets	Other income %	Capital gain %	Dividends	
			Eligible %	Ordinary %
Manitoba				
\$11,328–\$31,000	25.8	12.9	3.8	16.5
\$31,001–\$44,701	27.8	13.9	6.5	18.8
\$44,702–\$67,000	34.8	17.4	16.2	27.0
\$67,001–\$89,401	39.4	19.7	22.6	32.5
\$89,402–\$138,586	43.4	21.7	28.1	37.2
\$138,587 and over	46.4	23.2	32.3	40.8
All provinces				
Combined federal and provincial rates				
Alberta	40.3	20.1	21.0	30.8
British Columbia	45.8	22.9	28.7	38.0
Manitoba	46.4	23.2	32.3	40.8
New Brunswick	54.8	27.4	38.3	46.9
Newfoundland and Labrador	43.3	21.7	31.6	33.3
Northwest Territories	43.1	21.5	22.8	30.7
Nova Scotia	50.0	25.0	36.1	41.9
Nunavut	40.5	20.3	27.6	31.2
Ontario	49.5	24.8	33.8	40.1
Prince Edward Island	47.4	23.7	28.7	38.7
Quebec	50.0	25.0	35.2	39.8
Saskatchewan	44.0	22.0	24.8	34.9
Yukon	44.0	22.0	19.2	34.2

Table 4 – Tax brackets

Federal – 2015		
\$44,701 or less	15%	
\$44,702–\$89,401	\$6,705 + 22% on next \$44,700	
\$89,402–\$138,586	\$16,539 + 26% on next \$49,185	
\$138,587 and over	\$29,327+ 29% on excess	
<ul style="list-style-type: none"> 15% rate used for AMT and credits, except for charitable donations over \$200. 		
Manitoba – 2015		
\$31,000 or less	10.8%	
\$31,001–\$67,000	\$ 3,348 + 12.75% on next \$36,000	
\$67,001 and over	\$7,938 + 17.4% on excess	
<ul style="list-style-type: none"> 10.8% rate used for credits, except for charitable donations over \$200. 		
Tax credit for dividends from Canadian corporations – 2015		
	Eligible dividends ¹	Ordinary dividends ²
Federal	15.02%	11.02%
Manitoba	8%	0.83%

¹ Gross-up is 38%.

² Gross-up is 18%.



Individual taxation New Brunswick 2015

Table 1 – New Brunswick (2015)

Tax table							
Taxable income	Tax			Effective rate	Marginal rate		
	Federal	NB	Total		Federal	NB	Total
\$	\$	\$	\$	%	%	%	%
20,000	1,301	1,004	2,305	11.5	15.0	9.7	24.7
25,000	2,051	1,488	3,539	14.2	15.0	9.7	24.7
30,000	2,801	1,972	4,773	15.9	15.0	9.7	24.7
35,000	3,551	2,456	6,007	17.2	15.0	9.7	24.7
40,000	4,301	2,941	7,242	18.1	15.4	14.8	30.2
45,000	5,072	3,682	8,754	19.5	22.0	14.8	36.8
50,000	6,172	4,423	10,595	21.2	22.0	14.8	36.8
55,000	7,272	5,164	12,436	22.6	22.0	14.8	36.8
60,000	8,372	5,905	14,277	23.8	22.0	14.8	36.8
65,000	9,472	6,646	16,118	24.8	22.0	14.8	36.8
70,000	10,572	7,387	17,959	25.7	22.0	14.8	36.8
75,000	11,672	8,128	19,800	26.4	22.0	14.8	36.8
80,000	12,772	8,870	21,642	27.1	22.0	16.5	38.5
85,000	13,872	9,696	23,568	27.7	22.5	16.5	39.0
90,000	14,996	10,522	25,518	28.4	26.0	16.5	42.5
95,000	16,296	11,348	27,644	29.1	26.0	16.5	42.5
100,000	17,596	12,174	29,770	29.8	26.0	16.5	42.5
105,000	18,896	13,000	31,896	30.4	26.0	16.5	42.5
110,000	20,196	13,826	34,022	30.9	26.0	16.5	42.5
115,000	21,496	14,652	36,148	31.4	26.0	16.5	42.5
120,000	22,796	15,478	38,274	31.9	26.0	16.5	42.5
125,000	24,096	16,304	40,400	32.3	26.0	16.5	42.5
130,000	25,396	17,130	42,526	32.7	26.4	17.8	44.3
140,000	28,038	18,914	46,952	33.5	29.0	17.8	46.8
150,000	30,938	20,698	51,636	34.4	29.0	21.0	50.0
160,000	33,838	22,798	56,636	35.4	29.0	21.0	50.0
170,000	36,738	24,898	61,636	36.3	29.0	21.0	50.0
180,000	39,638	26,998	66,636	37.0	29.0	21.0	50.0
190,000	42,538	29,098	71,636	37.7	29.0	21.0	50.0
200,000	45,438	31,198	76,636	38.3	29.0	21.0	50.0
250,000	59,938	41,698	101,636	40.7	29.0	25.8	54.8
300,000	74,438	54,573	129,011	43.0	29.0	25.8	54.8
350,000	88,938	67,448	156,386	44.7	29.0	25.8	54.8
400,000	103,438	80,323	183,761	45.9	29.0	25.8	54.8
450,000	117,938	93,198	211,136	46.9	29.0	25.8	54.8
500,000	132,438	106,073	238,511	47.7	29.0	25.8	54.8
550,000	146,938	118,948	265,886	48.3	29.0	25.8	54.8
600,000	161,438	131,823	293,261	48.9	29.0	25.8	54.8

Marginal rate applies on each dollar of additional income within the range.

Federal

- Basic personal credit of \$1,699 applies.

New Brunswick

- Basic personal credit of \$932 applies.

Does not consider the low income tax reduction which impacts on taxable income amounts up to \$35,000 in the above table.

Table 2 – Non-refundable tax credits (2015)¹

	Federal (15%)	New Brunswick (9.68%)
	\$	\$
Basic	11,327	9,633
Spouse and eligible dependant	11,327 ^{2, 17}	8,180 ³
Full-time post-secondary studies (per month):		
• Education amount	400	400
• Textbook amount	65	n. a.
Part-time post-secondary studies (per month):		
• Education amount	120	120
• Textbook amount	20	n. a.
Disabled dependant aged 18 and older	6,700 ^{4, 17}	4,549 ⁵
Caregiver	4,608 ^{6, 17}	4,550 ⁷
Children's arts amount for children under 16 years of age	500 ⁸	n. a.
Employment amount	1,146 ⁹	n. a.
Public transit passes amount	Cost ¹⁰	n. a.
Age amount	7,033 ¹¹	4,704 ¹²
Pension income amount	2,000	1,000
Disability amount	7,899	7,799
Supplement (less than 18 years of age)	4,607 ¹³	4,549 ¹⁴
Adoption fees	15,255 ¹⁵	n. a.
Family tax cut	2,000 ¹⁶	n.a.

	Federal	New Brunswick
Medical expenses	<ul style="list-style-type: none"> • 15% of expenses which exceed the lesser of \$2,208 or 3% of applicant's net income • No limit 	<ul style="list-style-type: none"> • 9.68% of expenses which exceed the lesser of \$2,179 or 3% of applicant's net income • No limit
Charitable donations	<ul style="list-style-type: none"> • Max. donations: 75% of net income • 15% on the first \$200 and 29% on excess amount 	<ul style="list-style-type: none"> • Max. donations: 75% of net income • 9.68% on the first \$200 and 17.95% on excess amount

¹ Starting in 2015, the federal non-refundable child tax credit has been replaced with an enhanced Universal Child Care Benefit. Effective for 2015, the federal fitness tax credit for children under 16 (maximum \$500 amount) became a refundable credit (it was previously a non-refundable credit).

² This amount is reduced by \$1 for each dollar of the net income of the spouse or dependant.

³ Reduced when net income exceeds \$818 and becomes nil when it reaches \$8,998.

⁴ Reduced when net income exceeds \$6,720 and becomes nil when it reaches \$13,420.

⁵ Reduced when net income exceeds \$6,455 and becomes nil when it reaches \$11,004.

⁶ Reduced when net income exceeds \$15,735 and becomes nil when it reaches \$20,343.

⁷ Reduced when net income exceeds \$15,536 and becomes nil when it reaches \$20,086.

⁸ Maximum amount of expenses (per child) eligible for the credit. If the child qualifies for the disability tax credit and is under 18 years of age at the beginning of the year, there is an additional \$500 amount (subject to spending a minimum of \$100 on eligible registration fees).

⁹ Amount equal to taxpayer's employment income for the year (max. \$1,146).

¹⁰ In general, the cost of public transit passes valid for at least 28 days, or the cost of short term passes where each pass is valid for at least 5 consecutive days of unlimited travel and enough passes are purchased to provide for unlimited travel for at least 20 days in any 28-day period. Also includes the cost of electronic payment cards when used to make at least 32 one-way trips over a maximum of 31 consecutive days.

¹¹ Reduced when net income exceeds \$35,466 and becomes nil when it reaches \$82,353.

¹² Reduced when net income exceeds \$35,016 and becomes nil when it reaches \$66,376.

¹³ Reduced when total child care and attendant care expenses exceed \$2,699 and becomes nil when such expenses reach \$7,306.

¹⁴ Reduced when total child care and attendant care expenses exceed \$2,664 and becomes nil when such expenses reach \$7,213.

¹⁵ Available on eligible adoption expenses incurred in the year up to a maximum of \$15,225.

¹⁶ The Family Tax Cut is a new non-refundable tax credit introduced for 2014 and later tax years for couples (eligible spouses or common-law partners) with at least one child under 18 ordinarily living with them. The maximum claim for this credit is \$2,000 (see topic 79 in the tax planning guide for further details).

¹⁷ The Family Caregiver Amount is available for caregivers of dependants with a mental or physical infirmity, including spouses and minor children. If eligible, an enhanced amount (\$2,093 for 2015) can be claimed for an infirm dependant under one of the following existing dependency-related credits (if already eligible to claim): spousal, eligible dependant, caregiver or disabled dependant over 18. The Family Caregiver Amount is also available for disabled minor children. The disabled dependant over 18 amount in the table already includes the \$2,093 Family Caregiver Amount.

Table 3 – Marginal rates (2015)

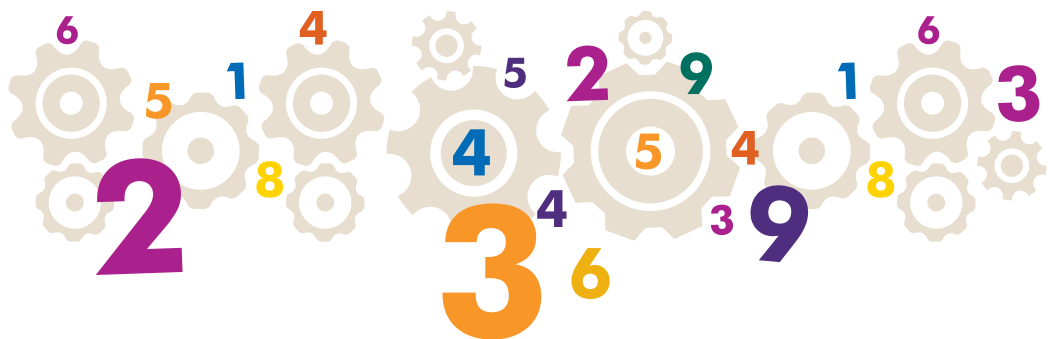
Tax brackets	Other income %	Capital gain %	Dividends	
			Eligible %	Ordinary %
New Brunswick				
\$11,328–\$39,973	24.7	12.3	0.0	11.4
\$39,974–\$44,701	29.8	14.9	3.9	17.5
\$44,702–\$79,946	36.8	18.4	13.5	25.7
\$79,947–\$89,401	38.5	19.3	15.9	27.7
\$89,402–\$129,975	42.5	21.3	21.4	32.5
\$129,976–\$138,586	43.8	21.9	23.2	34.0
\$138,587–\$150,000	46.8	23.4	27.4	37.6
\$150,001–\$250,000	50.0	25.0	31.7	41.3
\$250,001 and over	54.8	27.4	38.3	46.9
All provinces				
Combined federal and provincial rates				
Alberta	40.3	20.1	21.0	30.8
British Columbia	45.8	22.9	28.7	38.0
Manitoba	46.4	23.2	32.3	40.8
New Brunswick	54.8	27.4	38.3	46.9
Newfoundland and Labrador	43.3	21.7	31.6	33.3
Northwest Territories	43.1	21.5	22.8	30.7
Nova Scotia	50.0	25.0	36.1	41.9
Nunavut	40.5	20.3	27.6	31.2
Ontario	49.5	24.8	33.8	40.1
Prince Edward Island	47.4	23.7	28.7	38.7
Quebec	50.0	25.0	35.2	39.8
Saskatchewan	44.0	22.0	24.8	34.9
Yukon	44.0	22.0	19.2	34.2

Table 4 – Tax brackets

Federal – 2015		
\$44,701 or less	15%	
\$44,702–\$89,401	\$6,705 + 22% on next \$44,700	
\$89,402–\$138,586	\$16,539 + 26% on next \$49,185	
\$138,587 and over	\$29,327+ 29% on excess	
<ul style="list-style-type: none"> 15% rate used for AMT and credits, except for charitable donations over \$200. 		
New Brunswick – 2015		
\$39,973 or less	9.68%	
\$39,974–\$79,946	\$3,869 + 14.82% on next \$39,973	
\$79,947–\$129,975	\$9,793 + 16.52% on next \$50,029	
\$129,976–\$150,000	\$18,058 + 17.84% on next \$20,025	
\$150,001–\$250,000	\$21,631 + 21.00% on next \$100,000	
\$250,000 and over	\$42,631 + 25.75% on excess	
<ul style="list-style-type: none"> 9.68% rate used for credits, except for charitable donations over \$200. 		
Tax credit for dividends from Canadian corporations – 2015		
	Eligible dividends¹	Ordinary dividends²
Federal	15.02%	11.02%
New Brunswick	12%	4%

1 Gross-up is 38%.

2 Gross-up is 18%.



Individual taxation Newfoundland and Labrador 2015

Table 1 – Newfoundland and Labrador (2015)

Tax table							
Taxable income	Tax			Effective rate	Marginal rate		
	Federal	NL	Total		Federal	NL	Total
\$	\$	\$	\$	%	%	%	%
20,000	1,301	865	2,166	10.8	15.0	7.7	22.7
25,000	2,051	1,250	3,301	13.2	15.0	7.7	22.7
30,000	2,801	1,635	4,436	14.8	15.0	7.7	22.7
35,000	3,551	2,020	5,571	15.9	15.0	12.5	27.5
40,000	4,301	2,645	6,946	17.4	15.4	12.5	27.9
45,000	5,072	3,270	8,342	18.5	22.0	12.5	34.5
50,000	6,172	3,895	10,067	20.1	22.0	12.5	34.5
55,000	7,272	4,520	11,792	21.4	22.0	12.5	34.5
60,000	8,372	5,145	13,517	22.5	22.0	12.5	34.5
65,000	9,472	5,770	15,242	23.4	22.0	12.5	34.5
70,000	10,572	6,395	16,967	24.2	22.0	13.3	35.3
75,000	11,672	7,059	18,731	25.0	22.0	13.3	35.3
80,000	12,772	7,724	20,496	25.6	22.0	13.3	35.3
85,000	13,872	8,389	22,261	26.2	22.5	13.3	35.8
90,000	14,996	9,054	24,050	26.7	26.0	13.3	39.3
95,000	16,296	9,719	26,015	27.4	26.0	13.3	39.3
100,000	17,596	10,384	27,980	28.0	26.0	13.3	39.3
105,000	18,896	11,049	29,945	28.5	26.0	13.3	39.3
110,000	20,196	11,714	31,910	29.0	26.0	13.3	39.3
115,000	21,496	12,379	33,875	29.5	26.0	13.3	39.3
120,000	22,796	13,044	35,840	29.9	26.0	13.3	39.3
125,000	24,096	13,709	37,805	30.2	26.0	13.8	39.8
130,000	25,396	14,399	39,795	30.6	26.4	13.8	40.2
140,000	28,038	15,779	43,817	31.3	29.0	13.8	42.8
150,000	30,938	17,159	48,097	32.1	29.0	13.8	42.8
160,000	33,838	18,539	52,377	32.7	29.0	13.8	42.8
170,000	36,738	19,919	56,657	33.3	29.0	14.1	43.1
180,000	39,638	21,324	60,962	33.9	29.0	14.3	43.3
190,000	42,538	22,754	65,292	34.4	29.0	14.3	43.3
200,000	45,438	24,184	69,622	34.8	29.0	14.3	43.3
250,000	59,938	31,334	91,272	36.5	29.0	14.3	43.3
300,000	74,438	38,484	112,922	37.6	29.0	14.3	43.3
350,000	88,938	45,634	134,572	38.4	29.0	14.3	43.3
400,000	103,438	52,784	156,222	39.1	29.0	14.3	43.3
450,000	117,938	59,934	177,872	39.5	29.0	14.3	43.3
500,000	132,438	67,084	199,522	39.9	29.0	14.3	43.3
550,000	146,938	74,234	221,172	40.2	29.0	14.3	43.3
600,000	161,438	81,384	242,822	40.5	29.0	14.3	43.3

Marginal rate applies on each dollar of additional income within the range.

Federal

- Basic personal credit of \$1,699 applies.

Newfoundland and Labrador

- Basic personal credit of \$675 applies.

Does not consider the low income tax reduction which impacts on taxable income of \$20,000 in the above table.

Table 2 – Non-refundable tax credits (2015)¹

	Federal (15%)	Nfld. (7.7%)
	\$	\$
Basic	11,327	8,767
Spouse and eligible dependant	11,327 ^{2, 17}	7,164 ³
Full-time post-secondary studies (per month):		
• Education amount	400	200
• Textbook amount	65	n. a.
Part-time post-secondary studies (per month):		
• Education amount	120	60
• Textbook amount	20	n. a.
Disabled dependant aged 18 and older	6,700 ^{4, 17}	2,784 ⁵
Caregiver	4,608 ^{6, 17}	2,783 ⁷
Children's arts amount for children under 16 years of age	500 ⁸	n. a.
Employment amount	1,146 ⁹	n. a.
Public transit passes amount	Cost ¹⁰	n. a.
Age amount	7,033 ¹¹	5,596 ¹²
Pension income amount	2,000	1,000
Disability amount	7,899	5,915
Supplement (less than 18 years of age)	4,607 ¹³	2,784 ¹⁴
Adoption fees	15,255 ¹⁵	11,830 ¹⁵
Family tax cut	2,000 ¹⁶	n.a.

	Federal	Newfoundland and Labrador
Medical expenses	<ul style="list-style-type: none"> 15% of expenses which exceed the lesser of \$2,208 or 3% of applicant's net income No limit 	<ul style="list-style-type: none"> 7.7% of expenses which exceed the lesser of \$1,909 or 3% of applicant's net income No limit
Charitable donations	<ul style="list-style-type: none"> Max. donations: 75% of net income 15% on the first \$200 and 29% on excess amount 	<ul style="list-style-type: none"> Max. donations: 75% of net income 7.7% on the first \$200 and 14.3% on excess amount

¹ Starting in 2015, the federal non-refundable child tax credit has been replaced with an enhanced Universal Child Care Benefit. Effective for 2015, the federal fitness tax credit for children under 16 (maximum \$500 amount) became a refundable credit (it was previously a non-refundable credit).

² This amount is reduced by \$1 for each dollar of the net income of the spouse or dependent.

³ Reduced when net income exceeds \$717 and becomes nil when it reaches \$7,881.

⁴ Reduced when net income exceeds \$6,720 and becomes nil when it reaches \$13,420.

⁵ Reduced when net income exceeds \$5,983 and becomes nil when it reaches \$8,767.

⁶ Reduced when net income exceeds \$15,735 and becomes nil when it reaches \$20,343.

⁷ Reduced when net income exceeds \$13,606 and becomes nil when it reaches \$16,389.

⁸ Maximum amount of expenses (per child) eligible for the credit. If the child qualifies for the disability tax credit and is under 18 years of age at the beginning of the year, there is an additional \$500 amount (subject to spending a minimum of \$100 on eligible registration fees).

⁹ Amount equal to taxpayer's employment income for the year (max. \$1,146).

¹⁰ In general, the cost of public transit passes valid for at least 28 days, or the cost of short term passes where each pass is valid for at least 5 consecutive days of unlimited travel and enough passes are purchased to provide for unlimited travel for at least 20 days in any 28-day period. Also includes the cost of electronic payment cards when used to make at least 32 one-way trips over a maximum of 31 consecutive days.

¹¹ Reduced when net income exceeds \$35,466 and becomes nil when it reaches \$82,353.

¹² Reduced when net income exceeds \$30,667 and becomes nil when it reaches \$67,974.

¹³ Reduced when total child care and attendant care expenses exceed \$2,699 and becomes nil when such expenses reach \$7,306.

¹⁴ Reduced when total child care and attendant care expenses exceed \$2,366 and becomes nil when such expenses reach \$5,150.

¹⁵ Available on eligible adoption expenses incurred in the year up to a maximum of \$15,255 (\$11,830 for the Nfld. & Labrador credit).

¹⁶ The Family Tax Cut is a new non-refundable tax credit introduced for 2014 and later tax years for couples (eligible spouses or common-law partners) with at least one child under 18 ordinarily living with them. The maximum claim for this credit is \$2,000 (see topic 79 in the tax planning guide for further details).

¹⁷ The Family Caregiver Amount is available for caregivers of dependants with a mental or physical infirmity, including spouses and minor children. If eligible, an enhanced amount (\$2,093 for 2015) can be claimed for an infirm dependant under one of the following existing dependency-related credits (if already eligible to claim): spousal, eligible dependant, caregiver or disabled dependant over 18. The Family Caregiver Amount is also available for disabled minor children. The disabled dependant over 18 amount in the table already includes the \$2,093 Family Caregiver Amount.

Table 3 – Marginal rates (2015)

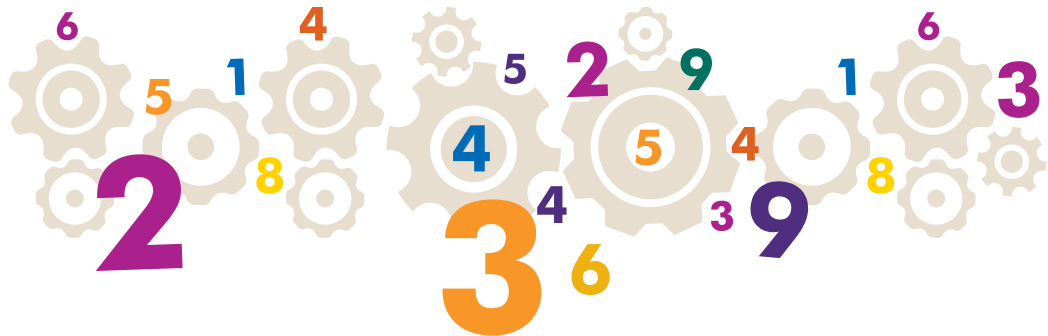
Tax brackets	Other income %	Capital gain %	Dividends	
			Eligible %	Ordinary %
Newfoundland and Labrador				
\$11,328–\$35,008	22.7	11.4	3.2	9.0
\$35,009–\$44,701	27.5	13.8	9.8	14.6
\$44,702–\$70,015	34.5	17.3	19.4	22.9
\$70,016–\$89,401	35.3	17.7	20.5	23.8
\$89,402–\$125,000	39.3	19.7	26.1	28.5
\$125,001–\$138,586	39.8	19.9	26.7	29.1
\$138,587–\$175,000	42.8	21.4	30.9	32.7
\$175,001 and over	43.3	21.7	31.6	33.3
All provinces				
Combined federal and provincial rates				
Alberta	40.3	20.1	21.0	30.8
British Columbia	45.8	22.9	28.7	38.0
Manitoba	46.4	23.2	32.3	40.8
New Brunswick	54.8	27.4	38.3	46.9
Newfoundland and Labrador	43.3	21.7	31.6	33.3
Northwest Territories	43.1	21.5	22.8	30.7
Nova Scotia	50.0	25.0	36.1	41.9
Nunavut	40.5	20.3	27.6	31.2
Ontario	49.5	24.8	33.8	40.1
Prince Edward Island	47.4	23.7	28.7	38.7
Quebec	50.0	25.0	35.2	39.8
Saskatchewan	44.0	22.0	24.8	34.9
Yukon	44.0	22.0	19.2	34.2

Table 4 – Tax brackets

Federal – 2015		
\$44,701 or less	15%	
\$44,702–\$89,401	\$6,705 + 22% on next \$44,700	
\$89,402–\$138,586	\$16,539 + 26% on next \$49,185	
\$138,587 and over	\$29,327+ 29% on excess	
<ul style="list-style-type: none"> 15% rate used for AMT and credits, except for charitable donations over \$200. 		
Newfoundland and Labrador – 2015		
\$35,008 or less	7.7%	
\$35,009–\$70,015	\$2,696 + 12.50% on next \$35,007	
\$70,016 to \$125,000	\$7,072 + 13.3% on next \$54,985	
\$125,001 to \$175,000	\$14,385 + 13.8% on next \$50,000	
\$175,000 and over	\$21,285 + 14.3% on excess	
<ul style="list-style-type: none"> 7.7% rate used for credits, except for charitable donations over \$200. 		
Tax credit for dividends from Canadian corporations – 2015		
	Eligible dividends¹	Ordinary dividends²
Federal	15.02%	11.02%
Newfoundland and Labrador	5.4%	4.1%

¹ Gross-up is 38%.

² Gross-up is 18%.





Grant Thornton

An instinct for growth™

Individual taxation Nova Scotia 2015

Table 1 – Nova Scotia (2015)

Tax table							
Taxable income	Tax			Effective rate	Marginal rate		
	Federal	NS	Total		Federal	NS	Total
\$	\$	\$	\$	%	%	%	%
20,000	1,301	1,013	2,314	11.6	15.0	8.8	23.8
25,000	2,051	1,452	3,503	14.0	15.0	8.8	23.8
30,000	2,801	1,917	4,718	15.7	15.0	15.0	30.0
35,000	3,551	2,664	6,215	17.8	15.0	15.0	30.0
40,000	4,301	3,412	7,713	19.3	15.4	15.0	30.4
45,000	5,072	4,159	9,231	20.5	22.0	15.0	37.0
50,000	6,172	4,907	11,079	22.2	22.0	15.0	37.0
55,000	7,272	5,654	12,926	23.5	22.0	15.2	37.2
60,000	8,372	6,416	14,788	24.6	22.0	16.7	38.7
65,000	9,472	7,249	16,721	25.7	22.0	16.7	38.7
70,000	10,572	8,083	18,655	26.6	22.0	16.7	38.7
75,000	11,672	8,916	20,588	27.5	22.0	16.7	38.7
80,000	12,772	9,750	22,522	28.2	22.0	16.7	38.7
85,000	13,872	10,583	24,455	28.8	22.5	16.7	39.2
90,000	14,996	11,417	26,413	29.3	26.0	17.0	43.0
95,000	16,296	12,267	28,563	30.1	26.0	17.5	43.5
100,000	17,596	13,142	30,738	30.7	26.0	17.5	43.5
105,000	18,896	14,017	32,913	31.3	26.0	17.5	43.5
110,000	20,196	14,892	35,088	31.9	26.0	17.5	43.5
115,000	21,496	15,767	37,263	32.4	26.0	17.5	43.5
120,000	22,796	16,642	39,438	32.9	26.0	17.5	43.5
125,000	24,096	17,517	41,613	33.3	26.0	17.5	43.5
130,000	25,396	18,392	43,788	33.7	26.4	17.5	43.9
140,000	28,038	20,142	48,180	34.4	29.0	17.5	46.5
150,000	30,938	21,892	52,830	35.2	29.0	21.0	50.0
160,000	33,838	23,992	57,830	36.1	29.0	21.0	50.0
170,000	36,738	26,092	62,830	37.0	29.0	21.0	50.0
180,000	39,638	28,192	67,830	37.7	29.0	21.0	50.0
190,000	42,538	30,292	72,830	38.3	29.0	21.0	50.0
200,000	45,438	32,392	77,830	38.9	29.0	21.0	50.0
250,000	59,938	42,892	102,830	41.1	29.0	21.0	50.0
300,000	74,438	53,392	127,830	42.6	29.0	21.0	50.0
350,000	88,938	63,892	152,830	43.7	29.0	21.0	50.0
400,000	103,438	74,392	177,830	44.5	29.0	21.0	50.0
450,000	117,938	84,892	202,830	45.1	29.0	21.0	50.0
500,000	132,438	95,392	227,830	45.6	29.0	21.0	50.0
550,000	146,938	105,892	252,830	46.0	29.0	21.0	50.0
600,000	161,438	116,392	277,830	46.3	29.0	21.0	50.0

Marginal rate applies on each dollar of additional income within the range.

Federal

- Basic personal credit of \$1,699 applies.

Nova Scotia

- Basic personal credit of \$745 applies.
- Does not consider the low income tax reduction which impacts on taxable income of \$20,000 in the above table.

Table 2 – Non-refundable tax credits (2015)¹

	Federal (15%)	Nova Scotia (8.79%)
	\$	\$
Basic	11,327	8,481
Spouse and eligible dependant	11,327 ^{2,17}	8,481 ³
Dependant child under 6 years of age	n.a. ¹	1,200
Full-time post-secondary studies (per month):		
• Education amount	400	200
• Textbook amount	65	n. a.
Part-time post-secondary studies (per month):		
• Education amount	120	60
• Textbook amount	20	n. a.
Disabled dependant aged 18 and older	6,700 ^{4,17}	2,798 ⁵
Caregiver	4,608 ^{6,17}	4,898 ⁷
Children's arts amount for children under 16 years of age	500 ⁸	n. a.
Employment amount	1,146 ⁹	n. a.
Public transit passes amount	Cost ¹⁰	n. a.
Age amount	7,033 ¹¹	4,141 ¹²
Pension income amount	2,000	1,173
Disability amount	7,899	7,341
Supplement (less than 18 years of age)	4,607 ¹³	3,349 ¹⁴
Adoption fees	15,255 ¹⁵	n. a.
Family tax cut	2,000 ¹⁶	n. a.

	Federal	Nova Scotia
Medical expenses	<ul style="list-style-type: none"> • 15% of expenses which exceed the lesser of \$2,208 or 3% of applicant's net income • No limit 	<ul style="list-style-type: none"> • 8.79% of expenses which exceed the lesser of \$1,637 or 3% of applicant's net income • No limit
Charitable donations	<ul style="list-style-type: none"> • Max. donations: 75% of net income • 15% on the first \$200 and 29% on excess amount 	<ul style="list-style-type: none"> • Max. donations: 75% of net income • 8.79% on the first \$200 and 21% on excess amount

¹ Starting in 2015, the federal non-refundable child tax credit has been replaced with an enhanced Universal Child Care Benefit. Effective for 2015, the federal fitness tax credit for children under 16 (maximum \$500 amount) became a refundable credit (it was previously a non-refundable credit). The Nova Scotia Sport and Recreational Expenses for Children credit (maximum \$500 amount) was eliminated, effective January 1, 2015.

² This amount is reduced by \$1 for each dollar of the net income of the spouse or dependant.

³ Reduced when net income exceeds \$848 and becomes nil when it reaches \$9,329.

⁴ Reduced when net income exceeds \$6,720 and becomes nil when it reaches \$13,420.

⁵ Reduced when net income exceeds \$5,683 and becomes nil when it reaches \$8,481.

⁶ Reduced when net income exceeds \$15,735 and becomes nil when it reaches \$20,343.

⁷ Reduced when net income exceeds \$13,677 and becomes nil when it reaches \$18,575.

⁸ Maximum amount of expenses (per child) eligible for the credit. If the child qualifies for the disability tax credit and is under 18 years of age at the beginning of the year, there is an additional \$500 amount (subject to spending a minimum of \$100 on eligible registration fees).

⁹ Amount equal to taxpayer's employment income for the year (max. \$1,146).

¹⁰ In general, the cost of public transit passes valid for at least 28 days, or the cost of short term passes where each pass is valid for at least 5 consecutive days of unlimited travel and enough passes are purchased to provide for unlimited travel for at least 20 days in any 28-day period. Also includes the cost of electronic payment cards when used to make at least 32 one-way trips over a maximum of 31 consecutive days.

¹¹ Reduced when net income exceeds \$35,466 and becomes nil when it reaches \$82,353.

¹² Reduced when net income exceeds \$30,828 and becomes nil when it reaches \$58,435.

¹³ Reduced when total child care and attendant care expenses exceed \$2,699 and becomes nil when such expenses reach \$7,306.

¹⁴ Reduced when total child care and attendant care expenses exceed \$2,277 and becomes nil when such expenses reach \$5,626.

¹⁵ Available on eligible adoption expenses incurred in the year up to a maximum of \$15,255.

¹⁶ The Family Tax Cut is a new non-refundable tax credit introduced for 2014 and later tax years for couples (eligible spouses or common-law partners) with at least one child under 18 ordinarily living with them. The maximum claim for this credit is \$2,000 (see topic 79 in the tax planning guide for further details).

¹⁷ The Family Caregiver Amount is available for caregivers of dependants with a mental or physical infirmity, including spouses and minor children. If eligible, an enhanced amount (\$2,093 for 2015) can be claimed for an infirm dependant under one of the following existing dependency-related credits (if already eligible to claim): spousal, eligible dependant, caregiver or disabled dependant over 18. The Family Caregiver Amount is also available for disabled minor children. The disabled dependant over 18 amount in the table already includes the \$2,093 Family Caregiver Amount.

Table 3 – Marginal rates (2015)

Tax brackets	Other income %	Capital gain %	Dividends	
			Eligible %	Ordinary %
Nova Scotia				
\$11,328–\$29,590	23.8	11.9	0.0	10.9
\$29,591–\$44,701	30.0	15.0	8.4	18.2
\$44,702–\$59,180	37.0	18.5	18.1	26.5
\$59,181–\$89,401	38.7	19.3	20.4	28.5
\$89,402–\$93,000	42.7	21.3	25.9	33.2
\$93,001–\$138,586	43.5	21.8	27.1	34.2
\$138,587–\$150,000	46.5	23.3	31.2	37.7
\$150,001 and over	50.0	25.0	36.1	41.9
All provinces				
Combined federal and provincial rates				
Alberta	40.3	20.1	21.0	30.8
British Columbia	45.8	22.9	28.7	38.0
Manitoba	46.4	23.2	32.3	40.8
New Brunswick	54.8	27.4	38.3	46.9
Newfoundland and Labrador	43.3	21.7	31.6	33.3
Northwest Territories	43.1	21.5	22.8	30.7
Nova Scotia	50.0	25.0	36.1	41.9
Nunavut	40.5	20.3	27.6	31.2
Ontario	49.5	24.8	33.8	40.1
Prince Edward Island	47.4	23.7	28.7	38.7
Quebec	50.0	25.0	35.2	39.8
Saskatchewan	44.0	22.0	24.8	34.9
Yukon	44.0	22.0	19.2	34.2



Grant Thornton

An instinct for growth™

Individual taxation Ontario 2015

Table 1 – Ontario (2015)

Tax table							
Taxable income	Tax			Effective rate	Marginal rate		
	Federal	Ontario	Total		Federal	Ontario	Total
\$	\$	\$	\$	%	%	%	%
20,000	1,301	512	1,813	9.1	15.0	5.1	20.1
25,000	2,051	764	2,815	11.3	15.0	5.1	20.1
30,000	2,801	1,017	3,818	12.7	15.0	5.1	20.1
35,000	3,551	1,269	4,820	13.8	15.0	5.1	20.1
40,000	4,301	1,522	5,823	14.6	15.4	8.4	23.8
45,000	5,072	1,942	7,014	15.6	22.0	9.2	31.2
50,000	6,172	2,399	8,571	17.1	22.0	9.2	31.2
55,000	7,272	2,857	10,129	18.4	22.0	9.2	31.2
60,000	8,372	3,314	11,686	19.5	22.0	9.2	31.2
65,000	9,472	3,772	13,244	20.4	22.0	9.2	31.2
70,000	10,572	4,229	14,801	21.1	22.0	10.2	32.2
75,000	11,672	4,740	16,412	21.9	22.0	11.0	33.0
80,000	12,772	5,289	18,061	22.6	22.0	12.6	34.6
85,000	13,872	5,918	19,790	23.3	22.5	17.4	39.9
90,000	14,996	6,789	21,785	24.2	26.0	17.4	43.4
95,000	16,296	7,659	23,955	25.2	26.0	17.4	43.4
100,000	17,596	8,530	26,126	26.1	26.0	17.4	43.4
105,000	18,896	9,400	28,296	26.9	26.0	17.4	43.4
110,000	20,196	10,271	30,467	27.7	26.0	17.4	43.4
115,000	21,496	11,141	32,637	28.4	26.0	17.4	43.4
120,000	22,796	12,012	34,808	29.0	26.0	17.4	43.4
125,000	24,096	12,882	36,978	29.6	26.0	17.4	43.4
130,000	25,396	13,753	39,149	30.1	26.4	17.4	43.8
140,000	28,038	15,494	43,532	31.1	29.0	17.4	46.4
150,000	30,938	17,235	48,173	32.1	29.0	19.0	48.0
160,000	33,838	19,132	52,970	33.1	29.0	19.0	48.0
170,000	36,738	21,029	57,767	34.0	29.0	19.0	48.0
180,000	39,638	22,925	62,563	34.8	29.0	19.0	48.0
190,000	42,538	24,822	67,360	35.5	29.0	19.0	48.0
200,000	45,438	26,719	72,157	36.1	29.0	19.9	48.9
250,000	59,938	36,672	96,610	38.6	29.0	20.5	49.5
300,000	74,438	46,937	121,375	40.5	29.0	20.5	49.5
350,000	88,938	57,202	146,140	41.8	29.0	20.5	49.5
400,000	103,438	67,467	170,905	42.7	29.0	20.5	49.5
450,000	117,938	77,731	195,669	43.5	29.0	20.5	49.5
500,000	132,438	87,996	220,434	44.1	29.0	20.5	49.5
550,000	146,938	98,261	245,199	44.6	29.0	20.5	49.5
600,000	161,438	108,526	269,964	45.0	29.0	20.5	49.5

Marginal rate applies on each dollar of additional income within the range.

Federal

- Basic personal credit of \$1,699 applies.

Ontario

- Basic personal credit of \$498 applies.
- 20% provincial surtax on tax over \$4,418 and additional 36% surtax on tax over \$5,654.
- The above table does not consider the Ontario Health Premium Tax (which would impact on taxable income starting at \$25,000 in the above Table).

Table 2 – Non-refundable tax credits (2015)¹

	Federal (15%)	Ontario (5.05%)
	\$	\$
Basic	11,327	9,863
Spouse and eligible dependant	11,327 ^{2, 17}	8,375 ³
Full-time post-secondary studies (per month):		
• Education amount	400	531
• Textbook amount	65	n. a.
Part-time post-secondary studies (per month):		
• Education amount	120	159
• Textbook amount	20	n. a.
Disabled dependant aged 18 and older	6,700 ^{4, 17}	4,649 ⁵
Caregiver	4,608 ^{6, 17}	4,648 ⁷
Fitness amount for children under 16 years of age	n.a. ¹	(see footnote ⁸)
Children's arts amount for children under 16 years of age	500 ⁸	(see footnote ⁸)
Employment amount	1,146 ⁹	n. a.
Public transit passes amount	Cost ¹⁰	n. a.
Age amount	7,033 ¹¹	4,815 ¹²
Pension income amount	2,000	1,364
Disability amount	7,899	7,968
Supplement (less than 18 years of age)	4,607 ¹³	4,647 ¹⁴
Adoption fees	15,255 ¹⁵	12,033 ¹⁵
Family tax cut	2,000 ¹⁶	n.a.

	Federal	Ontario
Medical expenses	<ul style="list-style-type: none"> • 15% of expenses which exceed the lesser of \$2,208 or 3% of applicant's net income • No limit 	<ul style="list-style-type: none"> • 5.05% of expenses which exceed the lesser of \$2,232 or 3% of applicant's net income • Maximum medical expenses for dependant of \$12,033
Charitable donations	<ul style="list-style-type: none"> • Max. donations: 75% of net income • 15% on the first \$200 and 29% on excess amount 	<ul style="list-style-type: none"> • Max. donations: 75% of net income • 5.05% on the first \$200 and 11.16% on excess amount

¹ Starting in 2015, the federal non-refundable child tax credit has been replaced with an enhanced Universal Child Care Benefit. Effective for 2015, the fitness tax credit for children under 16 (maximum \$500 amount) became a refundable credit (it was previously a non-refundable credit).

² This amount is reduced by \$1 for each dollar of the net income of the spouse or dependant.

³ Reduced when net income exceeds \$837 and becomes nil when it reaches \$9,212.

⁴ Reduced when net income exceeds \$6,720 and becomes nil when it reaches \$13,420.

⁵ Reduced when net income exceeds \$6,608 and becomes nil when it reaches \$11,257.

⁶ Reduced when net income exceeds \$15,735 and becomes nil when it reaches \$20,343.

⁷ Reduced when net income exceeds \$15,905 and becomes nil when it reaches \$20,553.

⁸ Maximum amount of expenses (per child) eligible for the credit. If the child qualifies for the disability tax credit and is under 18 years of age at the beginning of the year, there is an additional \$500 amount (subject to spending a minimum of \$100 on eligible registration fees). Ontario has a 10% refundable credit, the Children's Activity Tax Credit, to a maximum amount of \$551 per child age 16 or less. For Ontario purposes, eligible activities include both fitness and arts amounts (there is just one credit). If the child qualifies for the disability tax credit and is under 18 years of age, there is an additional \$551 amount (subject to spending a minimum of \$100 on eligible registration fees).

⁹ Amount equal to taxpayer's employment income for the year (max. \$1,146).

¹⁰ In general, the cost of public transit passes valid for at least 28 days, or the cost of short term passes where each pass is valid for at least 5 consecutive days of unlimited travel and enough passes are purchased to provide for unlimited travel for at least 20 days in any 28-day period. Also includes the cost of electronic payment cards when used to make at least 32 one-way trips over a maximum of 31 consecutive days.

¹¹ Reduced when net income exceeds \$35,466 and becomes nil when it reaches \$82,353.

¹² Reduced when net income exceeds \$35,849 and becomes nil when it reaches \$67,949.

¹³ Reduced when total child care and attendant care expenses exceed \$2,699 and becomes nil when such expenses reach \$7,306.

¹⁴ Reduced when total child care and attendant care expenses exceed \$2,721 and becomes nil when such expenses reach \$7,368.

¹⁵ Available on eligible adoption expenses incurred in the year up to a maximum of \$15,255 (\$12,033 for the Ontario credit).

¹⁶ The Family Tax Cut is a new non-refundable tax credit introduced for 2014 and later tax years for couples (eligible spouses or common-law partners) with at least one child under 18 ordinarily living with them. The maximum claim for this credit is \$2,000 (see topic 79 in the tax planning guide for further details).

¹⁷ The Family Caregiver Amount is available for caregivers of dependants with a mental or physical infirmity, including spouses and minor children. If eligible, an enhanced amount (\$2,093 for 2015) can be claimed for an infirm dependant under one of the following existing dependency-related credits (if already eligible to claim): spousal, eligible dependant, caregiver or disabled dependant over 18. The Family Caregiver Amount is also available for disabled minor children. The disabled dependant over 18 amount in the table already includes the \$2,093 Family Caregiver Amount.

Table 3 – Marginal rates (2015)

Tax brackets	Other income %	Capital gain %	Dividends	
			Eligible %	Ordinary %
Ontario				
\$11,328–\$40,922	20.1	10.0	0.0	5.4
\$40,923–\$44,701	24.2	12.1	0.0	10.2
\$44,702–\$72,064	31.2	15.6	8.5	18.5
\$72,065–\$81,847	33.0	16.5	11.0	20.6
\$81,848–\$84,902	35.4	17.7	14.3	23.5
\$84,903–\$89,401	39.4	19.7	19.9	28.2
\$89,402–\$138,586	43.4	21.7	25.4	32.9
\$138,587–\$150,000	46.4	23.2	29.5	36.5
\$150,001–\$220,000	48.0	24.0	31.7	38.3
\$220,001 and over	49.5	24.8	33.8	40.1
All provinces				
Combined federal and provincial rates				
Alberta	40.3	20.1	21.0	30.8
British Columbia	45.8	22.9	28.7	38.0
Manitoba	46.4	23.2	32.3	40.8
New Brunswick	54.8	27.4	38.3	46.9
Newfoundland and Labrador	43.3	21.7	31.6	33.3
Northwest Territories	43.1	21.5	22.8	30.7
Nova Scotia	50.0	25.0	36.1	41.9

Individual taxation Prince Edward Island 2015

Table 1 – Prince Edward Island (2015)

Tax table							
Taxable income	Tax			Effective rate	Marginal rate		
	Federal	PEI	Total		Federal	PEI	Total
\$	\$	\$	\$	%	%	%	%
20,000	1,301	1,205	2,506	12.5	15.0	9.8	24.8
25,000	2,051	1,695	3,746	15.0	15.0	9.8	24.8
30,000	2,801	2,185	4,986	16.6	15.0	12.2	27.2
35,000	3,551	2,795	6,346	18.1	15.0	13.8	28.8
40,000	4,301	3,485	7,786	19.5	15.4	13.8	29.2
45,000	5,072	4,175	9,247	20.5	22.0	13.8	35.8
50,000	6,172	4,865	11,037	22.1	22.0	13.8	35.8
55,000	7,272	5,555	12,827	23.3	22.0	13.8	35.8
60,000	8,372	6,245	14,617	24.4	22.0	14.4	36.4
65,000	9,472	6,965	16,437	25.3	22.0	16.7	38.7
70,000	10,572	7,800	18,372	26.2	22.0	16.7	38.7
75,000	11,672	8,635	20,307	27.1	22.0	16.7	38.7
80,000	12,772	9,470	22,242	27.8	22.0	16.7	38.7
85,000	13,872	10,305	24,177	28.4	22.5	16.7	39.2
90,000	14,996	11,140	26,136	29.0	26.0	16.7	42.7
95,000	16,296	11,975	28,271	29.8	26.0	17.3	43.3
100,000	17,596	12,841	30,437	30.4	26.0	18.4	44.4
105,000	18,896	13,760	32,656	31.1	26.0	18.4	44.4
110,000	20,196	14,678	34,874	31.7	26.0	18.4	44.4
115,000	21,496	15,597	37,093	32.3	26.0	18.4	44.4
120,000	22,796	16,515	39,311	32.8	26.0	18.4	44.4
125,000	24,096	17,434	41,530	33.2	26.0	18.4	44.4
130,000	25,396	18,352	43,748	33.7	26.4	18.4	44.8
140,000	28,038	20,189	48,227	34.4	29.0	18.4	47.4
150,000	30,938	22,026	52,964	35.3	29.0	18.4	47.4
160,000	33,838	23,863	57,701	36.1	29.0	18.4	47.4
170,000	36,738	25,700	62,438	36.7	29.0	18.4	47.4
180,000	39,638	27,537	67,175	37.3	29.0	18.4	47.4
190,000	42,538	29,374	71,912	37.8	29.0	18.4	47.4
200,000	45,438	31,211	76,649	38.3	29.0	18.4	47.4
250,000	59,938	40,396	100,334	40.1	29.0	18.4	47.4
300,000	74,438	49,581	124,019	41.3	29.0	18.4	47.4
350,000	88,938	58,766	147,704	42.2	29.0	18.4	47.4
400,000	103,438	67,951	171,389	42.8	29.0	18.4	47.4
450,000	117,938	77,136	195,074	43.3	29.0	18.4	47.4
500,000	132,438	86,321	218,759	43.8	29.0	18.4	47.4
550,000	146,938	95,506	242,444	44.1	29.0	18.4	47.4
600,000	161,438	104,691	266,129	44.4	29.0	18.4	47.4

Marginal rate applies on each dollar of additional income within the range.

Federal

- Basic personal credit of \$1,699 applies.

Prince Edward Island

- Basic personal credit of \$755 applies.
- 10% surtax on tax over \$12,500.

Does not consider the low income tax reduction which impacts on taxable income of \$20,000 in the above table.

Table 2 – Non-refundable tax credits (2015)¹

	Federal (15%)	PEI (9.8%)
	\$	\$
Basic	11,327	7,708
Spouse and eligible dependant	11,327 ^{2, 17}	6,546/6,294 ³
Dependant child under 6 years of age	n.a. ¹	1,200
Full-time post-secondary studies (per month):		
• Education amount	400	400
• Textbook amount	65	n. a.
Part-time post-secondary studies (per month):		
• Education amount	120	120
• Textbook amount	20	n. a.
Disabled dependant aged 18 and older	6,700 ^{4, 17}	2,446 ⁵
Caregiver	4,608 ^{6, 17}	2,446 ⁷
Children's arts amount for children under 16 years of age	500 ⁸	n. a.
Employment amount	1,146 ⁹	n. a.
Public transit passes amount	Cost ¹⁰	n. a.
Age amount	7,033 ¹¹	3,764 ¹²
Pension income amount	2,000	1,000
Disability amount	7,899	6,890
Supplement (less than 18 years of age)	4,607 ¹³	4,019 ¹⁴
Adoption fees	15,255 ¹⁵	n. a.
Family tax cut	2,000 ¹⁶	n. a.

	Federal	Prince Edward Island
Medical expenses	<ul style="list-style-type: none"> • 15% of expenses which exceed the lesser of \$2,208 or 3% of applicant's net income • No limit 	<ul style="list-style-type: none"> • 9.8% of expenses which exceed the lesser of \$1,678 or 3% of applicant's net income • No limit
Charitable donations	<ul style="list-style-type: none"> • Max. donations: 75% of net income • 15% on the first \$200 and 29% on excess amount 	<ul style="list-style-type: none"> • Max. donations: 75% of net income • 9.8% on the first \$200 and 16.7% on excess amount

1 Starting in 2015, the federal non-refundable child tax credit has been replaced with an enhanced Universal Child Care Benefit. Effective for 2015, the federal fitness tax credit for children under 16 (maximum \$500 amount) became a refundable credit (it was previously a non-refundable credit).

2 This amount is reduced by \$1 for each dollar of the net income of the spouse or dependant.

- 3 \$6,546 for spousal credit and \$6,294 for eligible dependant credit. Spousal credit reduced when net income exceeds \$655 and becomes nil when it reaches \$7,201. Eligible dependant credit reduced when dependant net income exceeds \$629 and becomes nil when it reaches \$6,923.
- 4 Reduced when net income exceeds \$6,720 and becomes nil when it reaches \$13,420.
- 5 Reduced when net income exceeds \$4,966 and becomes nil when it reaches \$7,412.
- 6 Reduced when net income exceeds \$15,735 and becomes nil when it reaches \$20,343.
- 7 Reduced when net income exceeds \$11,953 and becomes nil when it reaches \$14,399.
- 8 Maximum amount of expenses (per child) eligible for the credit. If the child qualifies for the disability tax credit and is under 18 years of age at the beginning of the year, there is an additional \$500 amount (subject to spending a minimum of \$100 on eligible registration fees).
- 9 Amount equal to taxpayer's employment income for the year (max. \$1,146).
- 10 In general, the cost of public transit passes valid for at least 28 days, or the cost of short term passes where each pass is valid for at least 5 consecutive days of unlimited travel and enough passes are purchased to provide for unlimited travel for at least 20 days in any 28-day period. Also includes the cost of electronic payment cards when used to make at least 32 one-way trips over a maximum of 31 consecutive days.
- 11 Reduced when net income exceeds \$35,466 and becomes nil when it reaches \$82,353.
- 12 Reduced when net income exceeds \$28,019 and becomes nil when it reaches \$53,112.
- 13 Reduced when total child care and attendant care expenses exceed \$2,699 and becomes nil when such expenses reach \$7,306.
- 14 Reduced when total child care and attendant care expenses exceed \$2,354 and becomes nil when such expenses reach \$6,373.
- 15 Available on eligible adoption expenses incurred in the year up to a maximum of \$15,255.
- 16 The Family Tax Cut is a new non-refundable tax credit introduced for 2014 and later tax years for couples (eligible spouses or common-law partners) with at least one child under 18 ordinarily living with them. The maximum claim for this credit is \$2,000 (see topic 79 in the tax planning guide for further details).
- 17 The Family Caregiver Amount is available for caregivers of dependants with a mental or physical infirmity, including spouses and minor children. If eligible, an enhanced amount (\$2,093 for 2015) can be claimed for an infirm dependant under one of the following existing dependency-related credits (if already eligible to claim): spousal, eligible dependant, caregiver or disabled dependant over 18. The Family Caregiver Amount is also available for disabled minor children. The disabled dependant over 18 amount in the table already includes the \$2,093 Family Caregiver Amount.

Table 3 – Marginal rates (2015)

Tax brackets	Other income %	Capital gain %	Dividends	
			Eligible %	Ordinary %
Prince Edward Island				
\$11,328–\$31,984	24.8	12.4	0.0	12.5
\$31,985–\$44,701	28.8	14.4	4.5	17.2
\$44,702–\$63,969	35.8	17.9	14.2	25.5
\$63,970–\$89,401	38.7	19.4	18.2	28.9
\$89,402–\$98,145	42.7	21.4	23.7	33.6
\$98,146–\$138,586	44.4	22.2	24.6	35.2
\$138,587 and over	47.4	23.7	28.7	38.7
All provinces				
Combined federal and provincial rates				
Alberta	40.3	20.1	21.0	30.8
British Columbia	45.8	22.9	28.7	38.0
Manitoba	46.4	23.2	32.3	40.8
New Brunswick	54.8	27.4	38.3	46.9
Newfoundland and Labrador	43.3	21.7	31.6	33.3
Northwest Territories	43.1	21.5	22.8	30.7
Nova Scotia	50.0	25.0	36.1	41.9
Nunavut	40.5	20.3	27.6	31.2

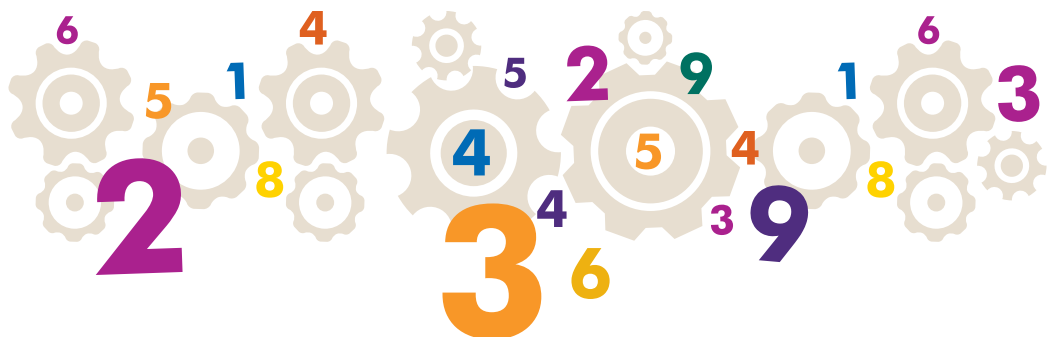
Tax brackets	Other income %	Capital gain %	Dividends	
			Eligible %	Ordinary %
Ontario	49.5	24.8	33.8	40.1
Prince Edward Island	47.4	23.7	28.7	38.7
Quebec	50.0	25.0	35.2	39.8
Saskatchewan	44.0	22.0	24.8	34.9
Yukon	44.0	22.0	19.2	34.2

Table 4 – Tax brackets

Federal – 2015		
\$44,701 or less	15%	
\$44,702–\$89,401	\$6,705 + 22% on next \$44,700	
\$89,402–\$138,586	\$16,539 + 26% on next \$49,185	
\$138,587 and over	\$29,327+ 29% on excess	
<ul style="list-style-type: none"> 15% rate used for AMT and credits, except for charitable donations over \$200. 		
Prince Edward Island – 2015		
\$31,984 or less	9.8%	
\$31,985–\$63,969	\$3,134 + 13.8% on next \$31,985	
\$63,970 and over	\$7,548 + 16.7% on excess	
<ul style="list-style-type: none"> 9.8% rate used for credits, except for charitable donations over \$200. 10% surtax on provincial tax over \$12,500. 		
Tax credit for dividends from Canadian corporations – 2015		
	Eligible dividends ¹	Ordinary dividends ²
Federal	15.02%	11.02%
Prince Edward Island	10.5%	3.2%

¹ Gross-up is 38%.

² Gross-up is 18%.



Individual taxation Saskatchewan 2015

Table 1 – Saskatchewan (2015)

Tax table							
Taxable income	Tax			Effective rate	Marginal rate		
	Federal	SK	Total		Federal	SK	Total
\$	\$	\$	\$	%	%	%	%
20,000	1,301	480	1,781	8.9	15.0	11.0	26.0
25,000	2,051	1,030	3,081	12.3	15.0	11.0	26.0
30,000	2,801	1,580	4,381	14.6	15.0	11.0	26.0
35,000	3,551	2,130	5,681	16.2	15.0	11.0	26.0
40,000	4,301	2,680	6,981	17.5	15.4	11.4	26.8
45,000	5,072	3,249	8,321	18.5	22.0	13.0	35.0
50,000	6,172	3,899	10,071	20.1	22.0	13.0	35.0
55,000	7,272	4,549	11,821	21.5	22.0	13.0	35.0
60,000	8,372	5,199	13,571	22.6	22.0	13.0	35.0
65,000	9,472	5,849	15,321	23.6	22.0	13.0	35.0
70,000	10,572	6,499	17,071	24.4	22.0	13.0	35.0
75,000	11,672	7,149	18,821	25.1	22.0	13.0	35.0
80,000	12,772	7,799	20,571	25.7	22.0	13.0	35.0
85,000	13,872	8,449	22,321	26.3	22.5	13.0	35.5
90,000	14,996	9,099	24,095	26.8	26.0	13.0	39.0
95,000	16,296	9,749	26,045	27.4	26.0	13.0	39.0
100,000	17,596	10,399	27,995	28.0	26.0	13.0	39.0
105,000	18,896	11,049	29,945	28.5	26.0	13.0	39.0
110,000	20,196	11,699	31,895	29.0	26.0	13.0	39.0
115,000	21,496	12,349	33,845	29.4	26.0	13.0	39.0
120,000	22,796	12,999	35,795	29.8	26.0	13.0	39.0
125,000	24,096	13,649	37,745	30.2	26.0	14.7	40.7
130,000	25,396	14,383	39,779	30.6	26.4	15.0	41.4
140,000	28,038	15,883	43,921	31.4	29.0	15.0	44.0
150,000	30,938	17,383	48,321	32.2	29.0	15.0	44.0
160,000	33,838	18,883	52,721	33.0	29.0	15.0	44.0
170,000	36,738	20,383	57,121	33.6	29.0	15.0	44.0
180,000	39,638	21,883	61,521	34.2	29.0	15.0	44.0
190,000	42,538	23,383	65,921	34.7	29.0	15.0	44.0
200,000	45,438	24,883	70,321	35.2	29.0	15.0	44.0
250,000	59,938	32,383	92,321	36.9	29.0	15.0	44.0
300,000	74,438	39,883	114,321	38.1	29.0	15.0	44.0
350,000	88,938	47,383	136,321	38.9	29.0	15.0	44.0
400,000	103,438	54,883	158,321	39.6	29.0	15.0	44.0
450,000	117,938	62,383	180,321	40.1	29.0	15.0	44.0
500,000	132,438	69,883	202,321	40.5	29.0	15.0	44.0
550,000	146,938	77,383	224,321	40.8	29.0	15.0	44.0
600,000	161,438	84,883	246,321	41.1	29.0	15.0	44.0

Marginal rate applies on each dollar of additional income within the range.

Federal

- Basic personal credit of \$1,699 applies.

Saskatchewan

- Basic personal credit of \$1,720 applies.

Table 2 – Non-refundable tax credits (2015)¹

	Federal (15%)	Sask. (11%)
	\$	\$
Basic	11,327	15,639
Spouse and eligible dependant	11,327 ^{2, 18}	15,639 ³
Dependant child under 19 years	n.a. ¹	5,933
Full-time post-secondary studies (per month):		
• Education amount	400	400
• Textbook amount	65	n. a.
Part-time post-secondary studies (per month):		
• Education amount	120	120
• Textbook amount	20	n. a.
Disabled dependant aged 18 and older	6,700 ^{4, 18}	9,214 ⁵
Caregiver	4,608 ^{6, 18}	9,214 ⁷
Children's arts amount for children under 16 years of age	500 ⁸	n. a.
Employment amount	1,146 ⁹	n. a.
Public transit passes amount	Cost ¹⁰	n. a.
Age amount	7,033 ¹¹	4,764 ¹²
Senior supplementary amount	n.a.	1,258 ¹³
Pension income amount	2,000	1,000
Disability amount	7,899	9,214
Supplement (less than 18 years of age)	4,607 ¹⁴	9,214 ¹⁵
Adoption fees	15,255 ¹⁶	n. a.
Family tax cut	2,000 ¹⁷	n. a.

	Federal	Saskatchewan
Medical expenses	<ul style="list-style-type: none"> • 15% of expenses which exceed the lesser of \$2,208 or 3% of applicant's net income • No limit 	<ul style="list-style-type: none"> • 11% of expenses which exceed the lesser of \$2,208 or 3% of applicant's net income • No limit
Charitable donations	<ul style="list-style-type: none"> • Max. donations: 75% of net income • 15% on the first \$200 and 29% on excess amount 	<ul style="list-style-type: none"> • Max. donations: 75% of net income • 11% on the first \$200 and 15% on excess amount

¹ Starting in 2015, the federal non-refundable child tax credit has been replaced with an enhanced Universal Child Care Benefit. Effective for 2015, the federal fitness tax credit for children under 16 (maximum \$500 amount) became a refundable credit (it was previously a non-refundable credit). Saskatchewan has a refundable active families benefit (maximum \$150 per eligible child) for cultural, recreational and sport activities for children under the age of 18 at the end of the year. Starting in 2015, the active families benefit will only be available for families with combined net incomes of up to \$60,000.

² This amount is reduced by \$1 for each dollar of the net income of the spouse or dependant.

³ Reduced when spousal/dependant net income exceeds \$1,564 and becomes nil when it reaches \$17,203.

⁴ Reduced when net income exceeds \$6,720 and becomes nil when it reaches \$13,420.

- ⁵ Reduced when net income exceeds \$6,538 and becomes nil when it reaches \$15,752.
- ⁶ Reduced when net income exceeds \$15,735 and becomes nil when it reaches \$20,343.
- ⁷ Reduced when net income exceeds \$15,736 and becomes nil when it reaches \$24,950.
- ⁸ Maximum amount of expenses (per child) eligible for the credit. If the child qualifies for the disability tax credit and is under 18 years of age at the beginning of the year, there is an additional \$500 amount (subject to spending a minimum of \$100 on eligible registration fees).
- ⁹ Amount equal to taxpayer's employment income for the year (max. \$1,146).
- ¹⁰ In general, the cost of public transit passes valid for at least 28 days, or the cost of short term passes where each pass is valid for at least 5 consecutive days of unlimited travel and enough passes are purchased to provide for unlimited travel for at least 20 days in any 28-day period. Also includes the cost of electronic payment cards when used to make at least 32 one-way trips over a maximum of 31 consecutive days.
- ¹¹ Reduced when net income exceeds \$35,466 and becomes nil when it reaches \$82,353.
- ¹² Reduced when net income exceeds \$35,466 and becomes nil when it reaches \$67,226.
- ¹³ Available to seniors age 65 and older. Any unused amount may be transferred to a spouse or common-law partner.
- ¹⁴ Reduced when total child care and attendant care expenses exceed \$2,699 and becomes nil when such expenses reach \$7,306.
- ¹⁵ Reduced when total child care and attendant care expenses exceed \$2,700 and becomes nil when such expenses reach \$11,914.
- ¹⁶ Available on eligible adoption expenses incurred in the year up to a maximum of \$15,255.
- ¹⁷ The Family Tax Cut is a new non-refundable tax credit introduced for 2014 and later tax years for couples (eligible spouses or common-law partners) with at least one child under 18 ordinarily living with them. The maximum claim for this credit is \$2,000 (see topic 79 in the tax planning guide for further details).
- ¹⁸ The Family Caregiver Amount is available for caregivers of dependants with a mental or physical infirmity, including spouses and minor children. If eligible, an enhanced amount (\$2,093 for 2015) can be claimed for an infirm dependant under one of the following existing dependency-related credits (if already eligible to claim): spousal, eligible dependant, caregiver or disabled dependant over 18. The Family Caregiver Amount is also available for disabled minor children. The disabled dependant over 18 amount in the table already includes the \$2,093 Family Caregiver Amount.

Table 3 – Marginal rates (2015)

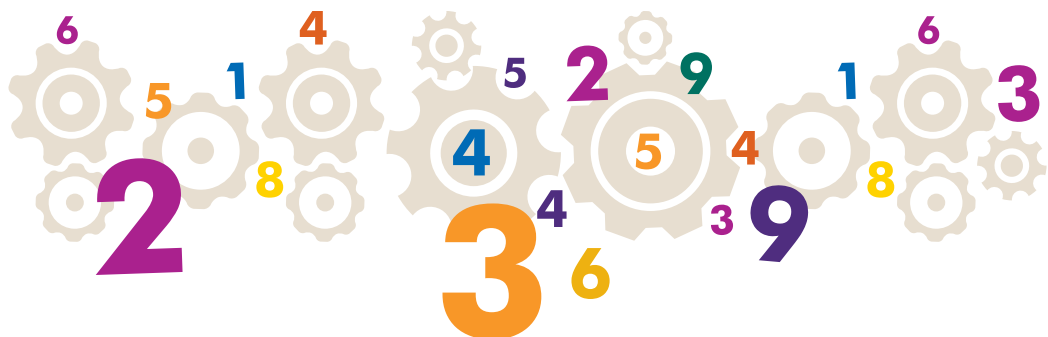
Tax brackets	Other income %	Capital gain %	Dividends	
			Eligible %	Ordinary %
Saskatchewan				
\$15,640–\$44,028	26.0	13.0	0.0	13.7
\$44,029–\$44,701	28.0	14.0	2.7	16.0
\$44,702–\$89,401	35.0	17.5	12.4	24.3
\$89,402–\$125,795	39.0	19.5	17.9	29.0
\$125,796–\$138,586	41.0	20.5	20.7	31.4
\$138,587 and over	44.0	22.0	24.8	34.9
All provinces				
Combined federal and provincial rates				
Alberta	40.3	20.1	21.0	30.8
British Columbia	45.8	22.9	28.7	38.0
Manitoba	46.4	23.2	32.3	40.8
New Brunswick	54.8	27.4	38.3	46.9
Newfoundland and Labrador	43.3	21.7	31.6	33.3
Northwest Territories	43.1	21.5	22.8	30.7
Nova Scotia	50.0	25.0	36.1	41.9
Nunavut	40.5	20.3	27.6	31.2
Ontario	49.5	24.8	33.8	40.1
Prince Edward Island	47.4	23.7	28.7	38.7
Quebec	50.0	25.0	35.2	39.8
Saskatchewan	44.0	22.0	24.8	34.9
Yukon	44.0	22.0	19.2	34.2

Table 4 – Tax brackets

Federal – 2015		
\$44,701 or less	15%	
\$44,702–\$89,401	\$6,705 + 22% on next \$44,700	
\$89,402–\$138,586	\$16,539 + 26% on next \$49,185	
\$138,587 and over	\$29,327+ 29% on excess	
<ul style="list-style-type: none"> 15% rate used for AMT and credits, except for charitable donations over \$200. 		
Saskatchewan – 2015		
\$44,028 or less	11%	
\$44,029–\$125,795	\$4,843 + 13% on next \$81,767	
\$125,796 and over	\$15,473 + 15% on excess	
<ul style="list-style-type: none"> 11% rate used for credits, except for charitable donations over \$200. 		
Tax credit for dividends from Canadian corporations – 2015		
	Eligible dividends ¹	Ordinary dividends ²
Federal	15.02%	11.02%
Saskatchewan	11%	3.4%

¹ Gross-up is 38%.

² Gross-up is 18%.



Corporate taxation, CPP and EI 2015

Table 1– Business income eligible for SBD (2015)

	Small business limit	%	Combined %
Federal	\$500,000	11.00 ¹	
Provincial			
Alberta	500,000	3.00	14.00
British Columbia	500,000	2.50	13.50
Manitoba	425,000 ²	0.00	11.00
New Brunswick	500,000	4.00 ³	15.00
Newfoundland and Labrador	500,000	3.00	14.00
Northwest Territories	500,000	4.00	15.00
Nova Scotia	350,000	3.00	14.00
Nunavut	500,000	4.00	15.00
Ontario	500,000	4.50	15.50
Prince Edward Island	500,000	4.50	15.50
Quebec	500,000		
Without MPP		8.00	19.00
MPP		4.49 ⁴	15.49
Saskatchewan	500,000	2.00	13.00
Yukon	500,000		
Without MPP		3.00	14.00
MPP		1.50	12.50

¹ The federal rate is scheduled to decrease from 11% to 9% over four years beginning in 2016 as follows: 2016 – 10.5%, 2017 – 10.0%, 2018 – 9.5% and 2019 – 9.0%.

² The Manitoba 2015 – 16 budget proposes to increase the small business limit from \$425,000 to \$450,000, effective January 1, 2016.

³ The New Brunswick rate was reduced from 4.5% to 4.0% effective January 1, 2015.

⁴ Effective June 4, 2014, Quebec introduced a maximum manufacturing and processing (M&P) small business rate of 6%, decreasing to 4% as of April 1, 2015. The reduced small business rate applies to Canadian controlled private corporations (CCPCs) whose proportion of activities attributable to M&P is 50% or more (where M&P activities are between 25% and 50%, the additional rate reduction is reduced on a linear basis). The maximum rate in the table represents the prorated rate for the 2015 calendar year. The Quebec 2015-16 budget has proposed extending the M&P rate in 2017 to companies operating in the primary sector while also proposing certain restrictions to access the regular small business rate, beginning in 2017.

Table 2 – Business income not eligible for SBD (2015)

	%	Combined %
With MPP		
Federal	15.00	
Provincial		
Alberta	11.00 ¹	26.00
British Columbia	11.00	26.00
Manitoba	12.00	27.00
New Brunswick	12.00	27.00
Newfoundland and Labrador	5.00	20.00
Northwest Territories	11.50	26.50
Nova Scotia	16.00	31.00
Nunavut	12.00	27.00
Ontario	10.00	25.00
Prince Edward Island	16.00	31.00
Quebec	11.90 ²	26.90
Saskatchewan	10.00	25.00
Yukon	2.50	17.50
Without MPP		
Federal	15.00	
Provincial		
Alberta	11.00 ¹	26.00
British Columbia	11.00	26.00
Manitoba	12.00	27.00
New Brunswick	12.00	27.00
Newfoundland and Labrador	14.00	29.00
Northwest Territories	11.50	26.50
Nova Scotia	16.00	31.00
Nunavut	12.00	27.00
Ontario	11.50	26.50
Prince Edward Island	16.00	31.00
Quebec	11.90 ²	26.90
Saskatchewan	12.00	27.00
Yukon	15.00	30.00

¹ Alberta Bill 2 proposes to increase the Alberta general corporate tax rate from 10% to 12%, effective July 1, 2015. The 11% rate shown in this table represents the pro-rated rate for the calendar year.

² The Quebec 2015-16 budget is proposing to gradually decrease the general rate from 11.9% to 11.5%, beginning in 2017 as follows: 2017 – 11.8%, 2018 – 11.7%, 2019 – 11.6% and 2020 – 11.5%.

Table 3 – Investment income¹ (2015)

	%	Combined %	RDTOH ² %
Federal	34.67 ³		
Provincial			
Alberta	11.00	45.67	26.67
British Columbia	11.00	45.67	26.67
Manitoba	12.00	46.67	26.67
New Brunswick	12.00	46.67	26.67
Newfoundland and Labrador	14.00	48.67	26.67
Northwest Territories	11.50	46.17	26.67
Nova Scotia	16.00	50.67	26.67
Nunavut	12.00	46.67	26.67
Ontario	11.50	46.17	26.67
Prince Edward Island	16.00	50.67	26.67
Quebec	11.90	46.57	26.67
Saskatchewan	12.00	46.67	26.67
Yukon	15.00	49.67	26.67

¹ Investment income includes interest, taxable capital gains and other property income, but not intercorporate dividends that are deductible for tax purposes.

² Investment income of a Canadian-Controlled Private Corporation (CCPC) gives rise to refundable dividend tax on hand (RDTOH), which is refunded at the rate of \$1 for every \$3 of taxable dividends paid.

³ 15% rate for corporations which are not CCPCs.

Table 4 – Sales tax (2015)

	Rate %	Combined %
Federal	5	
Provincial		
Alberta	–	5
British Columbia	7	12
Manitoba	8	13
New Brunswick	HST	13
Newfoundland and Labrador	HST ¹	13
Northwest Territories	–	5
Nova Scotia	HST	15
Nunavut	–	5
Ontario	HST	13
Prince Edward Island	HST	14
Quebec	9.975 ²	14.975
Saskatchewan	5	10
Yukon	–	5

¹ The Newfoundland 2015-16 budget is proposing to increase the provincial portion of the HST from 8% to 10%, resulting in a HST rate of 15%, effective January 1, 2016.

² QST rate.

TABLE 5 – 2015 SR&ED Investment tax credits (ITC)¹

	Eligible persons	ITC credit rate ^{1, 2}	Refund rate ¹
Federal	Canadian-controlled private corporations	35% of the first \$3 million in qualified expenditures ³	100%
		15% of qualified expenditures in excess of threshold	40% ⁴
	Other corporations	15%	0%
	Individuals	15%	40%
British Columbia	Canadian-controlled private corporations	10% ⁵	100%/0% ⁵
	Other corporations	10%	0%
Alberta	Corporations	10% ⁶	100%
Saskatchewan	Corporations	15%/10% ⁷	100%/0% ⁷
Manitoba	Corporations	20% ⁸	100%/50% ⁸
Quebec⁹	Canadian-controlled private corporations	14% to 30% of the first \$3 million in R&D salaries ¹⁰ 14% of excess ¹⁰	100% ¹⁰
	Other corporations and individuals	14% ¹⁰	100% ¹⁰
Ontario⁹	Corporations	4.5%	0%
	Corporations – Ontario Innovation Tax Credit	10% of the first \$3 million in expenditures ¹¹	100%
New Brunswick	Corporations	15%	100%
Nova Scotia	Corporations	15%	100%
Newfoundland & Labrador	Corporations, individuals	15%	100%
Yukon	Corporations, individuals	15% ¹²	100%

¹ Rates shown apply to current expenditures incurred in 2015. The refund rate is in respect of unused ITC's on qualified scientific research and experimental development (SR&ED) expenditures. Capital expenditures and lease costs for equipment incurred after 2013 do not qualify as SR&ED.

² Unused federal and Ontario R&D ITC's may be carried back three years or forward 20 years. For B.C. and Saskatchewan, only non-refundable credits can be carried back three years or forward 10 years. For Manitoba, unused credits can be carried back three years or forward 10 years. The 2015 Manitoba budget proposes to increase the carryforward period from 10 to 20 years, but no effective date was announced.

³ The \$3 million expenditure limit is progressively reduced and then eliminated when previous year's taxable income is between \$500,000 and \$800,000 or previous year's taxable capital used in Canada is between \$10 million and \$50 million. Thresholds are on an associated companies' basis, and the expenditure limit must be shared among the associated group.

⁴ 0% if the prior year's taxable income (in aggregate for associated companies) is greater than the qualifying income limit, which is generally \$500,000. The \$500,000 limit is reduced where the prior year's taxable capital (in aggregate for associated companies) exceeds \$10 million, and is phased out at \$50 million.

⁵ B.C. refundable tax credit for CCPCs is 10% of the lesser of eligible B.C. R&D expenditures and the federal \$3 million expenditure limit. The credit is non-refundable beyond the \$3 million limit.

⁶ Alberta's refundable tax credit is equal to 10% of qualified Alberta R&D expenditures up to a \$4 million limit. This limit is shared with associated companies.

⁷ For R&D expenditures incurred after March 31, 2012 and before April 1, 2015, the Saskatchewan credit is refundable only if claimed by a CCPC on up to the first \$3 million of qualified expenditures annually. Otherwise, the credit is non-refundable. For qualified expenditures incurred between March 19, 2009 and March 31, 2012, the credit was refundable to both CCPCs and other corporations. Effective April 1, 2015 the credit rate was reduced from 15% to 10% for all corporations.

- ⁸ Qualified expenditures continue to include eligible capital expenditures after 2013. Manitoba ITC's are fully refundable only for eligible Manitoba R&D activities carried out under an eligible contract with a qualifying research institute. 50% of ITC's are refundable for in-house R&D expenditures.
- ⁹ Other credits are available for SR&ED work carried out by certain entities or in certain specific circumstances.
- ¹⁰ Effective for fiscal years beginning after Dec. 2, 2014, Quebec is imposing minimum expenditure thresholds in order to be eligible for the R & D tax credit. The amount of the threshold varies depending on the size of the corporation, in terms of assets. The Quebec rate varies from 14% to 30% for CCPCs for the first \$3 million in qualified expenditures above the minimum exclusion thresholds with the credit rate based on the size of the corporation, in terms of assets. Otherwise, 14% rate applies. The \$3 million R&D salary limit is shared with associated companies. Credits received after Nov. 20, 2012 and relating to expenditures incurred for tax years starting after Nov. 20, 2012 are included in the taxpayer's income.
- ¹¹ The \$3 million expenditure limit for the Ontario Innovation credit is progressively reduced and then eliminated for taxable income between \$500,000 and \$800,000 or taxable capital in Canada between \$25 million and \$50 million. Thresholds are on an associated companies' basis, and the expenditure limit must be shared among the associated group. 100% of current qualified expenditures are eligible for refund.
- ¹² Yukon's rate is 20% on R&D expenditures made to the Yukon College.

Table 6 – Capital cost allowance rates (2015)

Description of property	Rate ¹	Class
Buildings acquired since 1988, including component parts	4%	1
Buildings ² acquired on or after March 19, 2007 and used at least 90% (by square footage) for manufacturing and processing (separate class)	10% ³	
Buildings ² acquired on or after March 19, 2007 and used at least 90% (by square footage) for non-residential purposes (separate class)	6% ³	
Fences, greenhouses, wood buildings (farming and fishing)	10%	6
Assets not included in any other class such as accessories, equipment, furniture, photocopiers, telephones, tools costing more than \$500 and outdoor advertising panels	20%	8
Automobiles, panel trucks, trucks, tractors, trailers	30%	10
Passenger vehicles, the cost of which is equal to or exceeds prescribed amounts (\$30,000 + tax since 2001)	30%	10.1
Application software, small tools (i.e. less than \$500), cutlery, linen, uniforms, moulds and medical instruments costing less than \$500	100% ⁴	12
Leasehold improvements	Lease term ⁵	13
Taxis, automobiles acquired for short-term leasing and coin-operated video games	40%	16
Parking areas or similar surface construction	8%	17
Manufacturing or processing equipment acquired before March 19, 2007 and after 2025	30%	43
Manufacturing or processing equipment acquired on or after March 19, 2007 and before 2016	50% Straight-line	29
Manufacturing or processing equipment acquired after 2015 and before 2026	50%	53
Computer equipment, systems software and related equipment acquired after March 22, 2004 and before March 19, 2007	45%	45
Computer equipment, systems software and related equipment acquired between March 19, 2007 and January 27, 2009 inclusive and after January 2011	55%	50
New computer equipment, systems software and related equipment acquired after January 27, 2009 and before February 2011	100% ⁶	52
Data network infrastructure equipment acquired after March 22, 2004	30%	46

¹ Rates are declining balance unless otherwise indicated.

² Includes additions and modifications made on or after March 19, 2007, to a building included in a separate class even though the building was acquired before March 19, 2007.

- ³ To access the accelerated rate, an election must be made to put the building addition into a separate class by attaching a letter to the income tax return for the year in which the addition is acquired. Where the return is filed electronically, the election should be included in the notes to the General Index of Financial Information (GIFI) in the tax return. The tax return must be filed by its filing deadline for the election to be valid.
- ⁴ Half-year rule in year of acquisition does not apply to the following Class 12 items: small tools, cutlery, linen and uniforms.
- ⁵ Straight-line capital cost allowance over the lease term (including the first renewal period), for a minimum of 5 years and a maximum of 40 years.
- ⁶ Half-year rule in year of acquisition does not apply.

Table 7 – Canada pension plan (2015)

Contributions	
Maximum pensionable earnings	\$53,600
Basic exemption	\$3,500
Maximum contributory earnings	\$50,100
Employee and employer rate	4.95%
Maximum annual employee/employer contribution	\$2,479.95
Maximum annual self-employed contribution	\$4,959.90
Benefits	
Maximum monthly pension: ¹	
If starting at age 60	\$694.38
If starting at age 65	\$1,065.00
If starting at age 70	\$1,512.30
Maximum single payment on death	\$2,500.00
Maximum monthly pension for surviving spouse or common-law partner:	
Under 65 years of age	\$581.13
65 year of age and older	\$639.00
Maximum monthly disability pension	\$1,264.59

¹ Persons over 60 years of age are eligible to receive pension benefits. Prior to 2012, the pension amount was reduced before the age of 65 or increased after age 65 by 0.5% (or 6% per year) for each month between the beneficiary's 65th birthday and the month the pension became payable. The contributor had (and still has) the option of drawing retirement benefits as early as age 60 or as late as age 70.

² Over a period of five years, starting in 2012, the early pension reduction for CPP taken before age 65 is gradually being increased to 0.6% per month for each month that the pension is taken early. For 2015, the early pension reduction for CPP taken before age 65 is 0.58% per month (or 6.96% per year). The late pension augmentation is fully phased in and is now 0.7% per month (or 8.4% per year) for each month that the pension is taken after an individual's 65th birthday (see topic 13).

Table 8 – Employment insurance (2015)

Maximum insurable earnings	\$49,500
Employee rate	1.88%
Maximum employee premiums ¹	\$930.60
Employer rate (1.4 x employee rate)	2.632%
Maximum employer premiums	\$1,302.84
Regular benefits – maximum weekly amount	\$524.00*
*can be higher for low-income families with children	

- ¹ Self-employed individuals can pay EI premiums (at the employee rate and then qualify (provided that certain conditions are met)) to receive certain specialized EI benefits including maternity, parental/adoptive, sickness, and compassionate care benefits.
- ² Under the compassionate care program, a person can receive up to a maximum of six weeks of benefits (increasing to a maximum of six months of benefits as of January 2016) if they have to be away from work temporarily to provide care or support to a member of their family who is gravely ill, with a significant risk of death within the next six months. A medical certificate will be required to obtain benefits under this program.

Repayment of Employment Insurance (EI) benefits

EI recipients must repay a percentage of their EI benefits if their net income for the year exceeds a threshold amount. The repayment is 30% of the amount by which their net income exceeds \$61,875 (\$60,750 for 2014). All first-time claimants and EI special benefits for sickness, maternity, compassionate care, or parental reasons are exempt from this benefit repayment.

Non-insurable employment

No EI is collected in the case of

- employment by a corporation of a person who owns more than 40% of the issued voting shares;
- certain non-arm's-length employment; or
- casual employment, if it is not for a person's usual trade or business.

