



# 2026

## TAX FACTS AND TABLES

provided by



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# 1. Personal Taxes

## 1.1 - Personal Tax Credits

	Federal	AB	BC	MB	NB	NL	NS
Basic personal amount	14,829	22,769	13,217	15,780	13,664	11,189	11,932
Spouse or common-law partner amount*	14,829	22,769	11,317	9,134	10,709	9,143	11,927
Net income threshold	-	-	1,132	-	1,072	915	1,192
Age amount	9,208	6,345	5,927	3,728	6,157	7,142	5,823
Net income threshold	46,432	47,234	44,119	27,749	45,843	39,138	38,823
Adoption credit	19,972	19,741	19,972	10,000	-	15,099	-
Pension income credit	2,000	1,753	1,000	1,000	1,000	1,000	1,173
Disability amount	10,341	17,563	9,912	6,180	10,210	7,549	7,341
Supplement if under 18	6,032	13,181	5,783	3,605	5,956	3,553	3,449
Medical expense threshold (max)	2,890	2,942	2,748	1,728	2,853	2,437	1,637
Indexing factor	2.000%	2.000%	2.200%	2.100%	2.000%	1.100%	1.560%

\*Federal: Enhanced basic personal/spousal amount up to 16,452 for net incomes up to 181,440

	NT	NU	ON	PE	SK	YT	QC
Basic personal amount	18,199	19,659	12,989	15,000	19,991	14,829	18,952
Spouse or common-law partner amount	18,199	19,659	11,028	12,740	19,991	14,829	-
Net income threshold	-	-	1,103	1,274	1,999	-	-
Age amount	8,902	12,550	6,342	6,510	5,901	9,208	3,986
Net income threshold	46,432	46,432	47,210	36,600	43,926	46,432	42,953
Adoption credit	-	-	15,846	-	-	19,972	10,000
Pension income credit	1,000	2,000	1,795	1,000	1,000	2,000	3,541
Disability amount	14,758	16,732	10,493	6,890	14,266	10,341	4,123
Supplement if under 18	6,032	6,032	6,121	4,019	11,412	6,032	-
Medical expense threshold (max)	2,890	2,890	2,939	1,678	2,734	2,890	-
Indexing factor	2.000%	2.000%	1.900%	-	2.000%	2.000%	2.050%

# 1. Personal Taxes

## **1.2 - Personal Tax Rates and Brackets**

Federal	
-	14.00%
58,523	20.50%
117,045	26.00%
181,440	29.00%
258,482	33.00%

AB	
-	8.00%
61,200	10.00%
154,259	12.00%
185,111	13.00%
246,813	14.00%
370,220	15.00%

BC	
-	5.06%
50,363	7.70%
100,728	10.50%
115,647	12.29%
140,430	14.70%
190,405	16.80%
265,545	20.50%

MB	
-	10.80%
47,000	12.75%
100,000	17.40%

NB	
-	9.40%
52,332	14.00%
104,666	16.00%
193,861	19.50%

NL	
-	8.70%
44,678	14.50%
89,354	15.80%
159,528	17.80%
223,340	19.80%
285,318	20.80%
570,638	21.30%
1,141,275	21.80%

NS	
-	8.79%
30,995	14.95%
61,991	16.67%
97,417	17.50%
157,124	21.00%

NT	
-	5.90%
53,003	8.60%
106,009	12.20%
172,346	14.05%

NU	
-	4.00%
55,801	7.00%
111,601	9.00%
181,439	11.50%

ON	
-	5.05%
53,891	9.15%
107,785	11.16%
150,000	12.16%
220,000	13.16%

PE	
-	9.50%
33,928	13.47%
65,820	16.60%
106,890	17.62%
142,520	19.00%

QC	
-	14.00%
54,347	19.00%
108,678	24.00%
132,247	25.75%

SK	
-	10.50%
54,532	12.50%
155,805	14.50%

YT	
-	6.40%
58,523	9.00%
117,045	10.90%
181,440	12.80%
500,000	15.00%

*Surtax of 20.00% on Ontario tax over 5,818*

*Surtax of 36.00% on Ontario tax over 7,446*

# 1. Personal Taxes

## **1.3 - Maximum Combined Personal Rates**

Jurisdiction	Eligible dividends	Other than eligible dividends	Capital gains	Other income
AB	34.31%	42.31%	24.00%	48.00%
BC	36.54%	48.89%	26.75%	53.50%
MB	37.78%	46.67%	25.20%	50.40%
NB	32.40%	46.83%	26.25%	52.50%
NL	46.20%	48.96%	27.40%	54.80%
NS	41.58%	49.99%	27.00%	54.00%
NT	28.33%	36.82%	23.53%	47.05%
NU	33.08%	37.79%	22.25%	44.50%
ON	39.34%	47.74%	26.76%	53.53%
PE	36.54%	47.92%	26.00%	52.00%
QC	40.11%	48.70%	26.65%	53.31%
SK	29.64%	41.34%	23.75%	47.50%
YT	28.93%	44.04%	24.00%	48.00%

## **1.4 - Tax-Free Dividends**

Jurisdiction	Eligible dividends	Other than eligible dividends
AB	80,758	27,215
BC	80,758	28,116
MB	39,980	15,251
NB	80,758	24,990
NL	29,390	23,665
NS	35,145	14,849
NT	80,758	40,299
NU	80,758	40,299
ON	80,758	40,263
PE	57,402	18,822
QC	53,306	21,806
SK	80,758	22,870
YT	80,758	15,978

*Tax-free amounts reflect federal and provincial/territorial taxes net of basic personal amounts and dividend tax credits.  
The Ontario Health Premium and contributions to Quebec's Health Services Fund will also apply.*

## 2. Corporate Taxes

### **2.1 Federal and Provincial/Territorial Tax Rates**

Jurisdiction	SBD limit	Up to SBD limit	M&P rate	General rate
Federal	500,000	9.00%	15.00%	15.00%
AB	500,000	2.00%	8.00%	8.00%
BC	500,000	2.00%	12.00%	12.00%
MB	500,000	-	12.00%	12.00%
NB	500,000	2.50%	14.00%	14.00%
NL	500,000	2.50%	15.00%	15.00%
NS	700,000	1.50%	14.00%	14.00%
NT	500,000	2.00%	11.50%	11.50%
NU	500,000	3.00%	12.00%	12.00%
ON	500,000	3.20%	10.00%	11.50%
PE	600,000	1.00%	15.00%	15.00%
QC	500,000	3.20%	11.50%	11.50%
SK	600,000	1.00%	10.00%	12.00%
YT	500,000	-	0.00% - 2.50%	12.00%

*For a CCPC with a tax year of Jan 1 to Dec 31 - rates may vary for non-calendar tax years.*

*The M&P rates for Yukon Territory represent the M&P rates up to the provincial SBD limit and above the provincial SBD limit.*

## 2. Corporate Taxes

### 2.2 Combined Federal and Provincial/Territorial Tax Rates

Jurisdiction	M&P rate*	General rate	CCPC		
			Small Business Deduction limit	SBD rate**	Personal services business rate
AB	23.00%	23.00%	500,000	11.00%	41.00%
BC	27.00%	27.00%	500,000	11.00%	45.00%
MB	27.00%	27.00%	500,000	9.00%	45.00%
NB	29.00%	29.00%	500,000	11.50%	47.00%
NL	30.00%	30.00%	500,000	11.50%	48.00%
NS	29.00%	29.00%	700,000	10.50%	47.00%
NT	26.50%	26.50%	500,000	11.00%	44.50%
NU	27.00%	27.00%	500,000	12.00%	45.00%
ON	25.00%	26.50%	500,000	12.20%	44.50%
PE	30.00%	30.00%	600,000	10.00%	48.00%
QC	26.50%	26.50%	500,000	12.20%	44.50%
SK	25.00%	27.00%	600,000	10.00%	45.00%
YT	17.50%	27.00%	500,000	9.00%	45.00%

Jurisdiction	CCPC	
	Investment income rate	Capital gains rate
AB	46.67%	23.33%
BC	50.67%	25.33%
MB	50.67%	25.33%
NB	52.67%	26.33%
NL	53.67%	26.83%
NS	52.67%	26.33%
NT	50.17%	25.08%
NU	50.67%	25.33%
ON	50.17%	25.08%
PE	53.67%	26.83%
QC	50.17%	25.08%
SK	50.67%	25.33%
YT	50.67%	25.33%

\*YT: M&P rate is 9.00% for income up to the SBD limit

\*\*For a CCPC with a tax year of Jan 1 to Dec 31 - rates may vary for non-calendar tax years

\*\*NS: SBD rate is 10.50% up to the Federal SBD limit. SBD rate is 16.50% between the Federal SBD limit and the provincial SBD limit.

\*\*SK: SBD rate is 10.00% up to the Federal SBD limit. SBD rate is 16.00% between the Federal SBD limit and the provincial SBD limit.

## 2. Corporate Taxes

### 2.3 Integration Summary

Jurisdiction	Tax savings (cost)						Foreign income
	Other Canadian investment income	Eligible dividends	Other than eligible dividends	Net capital gains*	SBD income	General income**	
AB	(3.54%)	-	-	(1.77%)	(0.65%)	(1.82%)	(10.40%)
BC	(5.61%)	-	-	(2.80%)	(1.01%)	(0.30%)	(11.69%)
MB	(6.94%)	-	-	(3.47%)	(1.07%)	(4.27%)	(13.28%)
NB	(6.69%)	-	-	(3.34%)	(0.44%)	0.49%	(12.35%)
NL	(6.85%)	-	-	(3.42%)	(0.03%)	(7.54%)	(11.97%)
NS	(7.61%)	-	-	(3.81%)	(1.24%)	(4.52%)	(12.94%)
NT	(2.09%)	-	-	(1.05%)	3.28%	(0.40%)	(9.61%)
NU	(5.73%)	-	-	(2.87%)	(0.75%)	(6.69%)	(13.13%)
ON	(4.40%)	-	-	(2.20%)	(0.59%)	(2.01%)	(10.62%)
PE	(8.87%)	-	-	(4.43%)	(1.13%)	(3.58%)	(14.09%)
QC	(5.40%)	-	-	(2.70%)	(1.65%)	(2.80%)	(11.50%)
SK	(5.57%)	-	-	(2.79%)	0.29%	(1.26%)	(12.55%)
YT	(7.24%)	-	-	(3.62%)	(1.08%)	(0.27%)	(13.89%)

Jurisdiction	Tax deferral						Foreign income
	Other Canadian investment income	Eligible dividends	Other than eligible dividends	Net capital gains*	SBD income	General income**	
AB	1.33%	(4.03%)	3.98%	0.67%	37.00%	25.00%	1.33%
BC	2.83%	(1.79%)	10.55%	1.42%	42.50%	26.50%	2.83%
MB	(0.27%)	(0.55%)	8.34%	(0.13%)	41.40%	23.40%	(0.27%)
NB	(0.17%)	(5.93%)	8.49%	(0.08%)	41.00%	23.50%	(0.17%)
NL	1.13%	7.87%	10.62%	0.57%	43.30%	24.80%	1.13%
NS	1.33%	3.25%	11.66%	0.67%	43.50%	25.00%	1.33%
NT	(3.12%)	(10.00%)	(1.51%)	(1.56%)	36.05%	20.55%	(3.12%)
NU	(6.17%)	(5.25%)	(0.54%)	(3.08%)	32.50%	17.50%	(6.17%)
ON	3.36%	1.01%	9.41%	1.68%	41.33%	27.03%	3.36%
PE	(1.67%)	(1.79%)	9.59%	(0.83%)	42.00%	22.00%	(1.67%)
QC	3.14%	1.77%	10.36%	1.57%	41.10%	26.80%	3.14%
SK	(3.17%)	(8.69%)	3.01%	(1.58%)	37.50%	20.50%	(3.17%)
YT	(2.67%)	(9.41%)	5.71%	(1.33%)	39.00%	21.00%	(2.67%)

\*For the capital gains calculations, capital dividends are assumed to paid.

\*\*For the general income calculations, eligible dividends are paid up to the GRIP and the rest is paid by other-than-eligible dividends.

## 2. Corporate Taxes

### **2.4 Individual Tax Cost of Corporate Investment Income**

This table compares the integrated taxes between earning eligible dividends or capital gains in a corporation then paying dividends to an individual shareholder.

Jurisdiction	Eligible dividends	Capital gains	Difference
AB	34.30%	25.77%	8.54%
BC	36.54%	29.55%	6.99%
MB	37.78%	28.67%	9.11%
NB	32.40%	29.59%	2.81%
NL	46.20%	30.82%	15.38%
NS	41.58%	30.80%	10.77%
NT	28.33%	24.57%	3.76%
NU	33.08%	25.11%	7.96%
ON	39.34%	28.96%	10.38%
PE	36.54%	30.43%	6.11%
QC	40.10%	29.35%	10.76%
SK	29.64%	26.53%	3.11%
YT	28.92%	27.61%	1.31%

*For a CCPC with a tax year of Jan 1 to Dec 31 - rates may vary for non-calendar tax years.*

## 2. Corporate Taxes

### **2.5 Retention Advantage**

This table compares the total tax on corporate reinvestment to distributing the income as dividends. A positive value indicates a benefit (less overall tax) to retaining and reinvesting the income compared to distributing it to the shareholder.

Jurisdiction	Investment income	Foreign income	Capital gains	Eligible dividends	Other than eligible dividends
AB	4.9	11.7	2.4	(4.0)	4.0
BC	8.4	14.5	4.2	(1.8)	10.6
MB	6.7	13.0	3.3	(0.5)	8.3
NB	6.5	12.2	3.3	(5.9)	8.5
NL	8.0	13.1	4.0	7.9	10.6
NS	8.9	14.3	4.5	3.2	11.7
NT	(1.0)	6.5	(0.5)	(10.0)	(1.5)
NU	(0.4)	7.0	(0.2)	(5.3)	(0.5)
ON	7.8	14.0	3.9	1.0	9.4
PE	7.2	12.4	3.6	(1.8)	9.6
QC	8.5	14.6	4.3	1.8	10.4
SK	2.4	9.4	1.2	(8.7)	3.0
YT	4.6	11.2	2.3	(9.4)	5.7

## 3. Alberta

### **3.1A Personal Tax by Type of Income**

This table determines the taxes payable on different income types.

Cash income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
20,000	-	-	-	497
30,000	-	186	-	2,475
40,000	-	856	497	4,675
50,000	-	2,079	1,375	6,875
60,000	-	4,157	2,475	9,171
70,000	-	6,375	3,575	12,197
80,000	-	8,594	4,675	15,247
90,000	1,092	10,812	5,775	18,297
100,000	2,608	13,030	6,875	21,347
120,000	5,933	18,620	9,171	27,609
140,000	10,503	24,456	12,197	34,809
160,000	15,790	30,702	15,247	42,124
180,000	21,092	37,841	18,297	49,724
200,000	27,304	44,990	21,347	58,085
250,000	43,767	64,345	29,409	79,264
300,000	60,669	84,925	38,409	102,449
350,000	77,822	105,827	47,824*	125,949
400,000	94,976	126,981	58,085*	149,747
450,000	112,129	148,135	68,659*	173,747
500,000	129,283	169,289	79,264*	197,747
750,000	215,050	275,060	137,747*	317,747
1,000,000	300,818	380,831	197,747*	437,747

\*Alternative Minimum Tax

*This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

## 3. Alberta

### **3.1B Personal Tax on Qualified Capital Gains**

This table determines the taxes payable, separating the AMT portion, on qualified capital gains assuming the maximum deduction.

Qualified capital gains	No other income	100k other income	100k other than eligible dividends	100k eligible dividends
250,000	-	21,475	13,203	2,835
500,000	-	21,574	13,258 + 7,704*	2,835 + 13,746*
750,000	10,654*	21,574 + 18,592*	13,258 + 28,461*	2,835 + 34,502*
1,000,000	31,410*	21,574 + 39,349*	13,258 + 49,217*	2,835 + 55,258*
1,250,000	52,167*	21,574 + 60,105*	13,258 + 69,973*	2,835 + 76,014*
1,500,000	25,387 + 93,315*	63,507 + 84,969*	56,916 + 93,116*	47,571 + 98,074*
1,750,000	74,007 + 116,694*	120,074 + 100,953*	114,233 + 108,289*	106,054 + 112,005*
2,000,000	131,824 + 131,328*	179,747 + 114,453*	174,056 + 121,789*	166,054 + 125,505*
2,250,000	191,747 + 144,828*	239,747 + 127,953*	234,056 + 135,289*	226,054 + 139,005*
2,500,000	251,747 + 158,328*	299,747 + 141,453*	294,056 + 148,789*	286,054 + 152,505*
2,750,000	311,747 + 171,828*	359,747 + 154,953*	354,056 + 162,289*	346,054 + 166,005*
3,000,000	371,747 + 185,328*	419,747 + 168,453*	414,056 + 175,789*	406,054 + 179,505*
3,250,000	431,747 + 198,828*	479,747 + 181,953*	474,056 + 189,289*	466,054 + 193,005*
3,500,000	491,747 + 212,328*	539,747 + 195,453*	534,056 + 202,789*	526,054 + 206,505*
3,750,000	551,747 + 225,828*	599,747 + 208,953*	594,056 + 216,289*	586,054 + 220,005*
4,000,000	611,747 + 239,328*	659,747 + 222,453*	654,056 + 229,789*	646,054 + 233,505*
4,250,000	671,747 + 252,828*	719,747 + 235,953*	714,056 + 243,289*	706,054 + 247,005*
4,500,000	731,747 + 266,328*	779,747 + 249,453*	774,056 + 256,789*	766,054 + 260,505*
4,750,000	791,747 + 279,828*	839,747 + 262,953*	834,056 + 270,289*	826,054 + 274,005*
5,000,000	851,747 + 293,328*	899,747 + 276,453*	894,056 + 283,789*	886,054 + 287,505*
5,250,000	911,747 + 306,828*	959,747 + 289,953*	954,056 + 297,289*	946,054 + 301,005*
5,500,000	971,747 + 320,328*	1,019,747 + 303,453*	1,014,056 + 310,789*	1,006,054 + 314,505*

*\*Alternative Minimum Tax. Final legislation pending as of November 2025.*

*This table assumes that incomes identified are the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

## 3. Alberta

### **3.2 Marginal Tax Rates by Brackets**

This table determines the marginal tax rate on the first and last dollars of income within tax brackets.

		Eligible dividends		Other than eligible dividends	
		First dollar	Last dollar	First dollar	Last dollar
16,452	22,768	(1.41%)		5.72%	
22,769	58,522	(1.57%)		12.41%	
58,523	61,199	7.40%		19.88%	
61,200	117,044	10.16%		22.18%	
117,045	154,258	17.75%		28.51%	
154,259	181,439	20.51%		30.81%	
181,440	185,110	25.05%		34.60%	
185,111	246,812	26.43%		35.75%	
246,813	258,481	27.81%		36.90%	
258,482	370,219	32.93%		41.16%	
370,220	and greater	34.31%		42.31%	

		Capital gains		Other income	
		First dollar	Last dollar	First dollar	Last dollar
16,452	22,768	7.00%		14.00%	
22,769	58,522	11.00%		22.00%	
58,523	61,199	14.25%		28.50%	
61,200	117,044	15.25%		30.50%	
117,045	154,258	18.00%		36.00%	
154,259	181,439	19.00%		38.00%	
181,440	185,110	20.65%		41.29%	
185,111	246,812	21.15%		42.29%	
246,813	258,481	21.65%		43.29%	
258,482	370,219	23.50%		47.00%	
370,220	and greater	24.00%		48.00%	

*This table assumes that all income up to the bracket calculation is other income and that marginal rates include federal and provincial/territorial taxes and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

## 3. Alberta

### **3.3A Tax Integration for CCPCs (1 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	SBD income	General income*	M&P income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(4,800)	(4,800)	(4,800)
Net amount to the individual	5,200	5,200	5,200
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	-
(Part I tax - non-refundable)	(900)	(1,500)	(1,500)
(Part I tax - refundable)	-	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(200)	(800)	(800)
Dividend refund	-	-	-
Available for distribution	8,900	7,700	7,700
(Tax payable by individual)	(3,765)	(2,682)	(2,682)
Net amount to the individual	5,135	5,018	5,018
Tax savings (cost) using corporation	(65)	(182)	(182)
Tax deferral advantage (cost)	3,700	2,500	2,500
RDTOH ending balance	-	-	-

*\*For the general income calculations, eligible dividends are paid up to the GRIP and the rest is paid by other-than-eligible dividends.*

## 3. Alberta

### **3.3B Tax Integration for CCPCs (2 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains
Earned by individual	10,000	10,000
(Tax payable by individual)	(4,800)	(2,400)
Net amount to the individual	5,200	7,600
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(800)	(400)
Dividend refund	3,067	1,533
Available for distribution	8,400	9,200
(Tax payable by individual)	(3,554)	(1,777)
Net amount to the individual	4,846	7,423
Tax savings (cost) using corporation	(354)	(177)
Tax deferral advantage (cost)	133	67
RDTOH ending balance	-	-

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

## 3. Alberta

### **3.3C Tax Integration for CCPCs (3 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(3,431)	(4,231)	(4,800)
Net amount to the individual	6,569	5,769	5,200
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(800)
Dividend refund	3,833	3,833	1,877
Available for distribution	10,000	10,000	7,210
(Tax payable by individual)	(3,431)	(4,231)	(3,051)
Net amount to the individual	6,570	5,769	4,159
Tax savings (cost) using corporation	-	-	(1,041)
Tax deferral advantage (cost)	(403)	398	133
RDTOH ending balance	-	-	-

## 3. Alberta

### **3.4A Investment advantage for CCPCs (1 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains*
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(800)	(400)
Dividend refund	-	-
Net amount	5,333	7,667
Available for distribution	8,400	9,200
(Personal taxes)	(3,554)	(1,777)
Net amount to the individual	4,846	7,423
Investment advantage to corp	487	244
RDTOH ending balance	-	-

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

## 3. Alberta

### **3.4B Investment advantage for CCPCs (2 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(800)
Dividend refund	-	-	-
Net amount	6,167	6,167	5,333
Available for distribution	10,000	10,000	7,210
(Personal taxes)	(3,431)	(4,231)	(3,051)
Net amount to the individual	6,569	5,769	4,160
Investment advantage to corp	(402)	398	1,173
RDTOH ending balance	-	-	-

## 3. Alberta

### **3.5 Intentionally Triggering Subsection 55(2)**

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(3,431)	(4,231)
Net amount to the individual	6,569	5,769
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(400)	(400)
Dividend refund	1,533	1,533
Available for distribution	9,200	9,200
(Tax payable by individual)	(1,777)	(1,777)
Net amount to the individual	7,423	7,423
Tax savings (cost) triggering 55(2)	854	1,654
Tax deferral advantage (cost)*	(2,333)	(2,333)
RDTOH ending balance	-	-

*\*Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco. Consider the General Anti-Avoidance Rule, updated January 1, 2024.*

## 4. British Columbia

### **4.1A Personal Tax by Type of Income**

This table determines the taxes payable on different income types.

Cash income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
20,000	-	-	-	497
30,000	-	144	-	2,329
40,000	-	757	497	4,591
50,000	-	1,856	1,219	6,558
60,000	-	3,769	2,329	8,814
70,000	-	5,748	3,460	11,634
80,000	-	7,727	4,591	14,454
90,000	1,092	9,784	5,605	17,274
100,000	2,608	12,085	6,558	20,094
120,000	5,638	18,240	8,814	26,514
140,000	9,057	25,015	11,634	34,172
160,000	12,996	31,933	14,454	42,302
180,000	16,936	39,872	17,274	50,442
200,000	21,525	47,946	20,094	59,395
250,000	39,160	70,019	28,429	82,443
300,000	57,431	94,463	38,232	108,303
350,000	75,703	118,906	48,407*	135,053
400,000	93,974	143,349	59,395*	161,803
450,000	112,245	167,792	70,919*	188,553
500,000	130,517	192,235	82,443*	215,303
750,000	221,873	314,451	148,428*	349,053
1,000,000	313,230	436,667	215,303*	482,803

\*Alternative Minimum Tax

*This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

## 4. British Columbia

### 4.1B Personal Tax on Qualified Capital Gains

This table determines the taxes payable, separating the AMT portion, on qualified capital gains assuming the maximum deduction.

Qualified capital gains	No other income	100k other income	100k other than eligible dividends	100k eligible dividends
250,000	-	20,222	12,257	2,835
500,000	-	20,321	12,312 + 7,796*	2,835 + 13,909*
750,000	10,780*	20,321 + 18,813*	12,312 + 28,798*	2,835 + 34,911*
1,000,000	31,783*	20,321 + 39,815*	12,312 + 49,800*	2,835 + 55,913*
1,250,000	52,785*	20,321 + 60,817*	12,312 + 70,802*	2,835 + 76,915*
1,500,000	24,175 + 94,421*	65,293 + 85,976*	59,524 + 94,220*	45,409 + 99,236*
1,750,000	76,743 + 118,077*	128,366 + 102,149*	123,752 + 109,572*	111,409 + 113,333*
2,000,000	141,741 + 132,884*	195,241 + 115,809*	190,627 + 123,232*	178,284 + 126,993*
2,250,000	208,616 + 146,544*	262,116 + 129,469*	257,502 + 136,892*	245,159 + 140,653*
2,500,000	275,491 + 160,204*	328,991 + 143,129*	324,377 + 150,552*	312,034 + 154,313*
2,750,000	342,366 + 173,864*	395,866 + 156,789*	391,252 + 164,212*	378,909 + 167,973*
3,000,000	409,241 + 187,524*	462,741 + 170,449*	458,127 + 177,872*	445,784 + 181,633*
3,250,000	476,116 + 201,184*	529,616 + 184,109*	525,002 + 191,532*	512,659 + 195,293*
3,500,000	542,991 + 214,844*	596,491 + 197,769*	591,877 + 205,192*	579,534 + 208,953*
3,750,000	609,866 + 228,504*	663,366 + 211,429*	658,752 + 218,852*	646,409 + 222,613*
4,000,000	676,741 + 242,164*	730,241 + 225,089*	725,627 + 232,512*	713,284 + 236,273*
4,250,000	743,616 + 255,824*	797,116 + 238,749*	792,502 + 246,172*	780,159 + 249,933*
4,500,000	810,491 + 269,484*	863,991 + 252,409*	859,377 + 259,832*	847,034 + 263,593*
4,750,000	877,366 + 283,144*	930,866 + 266,069*	926,252 + 273,492*	913,909 + 277,253*
5,000,000	944,241 + 296,804*	997,741 + 279,729*	993,127 + 287,152*	980,784 + 290,913*
5,250,000	1,011,116 + 310,464*	1,064,616 + 293,389*	1,060,002 + 300,812*	1,047,659 + 304,573*
5,500,000	1,077,991 + 324,124*	1,131,491 + 307,049*	1,126,877 + 314,472*	1,114,534 + 318,233*

\*Alternative Minimum Tax. Final legislation pending as of November 2025.

This table assumes that incomes identified are the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

## 4. British Columbia

### 4.2 Marginal Tax Rates by Brackets

This table determines the marginal tax rate on the first and last dollars of income within tax brackets.

		Eligible dividends		Other than eligible dividends	
		First dollar	Last dollar	First dollar	Last dollar
13,217	16,451	-	-	-	-
16,452	24,566	(1.41%)		5.72%	
24,567	25,569	(10.98%)		9.28%	
25,570	41,703	(6.07%)		13.37%	
41,704	50,362	(10.98%)		9.28%	
50,363	58,522	(7.34%)		12.32%	
58,523	100,727	1.63%		19.79%	
100,728	115,646	5.49%		23.01%	
115,647	117,044	7.96%		25.07%	
117,045	140,429	15.55%		31.39%	
140,430	181,439	18.88%		34.17%	
181,440	190,404	23.43%		37.96%	
190,405	258,481	26.32%		40.37%	
258,482	265,544	31.44%		44.63%	
265,545	and greater	36.54%		48.89%	

		Capital gains		Other income	
		First dollar	Last dollar	First dollar	Last dollar
13,217	16,451	-	-	-	-
16,452	24,566	7.00%		14.00%	
24,567	25,569	9.53%		19.06%	
25,570	41,703	11.31%		22.62%	
41,704	50,362	9.53%		19.06%	
50,363	58,522	10.85%		21.70%	
58,523	100,727	14.10%		28.20%	
100,728	115,646	15.50%		31.00%	
115,647	117,044	16.40%		32.79%	
117,045	140,429	19.15%		38.29%	
140,430	181,439	20.35%		40.70%	
181,440	190,404	22.00%		43.99%	
190,405	258,481	23.05%		46.09%	
258,482	265,544	24.90%		49.80%	
265,545	and greater	26.75%		53.50%	

*This table assumes that all income up to the bracket calculation is other income and that marginal rates include federal and provincial/territorial taxes and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

## 4. British Columbia

### 4.3A Tax Integration for CCPCs (1 of 3)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	SBD income	General income*	M&P income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(5,350)	(5,350)	(5,350)
Net amount to the individual	4,650	4,650	4,650
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	-
(Part I tax - non-refundable)	(900)	(1,500)	(1,500)
(Part I tax - refundable)	-	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(200)	(1,200)	(1,200)
Dividend refund	-	-	-
Available for distribution	8,900	7,300	7,300
(Tax payable by individual)	(4,351)	(2,680)	(2,680)
Net amount to the individual	4,549	4,620	4,620
Tax savings (cost) using corporation	(101)	(30)	(30)
Tax deferral advantage (cost)	4,250	2,650	2,650
RDTOH ending balance	-	-	-

*\*For the general income calculations, eligible dividends are paid up to the GRIP and the rest is paid by other-than-eligible dividends.*

## 4. British Columbia

### **4.3B Tax Integration for CCPCs (2 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains
Earned by individual	10,000	10,000
(Tax payable by individual)	(5,350)	(2,675)
Net amount to the individual	4,650	7,325
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,200)	(600)
Dividend refund	3,067	1,533
Available for distribution	8,000	9,000
(Tax payable by individual)	(3,911)	(1,955)
Net amount to the individual	4,089	7,045
Tax savings (cost) using corporation	(561)	(280)
Tax deferral advantage (cost)	283	142
RDTOH ending balance	-	-

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

## 4. British Columbia

### **4.3C Tax Integration for CCPCs (3 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(3,654)	(4,889)	(5,350)
Net amount to the individual	6,346	5,111	4,650
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,200)
Dividend refund	3,833	3,833	1,877
Available for distribution	10,000	10,000	6,810
(Tax payable by individual)	(3,654)	(4,889)	(3,329)
Net amount to the individual	6,346	5,112	3,481
Tax savings (cost) using corporation	-	-	(1,169)
Tax deferral advantage (cost)	(179)	1,055	283
RDTOH ending balance	-	-	-

## 4. British Columbia

### 4.4A Investment advantage for CCPCs (1 of 2)

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains*
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,200)	(600)
Dividend refund	-	-
Net amount	4,933	7,467
Available for distribution	8,000	9,000
(Personal taxes)	(3,911)	(1,955)
Net amount to the individual	4,089	7,045
Investment advantage to corp	844	422
RDTOH ending balance	-	-

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

## 4. British Columbia

### **4.4B Investment advantage for CCPCs (2 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,200)
Dividend refund	-	-	-
Net amount	6,167	6,167	4,933
Available for distribution	10,000	10,000	6,810
(Personal taxes)	(3,654)	(4,889)	(3,329)
Net amount to the individual	6,346	5,111	3,481
Investment advantage to corp	(179)	1,056	1,452
RDTOH ending balance	-	-	-

## 4. British Columbia

### **4.5 Intentionally Triggering Subsection 55(2)**

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(3,654)	(4,889)
Net amount to the individual	6,346	5,111
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(600)	(600)
Dividend refund	1,533	1,533
Available for distribution	9,000	9,000
(Tax payable by individual)	(1,955)	(1,955)
Net amount to the individual	7,045	7,045
Tax savings (cost) triggering 55(2)	699	1,934
Tax deferral advantage (cost)*	(2,533)	(2,533)
RDTOH ending balance	-	-

*\*Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco. Consider the General Anti-Avoidance Rule, updated January 1, 2024.*

## 5. Manitoba

### 5.1A Personal Tax by Type of Income

This table determines the taxes payable on different income types.

Cash income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
20,000	-	600	-	924
30,000	-	1,751	-	3,432
40,000	1	2,903	924	5,912
50,000	657	4,814	2,192	8,451
60,000	1,312	7,443	3,432	11,222
70,000	1,968	10,138	4,672	14,547
80,000	3,107	12,833	5,912	17,872
90,000	5,497	15,692	7,152	21,197
100,000	8,309	18,922	8,451	24,522
120,000	13,934	26,534	11,222	32,265
140,000	19,947	34,259	14,547	40,945
160,000	26,659	42,068	17,872	49,625
180,000	33,428	50,611	21,197	58,305
200,000	40,847	59,289	24,522	67,597
250,000	60,327	82,061	34,435	91,370
300,000	79,688	105,888	45,285	116,682
350,000	98,580	129,694	56,135*	142,308
400,000	117,473	153,031	67,597*	167,934
450,000	136,365	176,368	79,483*	193,134
500,000	155,257	199,706	91,370*	218,334
750,000	249,719	316,392	155,121*	344,334
1,000,000	344,181	433,077	218,334*	470,334

\*Alternative Minimum Tax

*This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

*The Family Tax Benefit is included.*

## 5. Manitoba

### 5.1B Personal Tax on Qualified Capital Gains

This table determines the taxes payable, separating the AMT portion, on qualified capital gains assuming the maximum deduction.

Qualified capital gains	No other income	100k other income	100k other than eligible dividends	100k eligible dividends
250,000	-	24,650	19,094	8,537
500,000	-	24,749	19,149 + 8,560*	8,537 + 15,273*
750,000	11,838*	24,749 + 20,658*	19,149 + 31,623*	8,537 + 38,336*
1,000,000	34,900*	24,749 + 43,721*	19,149 + 54,685*	8,537 + 61,398*
1,250,000	57,963*	24,749 + 66,783*	19,149 + 77,748*	8,537 + 84,461*
1,500,000	29,487 + 103,683*	73,676 + 94,410*	69,478 + 103,462*	59,864 + 108,971*
1,750,000	85,489 + 129,660*	135,901 + 112,170*	132,303 + 120,321*	123,610 + 124,450*
2,000,000	148,714 + 145,920*	199,434 + 127,170*	195,708 + 135,321*	186,819 + 139,450*
2,250,000	212,034 + 160,920*	262,434 + 142,170*	258,708 + 150,321*	249,819 + 154,450*
2,500,000	275,034 + 175,920*	325,434 + 157,170*	321,708 + 165,321*	312,819 + 169,450*
2,750,000	338,034 + 190,920*	388,434 + 172,170*	384,708 + 180,321*	375,819 + 184,450*
3,000,000	401,034 + 205,920*	451,434 + 187,170*	447,708 + 195,321*	438,819 + 199,450*
3,250,000	464,034 + 220,920*	514,434 + 202,170*	510,708 + 210,321*	501,819 + 214,450*
3,500,000	527,034 + 235,920*	577,434 + 217,170*	573,708 + 225,321*	564,819 + 229,450*
3,750,000	590,034 + 250,920*	640,434 + 232,170*	636,708 + 240,321*	627,819 + 244,450*
4,000,000	653,034 + 265,920*	703,434 + 247,170*	699,708 + 255,321*	690,819 + 259,450*
4,250,000	716,034 + 280,920*	766,434 + 262,170*	762,708 + 270,321*	753,819 + 274,450*
4,500,000	779,034 + 295,920*	829,434 + 277,170*	825,708 + 285,321*	816,819 + 289,450*
4,750,000	842,034 + 310,920*	892,434 + 292,170*	888,708 + 300,321*	879,819 + 304,450*
5,000,000	905,034 + 325,920*	955,434 + 307,170*	951,708 + 315,321*	942,819 + 319,450*
5,250,000	968,034 + 340,920*	1,018,434 + 322,170*	1,014,708 + 330,321*	1,005,819 + 334,450*
5,500,000	1,031,034 + 355,920*	1,081,434 + 337,170*	1,077,708 + 345,321*	1,068,819 + 349,450*

\*Alternative Minimum Tax. Final legislation pending as of November 2025.

This table assumes that incomes identified are the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

The Family Tax Benefit is included.

## 5. Manitoba

### 5.2 Marginal Tax Rates by Brackets

This table determines the marginal tax rate on the first and last dollars of income within tax brackets.

		Eligible dividends		Other than eligible dividends	
		First dollar	Last dollar	First dollar	Last dollar
15,780	16,370	-		-	
16,371	16,451	5.21%		12.64%	
16,452	22,943	3.80%		18.35%	
22,944	46,999	2.46%		17.23%	
47,000	58,522	5.15%		19.48%	
58,523	99,999	14.12%		26.95%	
100,000	117,044	20.53%		32.30%	
117,045	181,439	28.12%		38.62%	
181,440	199,999	32.67%		42.41%	
200,000	258,481	33.85%		43.39%	
258,482	399,999	38.96%		47.65%	
400,000	and greater	37.78%		46.67%	

		Capital gains		Other income	
		First dollar	Last dollar	First dollar	Last dollar
15,780	16,370	-		-	
16,371	16,451	5.89%		11.77%	
16,452	22,943	12.89%		25.77%	
22,944	46,999	12.40%		24.80%	
47,000	58,522	13.38%		26.75%	
58,523	99,999	16.63%		33.25%	
100,000	117,044	18.95%		37.90%	
117,045	181,439	21.70%		43.40%	
181,440	199,999	23.35%		46.69%	
200,000	258,481	23.77%		47.55%	
258,482	399,999	25.63%		51.25%	
400,000	and greater	25.20%		50.40%	

*This table assumes that all income up to the bracket calculation is other income and that marginal rates include federal and provincial/territorial taxes and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

## 5. Manitoba

### 5.3A Tax Integration for CCPCs (1 of 3)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	SBD income	General income*	M&P income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(5,040)	(5,040)	(5,040)
Net amount to the individual	4,960	4,960	4,960
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	-
(Part I tax - non-refundable)	(900)	(1,500)	(1,500)
(Part I tax - refundable)	-	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	-	(1,200)	(1,200)
Dividend refund	-	-	-
Available for distribution	9,100	7,300	7,300
(Tax payable by individual)	(4,247)	(2,767)	(2,767)
Net amount to the individual	4,853	4,533	4,533
Tax savings (cost) using corporation	(107)	(427)	(427)
Tax deferral advantage (cost)	4,140	2,340	2,340
RDTOH ending balance	-	-	-

*\*For the general income calculations, eligible dividends are paid up to the GRIP and the rest is paid by other-than-eligible dividends.*

## 5. Manitoba

### **5.3B Tax Integration for CCPCs (2 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains
Earned by individual	10,000	10,000
(Tax payable by individual)	(5,040)	(2,520)
Net amount to the individual	4,960	7,480
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,200)	(600)
Dividend refund	3,067	1,533
Available for distribution	8,000	9,000
(Tax payable by individual)	(3,734)	(1,867)
Net amount to the individual	4,266	7,133
Tax savings (cost) using corporation	(694)	(347)
Tax deferral advantage (cost)	(27)	(13)
RDTOH ending balance	-	-

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

## 5. Manitoba

### **5.3C Tax Integration for CCPCs (3 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(3,778)	(4,667)	(5,040)
Net amount to the individual	6,222	5,333	4,960
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,200)
Dividend refund	3,833	3,833	1,877
Available for distribution	10,000	10,000	6,810
(Tax payable by individual)	(3,778)	(4,667)	(3,179)
Net amount to the individual	6,222	5,333	3,631
Tax savings (cost) using corporation	-	-	(1,329)
Tax deferral advantage (cost)	(55)	834	(27)
RDTOH ending balance	-	-	-

## 5. Manitoba

### **5.4A Investment advantage for CCPCs (1 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains*
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,200)	(600)
Dividend refund	-	-
Net amount	4,933	7,467
Available for distribution	8,000	9,000
(Personal taxes)	(3,734)	(1,867)
Net amount to the individual	4,266	7,133
Investment advantage to corp	667	334
RDTOH ending balance	-	-

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

## 5. Manitoba

### **5.4B Investment advantage for CCPCs (2 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,200)
Dividend refund	-	-	-
Net amount	6,167	6,167	4,933
Available for distribution	10,000	10,000	6,810
(Personal taxes)	(3,778)	(4,667)	(3,179)
Net amount to the individual	6,222	5,333	3,632
Investment advantage to corp	(55)	834	1,301
RDTOH ending balance	-	-	-

## 5. Manitoba

### **5.5 Intentionally Triggering Subsection 55(2)**

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(3,778)	(4,667)
Net amount to the individual	6,222	5,333
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(600)	(600)
Dividend refund	1,533	1,533
Available for distribution	9,000	9,000
(Tax payable by individual)	(1,867)	(1,867)
Net amount to the individual	7,133	7,133
Tax savings (cost) triggering 55(2)	912	1,801
Tax deferral advantage (cost)*	(2,533)	(2,533)
RDTOH ending balance	-	-

*\*Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco. Consider the General Anti-Avoidance Rule, updated January 1, 2024.*

## 6. New Brunswick

### **6.1A Personal Tax by Type of Income**

This table determines the taxes payable on different income types.

Cash income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
20,000	-	-	-	497
30,000	-	556	-	2,843
40,000	-	1,666	497	5,483
50,000	-	3,331	1,523	8,112
60,000	-	5,877	2,843	10,901
70,000	-	8,490	4,163	14,351
80,000	-	11,103	5,483	17,801
90,000	1,092	13,716	6,803	21,251
100,000	2,608	16,535	8,112	24,701
120,000	5,638	23,373	10,901	32,070
140,000	9,057	30,324	14,351	40,470
160,000	12,996	37,359	17,801	48,870
180,000	18,028	45,527	21,251	57,270
200,000	24,135	54,041	24,701	66,497
250,000	40,336	76,399	34,170	90,894
300,000	56,538	99,813	44,670	116,830
350,000	72,739	123,227	55,170*	143,080
400,000	88,940	146,641	66,497*	169,330
450,000	105,142	170,055	78,695*	195,580
500,000	121,343	193,469	90,894*	221,830
750,000	202,350	310,539	156,205*	353,080
1,000,000	283,356	427,608	221,830*	484,330

\*Alternative Minimum Tax

*This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

## 6. New Brunswick

### 6.1B Personal Tax on Qualified Capital Gains

This table determines the taxes payable, separating the AMT portion, on qualified capital gains assuming the maximum deduction.

Qualified capital gains	No other income	100k other income	100k other than eligible dividends	100k eligible dividends
250,000	-	24,829	16,708	2,835
500,000	-	24,928	16,763 + 8,960*	2,835 + 15,986*
750,000	12,390*	24,928 + 21,622*	16,763 + 33,099*	2,835 + 40,125*
1,000,000	36,529*	24,928 + 45,761*	16,763 + 57,237*	2,835 + 64,263*
1,250,000	60,668*	24,928 + 69,900*	16,763 + 81,376*	2,835 + 88,402*
1,500,000	29,397 + 108,522*	72,731 + 98,816*	66,459 + 108,291*	51,114 + 114,056*
1,750,000	84,856 + 135,711*	136,517 + 117,404*	130,845 + 125,936*	116,420 + 130,258*
2,000,000	149,642 + 152,729*	202,142 + 133,104*	196,470 + 141,636*	182,045 + 145,958*
2,250,000	215,267 + 168,429*	267,767 + 148,804*	262,095 + 157,336*	247,670 + 161,658*
2,500,000	280,892 + 184,129*	333,392 + 164,504*	327,720 + 173,036*	313,295 + 177,358*
2,750,000	346,517 + 199,829*	399,017 + 180,204*	393,345 + 188,736*	378,920 + 193,058*
3,000,000	412,142 + 215,529*	464,642 + 195,904*	458,970 + 204,436*	444,545 + 208,758*
3,250,000	477,767 + 231,229*	530,267 + 211,604*	524,595 + 220,136*	510,170 + 224,458*
3,500,000	543,392 + 246,929*	595,892 + 227,304*	590,220 + 235,836*	575,795 + 240,158*
3,750,000	609,017 + 262,629*	661,517 + 243,004*	655,845 + 251,536*	641,420 + 255,858*
4,000,000	674,642 + 278,329*	727,142 + 258,704*	721,470 + 267,236*	707,045 + 271,558*
4,250,000	740,267 + 294,029*	792,767 + 274,404*	787,095 + 282,936*	772,670 + 287,258*
4,500,000	805,892 + 309,729*	858,392 + 290,104*	852,720 + 298,636*	838,295 + 302,958*
4,750,000	871,517 + 325,429*	924,017 + 305,804*	918,345 + 314,336*	903,920 + 318,658*
5,000,000	937,142 + 341,129*	989,642 + 321,504*	983,970 + 330,036*	969,545 + 334,358*
5,250,000	1,002,767 + 356,829*	1,055,267 + 337,204*	1,049,595 + 345,736*	1,035,170 + 350,058*
5,500,000	1,068,392 + 372,529*	1,120,892 + 352,904*	1,115,220 + 361,436*	1,100,795 + 365,758*

\*Alternative Minimum Tax. Final legislation pending as of November 2025.

This table assumes that incomes identified are the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

## 6. New Brunswick

### **6.2 Marginal Tax Rates by Brackets**

This table determines the marginal tax rate on the first and last dollars of income within tax brackets.

		Eligible dividends		Other than eligible dividends	
		First dollar	Last dollar	First dollar	Last dollar
13,664	16,451	-		-	
16,452	22,357	(1.41%)		5.72%	
22,358	49,628	(3.62%)		16.81%	
49,629	52,331	(7.76%)		13.36%	
52,332	58,522	(1.41%)		18.65%	
58,523	104,665	7.56%		26.13%	
104,666	117,044	10.32%		28.43%	
117,045	181,439	17.91%		34.75%	
181,440	193,860	22.46%		38.54%	
193,861	258,481	27.29%		42.57%	
258,482	and greater	32.40%		46.83%	

		Capital gains		Other income	
		First dollar	Last dollar	First dollar	Last dollar
13,664	16,451	-		-	
16,452	22,357	7.00%		14.00%	
22,358	49,628	13.20%		26.40%	
49,629	52,331	11.70%		23.40%	
52,332	58,522	14.00%		28.00%	
58,523	104,665	17.25%		34.50%	
104,666	117,044	18.25%		36.50%	
117,045	181,439	21.00%		42.00%	
181,440	193,860	22.65%		45.29%	
193,861	258,481	24.40%		48.79%	
258,482	and greater	26.25%		52.50%	

*This table assumes that all income up to the bracket calculation is other income and that marginal rates include federal and provincial/territorial taxes and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

## 6. New Brunswick

### **6.3A Tax Integration for CCPCs (1 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	SBD income	General income*	M&P income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(5,250)	(5,250)	(5,250)
Net amount to the individual	4,750	4,750	4,750
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	-
(Part I tax - non-refundable)	(900)	(1,500)	(1,500)
(Part I tax - refundable)	-	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(250)	(1,400)	(1,400)
Dividend refund	-	-	-
Available for distribution	8,850	7,100	7,100
(Tax payable by individual)	(4,144)	(2,301)	(2,301)
Net amount to the individual	4,706	4,799	4,799
Tax savings (cost) using corporation	(44)	49	49
Tax deferral advantage (cost)	4,100	2,350	2,350
RDTOH ending balance	-	-	-

*\*For the general income calculations, eligible dividends are paid up to the GRIP and the rest is paid by other-than-eligible dividends.*

## 6. New Brunswick

### **6.3B Tax Integration for CCPCs (2 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains
Earned by individual	10,000	10,000
(Tax payable by individual)	(5,250)	(2,625)
Net amount to the individual	4,750	7,375
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,400)	(700)
Dividend refund	2,942	1,471
Available for distribution	7,675	8,838
(Tax payable by individual)	(3,594)	(1,797)
Net amount to the individual	4,081	7,041
Tax savings (cost) using corporation	(669)	(334)
Tax deferral advantage (cost)	(17)	(8)
RDTOH ending balance	124	62

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

## 6. New Brunswick

### **6.3C Tax Integration for CCPCs (3 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(3,240)	(4,683)	(5,250)
Net amount to the individual	6,760	5,317	4,750
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,400)
Dividend refund	3,833	3,833	1,877
Available for distribution	10,000	10,000	6,610
(Tax payable by individual)	(3,240)	(4,683)	(3,095)
Net amount to the individual	6,760	5,318	3,515
Tax savings (cost) using corporation	-	-	(1,235)
Tax deferral advantage (cost)	(593)	849	(17)
RDTOH ending balance	-	-	-

## 6. New Brunswick

### **6.4A Investment advantage for CCPCs (1 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains*
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,400)	(700)
Dividend refund	-	-
Net amount	4,733	7,367
Available for distribution	7,676	8,838
(Personal taxes)	(3,594)	(1,797)
Net amount to the individual	4,081	7,041
Investment advantage to corp	652	326
RDTOH ending balance	124	62

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

## 6. New Brunswick

### **6.4B Investment advantage for CCPCs (2 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,400)
Dividend refund	-	-	-
Net amount	6,167	6,167	4,733
Available for distribution	10,000	10,000	6,610
(Personal taxes)	(3,240)	(4,683)	(3,095)
Net amount to the individual	6,760	5,317	3,515
Investment advantage to corp	(593)	850	1,218
RDTOH ending balance	-	-	-

## 6. New Brunswick

### **6.5 Intentionally Triggering Subsection 55(2)**

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(3,240)	(4,683)
Net amount to the individual	6,760	5,317
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(700)	(700)
Dividend refund	1,471	1,471
Available for distribution	8,838	8,838
(Tax payable by individual)	(1,797)	(1,797)
Net amount to the individual	7,041	7,041
Tax savings (cost) triggering 55(2)	281	1,724
Tax deferral advantage (cost)*	(2,633)	(2,633)
RDTOH ending balance	62	62

*\*Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco.  
Consider the General Anti-Avoidance Rule, updated January 1, 2024.*

# 7. Newfoundland and Labrador

## 7.1A Personal Tax by Type of Income

This table determines the taxes payable on different income types.

Cash income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
20,000	-	-	-	497
30,000	20	924	-	3,455
40,000	962	1,633	497	5,803
50,000	2,093	3,487	1,520	8,382
60,000	3,225	6,039	3,455	11,328
70,000	4,451	8,658	4,668	14,828
80,000	5,762	11,310	5,803	18,328
90,000	8,165	14,078	6,957	21,836
100,000	10,991	16,847	8,382	25,466
120,000	16,765	23,535	11,328	32,889
140,000	23,357	30,365	14,828	41,249
160,000	30,471	37,711	18,328	49,618
180,000	38,087	45,730	21,836	58,378
200,000	46,401	53,882	25,466	67,750
250,000	68,720	76,177	34,979	91,831
300,000	91,131	100,079	45,429	118,063
350,000	113,543	123,982	56,188*	144,963
400,000	135,954	147,885	67,750*	171,863
450,000	158,617	171,787	79,557*	198,763
500,000	181,373	195,712	91,831*	225,663
750,000	295,155	316,663	158,413*	361,060
1,000,000	410,130	437,657	225,663*	496,810

\*Alternative Minimum Tax

*This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

## 7. Newfoundland and Labrador

### 7.1B Personal Tax on Qualified Capital Gains

This table determines the taxes payable, separating the AMT portion, on qualified capital gains assuming the maximum deduction.

Qualified capital gains	No other income	100k other income	100k other than eligible dividends	100k eligible dividends
250,000	-	25,595	17,019	11,219
500,000	-	25,693	17,074 + 9,251*	11,219 + 16,505*
750,000	12,793*	25,693 + 22,325*	17,074 + 34,174*	11,219 + 41,428*
1,000,000	37,716*	25,693 + 47,247*	17,074 + 59,097*	11,219 + 66,351*
1,250,000	62,639*	25,693 + 72,170*	17,074 + 84,020*	11,219 + 91,274*
1,500,000	30,231 + 112,047*	73,772 + 102,026*	66,811 + 111,808*	62,678 + 117,761*
1,750,000	85,756 + 140,119*	138,238 + 121,218*	132,244 + 130,027*	129,261 + 134,489*
2,000,000	151,688 + 157,691*	205,488 + 137,428*	199,494 + 146,237*	196,511 + 150,699*
2,250,000	218,938 + 173,901*	272,822 + 153,638*	266,903 + 162,447*	264,035 + 166,909*
2,500,000	286,397 + 190,111*	340,697 + 169,848*	334,778 + 178,657*	331,910 + 183,119*
2,750,000	354,272 + 206,321*	408,572 + 186,058*	402,653 + 194,867*	399,785 + 199,329*
3,000,000	422,147 + 222,531*	476,447 + 202,268*	470,528 + 211,077*	467,660 + 215,539*
3,250,000	490,022 + 238,741*	544,322 + 218,478*	538,403 + 227,287*	535,535 + 231,749*
3,500,000	557,897 + 254,951*	612,553 + 234,688*	606,709 + 243,497*	603,956 + 247,959*
3,750,000	626,253 + 271,161*	681,053 + 250,898*	675,209 + 259,707*	672,456 + 264,169*
4,000,000	694,753 + 287,371*	749,553 + 267,108*	743,709 + 275,917*	740,956 + 280,379*
4,250,000	763,253 + 303,581*	818,053 + 283,318*	812,209 + 292,127*	809,456 + 296,589*
4,500,000	831,753 + 319,791*	886,553 + 299,528*	880,709 + 308,337*	877,956 + 312,799*
4,750,000	900,253 + 336,001*	955,053 + 315,738*	949,209 + 324,547*	946,456 + 329,009*
5,000,000	968,753 + 352,211*	1,023,553 + 331,948*	1,017,709 + 340,757*	1,014,956 + 345,219*
5,250,000	1,037,253 + 368,421*	1,092,053 + 348,158*	1,086,209 + 356,967*	1,083,456 + 361,429*
5,500,000	1,105,753 + 384,631*	1,160,553 + 364,368*	1,154,709 + 373,177*	1,151,956 + 377,639*

\*Alternative Minimum Tax. Final legislation pending as of November 2025.

This table assumes that incomes identified are the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

## 7. Newfoundland and Labrador

### **7.2 Marginal Tax Rates by Brackets**

This table determines the marginal tax rate on the first and last dollars of income within tax brackets.

		Eligible dividends		Other than eligible dividends	
		First dollar	Last dollar	First dollar	Last dollar
11,189	16,451	-		-	
16,452	22,766	(1.41%)		5.72%	
22,767	24,190	1.90%		12.04%	
24,191	30,486	23.98%		30.44%	
30,487	44,677	1.90%		12.04%	
44,678	58,522	9.91%		18.71%	
58,523	89,353	18.88%		26.19%	
89,354	117,044	20.67%		27.68%	
117,045	159,527	28.26%		34.01%	
159,528	181,439	31.02%		36.31%	
181,440	223,339	35.57%		40.09%	
223,340	258,481	38.33%		42.39%	
258,482	285,317	43.44%		46.66%	
285,318	570,637	44.82%		47.81%	
570,638	1,141,274	45.51%		48.38%	
1,141,275	and greater	46.20%		48.96%	

		Capital gains		Other income	
		First dollar	Last dollar	First dollar	Last dollar
11,189	16,451	-		-	
16,452	22,766	7.00%		14.00%	
22,767	24,190	11.35%		22.70%	
24,191	30,486	19.35%		38.70%	
30,487	44,677	11.35%		22.70%	
44,678	58,522	14.25%		28.50%	
58,523	89,353	17.50%		35.00%	
89,354	117,044	18.15%		36.30%	
117,045	159,527	20.90%		41.80%	
159,528	181,439	21.90%		43.80%	
181,440	223,339	23.55%		47.09%	
223,340	258,481	24.55%		49.09%	
258,482	285,317	26.40%		52.80%	
285,318	570,637	26.90%		53.80%	
570,638	1,141,274	27.15%		54.30%	
1,141,275	and greater	27.40%		54.80%	

*This table assumes that all income up to the bracket calculation is other income and that marginal rates include federal and provincial/territorial taxes and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

## 7. Newfoundland and Labrador

### **7.3A Tax Integration for CCPCs (1 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	SBD income	General income*	M&P income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(5,480)	(5,480)	(5,480)
Net amount to the individual	4,520	4,520	4,520
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	-
(Part I tax - non-refundable)	(900)	(1,500)	(1,500)
(Part I tax - refundable)	-	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(250)	(1,500)	(1,500)
Dividend refund	-	-	-
Available for distribution	8,850	7,000	7,000
(Tax payable by individual)	(4,333)	(3,234)	(3,234)
Net amount to the individual	4,517	3,766	3,766
Tax savings (cost) using corporation	(3)	(754)	(754)
Tax deferral advantage (cost)	4,330	2,480	2,480
RDTOH ending balance	-	-	-

*\*For the general income calculations, eligible dividends are paid up to the GRIP and the rest is paid by other-than-eligible dividends.*

## 7. Newfoundland and Labrador

### **7.3B Tax Integration for CCPCs (2 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains
Earned by individual	10,000	10,000
(Tax payable by individual)	(5,480)	(2,740)
Net amount to the individual	4,520	7,260
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,500)	(750)
Dividend refund	2,880	1,440
Available for distribution	7,513	8,757
(Tax payable by individual)	(3,678)	(1,839)
Net amount to the individual	3,835	6,918
Tax savings (cost) using corporation	(685)	(342)
Tax deferral advantage (cost)	113	57
RDTOH ending balance	186	93

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

## 7. Newfoundland and Labrador

### **7.3C Tax Integration for CCPCs (3 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(4,620)	(4,896)	(5,480)
Net amount to the individual	5,380	5,104	4,520
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,500)
Dividend refund	3,833	3,833	1,877
Available for distribution	10,000	10,000	6,510
(Tax payable by individual)	(4,620)	(4,896)	(3,187)
Net amount to the individual	5,380	5,105	3,323
Tax savings (cost) using corporation	-	-	(1,197)
Tax deferral advantage (cost)	787	1,062	113
RDTOH ending balance	-	-	-

## 7. Newfoundland and Labrador

### **7.4A Investment advantage for CCPCs (1 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains*
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,500)	(750)
Dividend refund	-	-
Net amount	4,633	7,317
Available for distribution	7,514	8,757
(Personal taxes)	(3,678)	(1,839)
Net amount to the individual	3,835	6,918
Investment advantage to corp	798	399
RDTOH ending balance	186	93

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

## 7. Newfoundland and Labrador

### **7.4B Investment advantage for CCPCs (2 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,500)
Dividend refund	-	-	-
Net amount	6,167	6,167	4,633
Available for distribution	10,000	10,000	6,510
(Personal taxes)	(4,620)	(4,896)	(3,187)
Net amount to the individual	5,380	5,104	3,323
Investment advantage to corp	787	1,063	1,310
RDTOH ending balance	-	-	-

## 7. Newfoundland and Labrador

### **7.5 Intentionally Triggering Subsection 55(2)**

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(4,620)	(4,896)
Net amount to the individual	5,380	5,104
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(750)	(750)
Dividend refund	1,440	1,440
Available for distribution	8,757	8,757
(Tax payable by individual)	(1,839)	(1,839)
Net amount to the individual	6,918	6,918
Tax savings (cost) triggering 55(2)	1,538	1,813
Tax deferral advantage (cost)*	(2,683)	(2,683)
RDTOH ending balance	93	93

*\*Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco. Consider the General Anti-Avoidance Rule, updated January 1, 2024.*

## 8. Nova Scotia

### **8.1A Personal Tax by Type of Income**

This table determines the taxes payable on different income types.

Cash income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
20,000	-	628	-	1,156
30,000	-	1,682	-	3,485
40,000	409	3,228	1,156	6,318
50,000	1,371	5,330	2,345	9,213
60,000	2,450	8,249	3,485	12,204
70,000	3,529	11,313	4,871	15,887
80,000	4,717	14,376	6,318	19,604
90,000	7,003	17,491	7,766	23,321
100,000	9,712	20,650	9,213	27,060
120,000	15,427	28,121	12,204	34,822
140,000	22,198	35,840	15,887	43,522
160,000	29,492	44,312	19,604	52,323
180,000	36,785	53,458	23,321	61,723
200,000	44,727	62,604	27,060	71,735
250,000	65,517	86,544	36,997	96,882
300,000	86,307	111,539	47,872	123,568
350,000	107,097	136,534	59,373*	150,568
400,000	127,887	161,529	71,735*	177,568
450,000	148,676	186,525	84,309*	204,568
500,000	169,466	211,520	96,882*	231,568
750,000	273,416	336,496	164,068*	366,568
1,000,000	377,365	461,472	231,568*	501,568

\*Alternative Minimum Tax

*This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

## 8. Nova Scotia

### 8.1B Personal Tax on Qualified Capital Gains

This table determines the taxes payable, separating the AMT portion, on qualified capital gains assuming the maximum deduction.

Qualified capital gains	No other income	100k other income	100k other than eligible dividends	100k eligible dividends
250,000	-	27,188	20,823	9,939
500,000	-	27,287	20,877 + 8,988*	9,939 + 16,037*
750,000	12,430*	27,287 + 21,691*	20,877 + 33,204*	9,939 + 40,252*
1,000,000	36,645*	27,287 + 45,907*	20,877 + 57,420*	9,939 + 64,468*
1,250,000	60,861*	27,287 + 70,122*	20,877 + 81,635*	9,939 + 88,684*
1,500,000	32,037 + 108,867*	78,157 + 99,131*	73,548 + 108,635*	64,217 + 114,419*
1,750,000	90,657 + 136,143*	143,818 + 117,778*	139,808 + 126,337*	131,398 + 130,673*
2,000,000	157,318 + 153,216*	211,318 + 133,528*	207,308 + 142,087*	198,898 + 146,423*
2,250,000	224,818 + 168,966*	278,818 + 149,278*	274,808 + 157,837*	266,398 + 162,173*
2,500,000	292,318 + 184,716*	346,318 + 165,028*	342,308 + 173,587*	333,898 + 177,923*
2,750,000	359,818 + 200,466*	413,818 + 180,778*	409,808 + 189,337*	401,398 + 193,673*
3,000,000	427,318 + 216,216*	481,318 + 196,528*	477,308 + 205,087*	468,898 + 209,423*
3,250,000	494,818 + 231,966*	548,818 + 212,278*	544,808 + 220,837*	536,398 + 225,173*
3,500,000	562,318 + 247,716*	616,318 + 228,028*	612,308 + 236,587*	603,898 + 240,923*
3,750,000	629,818 + 263,466*	683,818 + 243,778*	679,808 + 252,337*	671,398 + 256,673*
4,000,000	697,318 + 279,216*	751,318 + 259,528*	747,308 + 268,087*	738,898 + 272,423*
4,250,000	764,818 + 294,966*	818,818 + 275,278*	814,808 + 283,837*	806,398 + 288,173*
4,500,000	832,318 + 310,716*	886,318 + 291,028*	882,308 + 299,587*	873,898 + 303,923*
4,750,000	899,818 + 326,466*	953,818 + 306,778*	949,808 + 315,337*	941,398 + 319,673*
5,000,000	967,318 + 342,216*	1,021,318 + 322,528*	1,017,308 + 331,087*	1,008,898 + 335,423*
5,250,000	1,034,818 + 357,966*	1,088,818 + 338,278*	1,084,808 + 346,837*	1,076,398 + 351,173*
5,500,000	1,102,318 + 373,716*	1,156,318 + 354,028*	1,152,308 + 362,587*	1,143,898 + 366,923*

\*Alternative Minimum Tax. Final legislation pending as of November 2025.

This table assumes that incomes identified are the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

## 8. Nova Scotia

### **8.2 Marginal Tax Rates by Brackets**

This table determines the marginal tax rate on the first and last dollars of income within tax brackets.

		Eligible dividends		Other than eligible dividends	
		First dollar	Last dollar	First dollar	Last dollar
11,932	14,999	-		-	
15,000	15,215	-		-	
15,216	16,451	6.82%		14.13%	
16,452	20,999	5.41%		19.85%	
21,000	30,994	(1.49%)		14.10%	
30,995	58,522	7.01%		21.18%	
58,523	61,990	15.98%		28.66%	
61,991	97,416	18.35%		30.64%	
97,417	117,044	19.50%		31.59%	
117,045	157,123	27.09%		37.92%	
157,124	181,439	31.92%		41.94%	
181,440	258,481	36.47%		45.73%	
258,482	and greater	41.58%		49.99%	

		Capital gains		Other income	
		First dollar	Last dollar	First dollar	Last dollar
11,932	14,999	-		-	
15,000	15,215	-		-	
15,216	16,451	6.90%		13.79%	
16,452	20,999	13.90%		27.79%	
21,000	30,994	11.40%		22.79%	
30,995	58,522	14.48%		28.95%	
58,523	61,990	17.73%		35.45%	
61,991	97,416	18.59%		37.17%	
97,417	117,044	19.00%		38.00%	
117,045	157,123	21.75%		43.50%	
157,124	181,439	23.50%		47.00%	
181,440	258,481	25.15%		50.29%	
258,482	and greater	27.00%		54.00%	

*This table assumes that all income up to the bracket calculation is other income and that marginal rates include federal and provincial/territorial taxes and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

## 8. Nova Scotia

### 8.3A Tax Integration for CCPCs (1 of 3)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	SBD income	General income*	M&P income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(5,400)	(5,400)	(5,400)
Net amount to the individual	4,600	4,600	4,600
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	-
(Part I tax - non-refundable)	(900)	(1,500)	(1,500)
(Part I tax - refundable)	-	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(150)	(1,400)	(1,400)
Dividend refund	-	-	-
Available for distribution	8,950	7,100	7,100
(Tax payable by individual)	(4,474)	(2,952)	(2,952)
Net amount to the individual	4,476	4,148	4,148
Tax savings (cost) using corporation	(124)	(452)	(452)
Tax deferral advantage (cost)	4,350	2,500	2,500
RDTOH ending balance	-	-	-

*\*For the general income calculations, eligible dividends are paid up to the GRIP and the rest is paid by other-than-eligible dividends.*

## 8. Nova Scotia

### **8.3B Tax Integration for CCPCs (2 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains
Earned by individual	10,000	10,000
(Tax payable by individual)	(5,400)	(2,700)
Net amount to the individual	4,600	7,300
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,400)	(700)
Dividend refund	2,942	1,471
Available for distribution	7,675	8,838
(Tax payable by individual)	(3,837)	(1,919)
Net amount to the individual	3,838	6,920
Tax savings (cost) using corporation	(762)	(380)
Tax deferral advantage (cost)	133	67
RDTOH ending balance	124	62

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

## 8. Nova Scotia

### **8.3C Tax Integration for CCPCs (3 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(4,158)	(4,999)	(5,400)
Net amount to the individual	5,842	5,001	4,600
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,400)
Dividend refund	3,833	3,833	1,877
Available for distribution	10,000	10,000	6,610
(Tax payable by individual)	(4,158)	(4,999)	(3,305)
Net amount to the individual	5,842	5,001	3,305
Tax savings (cost) using corporation	-	-	(1,295)
Tax deferral advantage (cost)	325	1,166	133
RDTOH ending balance	-	-	-

## 8. Nova Scotia

### **8.4A Investment advantage for CCPCs (1 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains*
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,400)	(700)
Dividend refund	-	-
Net amount	4,733	7,367
Available for distribution	7,676	8,838
(Personal taxes)	(3,837)	(1,919)
Net amount to the individual	3,839	6,919
Investment advantage to corp	894	448
RDTOH ending balance	124	62

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

## 8. Nova Scotia

### **8.4B Investment advantage for CCPCs (2 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,400)
Dividend refund	-	-	-
Net amount	6,167	6,167	4,733
Available for distribution	10,000	10,000	6,610
(Personal taxes)	(4,158)	(4,999)	(3,305)
Net amount to the individual	5,842	5,001	3,306
Investment advantage to corp	325	1,166	1,427
RDTOH ending balance	-	-	-

## 8. Nova Scotia

### **8.5 Intentionally Triggering Subsection 55(2)**

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(4,158)	(4,999)
Net amount to the individual	5,842	5,001
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(700)	(700)
Dividend refund	1,471	1,471
Available for distribution	8,838	8,838
(Tax payable by individual)	(1,919)	(1,919)
Net amount to the individual	6,920	6,920
Tax savings (cost) triggering 55(2)	1,078	1,919
Tax deferral advantage (cost)*	(2,633)	(2,633)
RDTOH ending balance	62	62

*\*Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco.  
Consider the General Anti-Avoidance Rule, updated January 1, 2024.*

## 9. Northwest Territories

### **9.1A Personal Tax by Type of Income**

This table determines the taxes payable on different income types.

Cash income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
20,000	-	-	-	603
30,000	-	-	-	2,593
40,000	-	-	603	4,583
50,000	-	554	1,598	6,573
60,000	-	1,807	2,593	8,847
70,000	-	3,126	3,588	11,757
80,000	-	4,445	4,583	14,667
90,000	1,092	5,950	5,578	17,577
100,000	2,608	7,892	6,573	20,487
120,000	5,638	13,109	8,847	26,974
140,000	9,057	18,438	11,757	34,614
160,000	12,996	24,067	14,667	42,254
180,000	16,936	30,579	17,577	50,036
200,000	21,525	37,092	20,487	58,657
250,000	33,932	54,448	28,884	80,330
300,000	47,386	72,859	38,434	103,540
350,000	61,551	91,271	48,033*	127,065
400,000	75,717	109,682	58,657*	150,590
450,000	89,883	128,093	69,494*	174,115
500,000	104,049	146,505	80,330*	197,640
750,000	174,878	238,562	138,828*	315,265
1,000,000	245,707	330,619	197,640*	432,890

\*Alternative Minimum Tax

*This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

## 9. Northwest Territories

### 9.1B Personal Tax on Qualified Capital Gains

This table determines the taxes payable, separating the AMT portion, on qualified capital gains assuming the maximum deduction.

Qualified capital gains	No other income	100k other income	100k other than eligible dividends	100k eligible dividends
250,000	-	20,616	8,065	2,835
500,000	-	20,715	8,119 + 8,275*	2,835 + 14,764*
750,000	11,443*	20,715 + 19,969*	8,119 + 30,569*	2,835 + 37,058*
1,000,000	33,737*	20,715 + 42,263*	8,119 + 52,863*	2,835 + 59,351*
1,250,000	56,031*	20,715 + 64,557*	8,119 + 75,156*	2,835 + 81,645*
1,500,000	24,586 + 100,227*	64,211 + 91,263*	53,384 + 100,014*	43,973 + 105,338*
1,750,000	74,974 + 125,338*	121,184 + 108,431*	110,957 + 116,310*	102,466 + 120,302*
2,000,000	132,947 + 141,056*	179,997 + 122,931*	169,770 + 130,810*	161,278 + 134,802*
2,250,000	191,759 + 155,556*	238,809 + 137,431*	228,582 + 145,310*	220,091 + 149,302*
2,500,000	250,572 + 170,056*	297,622 + 151,931*	287,395 + 159,810*	278,903 + 163,802*
2,750,000	309,384 + 184,556*	356,434 + 166,431*	346,207 + 174,310*	337,716 + 178,302*
3,000,000	368,197 + 199,056*	415,247 + 180,931*	405,020 + 188,810*	396,528 + 192,802*
3,250,000	427,009 + 213,556*	474,059 + 195,431*	463,832 + 203,310*	455,341 + 207,302*
3,500,000	485,822 + 228,056*	532,872 + 209,931*	522,645 + 217,810*	514,153 + 221,802*
3,750,000	544,634 + 242,556*	591,684 + 224,431*	581,457 + 232,310*	572,966 + 236,302*
4,000,000	603,447 + 257,056*	650,497 + 238,931*	640,270 + 246,810*	631,778 + 250,802*
4,250,000	662,259 + 271,556*	709,309 + 253,431*	699,082 + 261,310*	690,591 + 265,302*
4,500,000	721,072 + 286,056*	768,122 + 267,931*	757,895 + 275,810*	749,403 + 279,802*
4,750,000	779,884 + 300,556*	826,934 + 282,431*	816,707 + 290,310*	808,216 + 294,302*
5,000,000	838,697 + 315,056*	885,747 + 296,931*	875,520 + 304,810*	867,028 + 308,802*
5,250,000	897,509 + 329,556*	944,559 + 311,431*	934,332 + 319,310*	925,841 + 323,302*
5,500,000	956,322 + 344,056*	1,003,372 + 325,931*	993,145 + 333,810*	984,653 + 337,802*

\*Alternative Minimum Tax. Final legislation pending as of November 2025.

This table assumes that incomes identified are the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

## 9. Northwest Territories

### **9.2 Marginal Tax Rates by Brackets**

This table determines the marginal tax rate on the first and last dollars of income within tax brackets.

		Eligible dividends		Other than eligible dividends	
		First dollar	Last dollar	First dollar	Last dollar
16,452	18,198	(1.41%)		5.72%	
18,199	53,002	(9.14%)		5.60%	
53,003	58,522	(5.41%)		8.71%	
58,523	106,008	3.56%		16.18%	
106,009	117,044	8.53%		20.32%	
117,045	172,345	16.12%		26.65%	
172,346	181,439	18.67%		28.77%	
181,440	258,481	23.22%		32.56%	
258,482	and greater	28.33%		36.82%	

		Capital gains		Other income	
		First dollar	Last dollar	First dollar	Last dollar
16,452	18,198	7.00%		14.00%	
18,199	53,002	9.95%		19.90%	
53,003	58,522	11.30%		22.60%	
58,523	106,008	14.55%		29.10%	
106,009	117,044	16.35%		32.70%	
117,045	172,345	19.10%		38.20%	
172,346	181,439	20.03%		40.05%	
181,440	258,481	21.67%		43.34%	
258,482	and greater	23.53%		47.05%	

*This table assumes that all income up to the bracket calculation is other income and that marginal rates include federal and provincial/territorial taxes and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

## 9. Northwest Territories

### 9.3A Tax Integration for CCPCs (1 of 3)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	SBD income	General income*	M&P income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(4,705)	(4,705)	(4,705)
Net amount to the individual	5,295	5,295	5,295
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	-
(Part I tax - non-refundable)	(900)	(1,500)	(1,500)
(Part I tax - refundable)	-	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(200)	(1,150)	(1,150)
Dividend refund	-	-	-
Available for distribution	8,900	7,350	7,350
(Tax payable by individual)	(3,277)	(2,095)	(2,095)
Net amount to the individual	5,623	5,255	5,255
Tax savings (cost) using corporation	328	(40)	(40)
Tax deferral advantage (cost)	3,605	2,055	2,055
RDTOH ending balance	-	-	-

*\*For the general income calculations, eligible dividends are paid up to the GRIP and the rest is paid by other-than-eligible dividends.*

## 9. Northwest Territories

### **9.3B Tax Integration for CCPCs (2 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains
Earned by individual	10,000	10,000
(Tax payable by individual)	(4,705)	(2,353)
Net amount to the individual	5,295	7,648
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,150)	(575)
Dividend refund	3,067	1,533
Available for distribution	8,050	9,025
(Tax payable by individual)	(2,964)	(1,482)
Net amount to the individual	5,085	7,543
Tax savings (cost) using corporation	(210)	(104)
Tax deferral advantage (cost)	(312)	(156)
RDTOH ending balance	-	-

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

## 9. Northwest Territories

### **9.3C Tax Integration for CCPCs (3 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(2,833)	(3,682)	(4,705)
Net amount to the individual	7,167	6,318	5,295
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,150)
Dividend refund	3,833	3,833	1,877
Available for distribution	10,000	10,000	6,860
(Tax payable by individual)	(2,833)	(3,682)	(2,526)
Net amount to the individual	7,167	6,318	4,334
Tax savings (cost) using corporation	-	-	(961)
Tax deferral advantage (cost)	(1,000)	(151)	(312)
RDTOH ending balance	-	-	-

## 9. Northwest Territories

### **9.4A Investment advantage for CCPCs (1 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains*
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,150)	(575)
Dividend refund	-	-
Net amount	4,983	7,492
Available for distribution	8,050	9,025
(Personal taxes)	(2,964)	(1,482)
Net amount to the individual	5,086	7,543
Investment advantage to corp	(103)	(51)
RDTOH ending balance	-	-

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

## 9. Northwest Territories

### **9.4B Investment advantage for CCPCs (2 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,150)
Dividend refund	-	-	-
Net amount	6,167	6,167	4,983
Available for distribution	10,000	10,000	6,860
(Personal taxes)	(2,833)	(3,682)	(2,526)
Net amount to the individual	7,167	6,318	4,334
Investment advantage to corp	(1,000)	(151)	649
RDTOH ending balance	-	-	-

## 9. Northwest Territories

### **9.5 Intentionally Triggering Subsection 55(2)**

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(2,833)	(3,682)
Net amount to the individual	7,167	6,318
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(575)	(575)
Dividend refund	1,533	1,533
Available for distribution	9,025	9,025
(Tax payable by individual)	(1,482)	(1,482)
Net amount to the individual	7,543	7,543
Tax savings (cost) triggering 55(2)	376	1,226
Tax deferral advantage (cost)*	(2,508)	(2,508)
RDTOH ending balance	-	-

*\*Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco. Consider the General Anti-Avoidance Rule, updated January 1, 2024.*

## 10. Nunavut

### **10.1A Personal Tax by Type of Income**

This table determines the taxes payable on different income types.

Cash income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
20,000	-	-	-	510
30,000	-	-	-	2,310
40,000	-	-	510	4,110
50,000	-	618	1,410	5,910
60,000	-	2,375	2,310	7,932
70,000	-	4,199	3,210	10,682
80,000	-	6,023	4,110	13,432
90,000	1,092	7,847	5,010	16,182
100,000	2,731	9,739	5,910	18,932
120,000	6,725	14,999	7,932	24,763
140,000	11,400	20,372	10,682	31,763
160,000	16,994	25,893	13,432	38,763
180,000	22,587	32,599	16,182	45,763
200,000	28,829	39,304	18,932	53,838
250,000	45,368	57,143	26,513	74,236
300,000	61,908	76,038	35,263	96,171
350,000	78,447	94,932	44,013*	118,421
400,000	94,987	113,827	53,838*	140,671
450,000	111,526	132,721	64,037*	162,921
500,000	128,065	151,615	74,236*	185,171
750,000	210,763	246,088	129,546*	296,421
1,000,000	293,460	340,560	185,171*	407,671

\*Alternative Minimum Tax

*This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

# 10. Nunavut

## 10.1B Personal Tax on Qualified Capital Gains

This table determines the taxes payable, separating the AMT portion, on qualified capital gains assuming the maximum deduction.

Qualified capital gains	No other income	100k other income	100k other than eligible dividends	100k eligible dividends
250,000	-	19,061	9,912	2,959
500,000	-	19,159	9,966 + 8,275*	2,959 + 14,764*
750,000	11,443*	19,159 + 19,969*	9,966 + 30,569*	2,959 + 37,058*
1,000,000	33,737*	19,159 + 42,263*	9,966 + 52,863*	2,959 + 59,351*
1,250,000	56,031*	19,159 + 64,557*	9,966 + 75,156*	2,959 + 81,645*
1,500,000	22,615 + 100,227*	59,073 + 91,263*	51,762 + 100,014*	46,132 + 105,338*
1,750,000	69,198 + 125,338*	112,859 + 108,431*	106,147 + 116,310*	101,437 + 120,302*
2,000,000	123,984 + 141,056*	168,484 + 122,931*	161,772 + 130,810*	157,062 + 134,802*
2,250,000	179,609 + 155,556*	224,109 + 137,431*	217,397 + 145,310*	212,687 + 149,302*
2,500,000	235,234 + 170,056*	279,734 + 151,931*	273,022 + 159,810*	268,312 + 163,802*
2,750,000	290,859 + 184,556*	335,359 + 166,431*	328,647 + 174,310*	323,937 + 178,302*
3,000,000	346,484 + 199,056*	390,984 + 180,931*	384,272 + 188,810*	379,562 + 192,802*
3,250,000	402,109 + 213,556*	446,609 + 195,431*	439,897 + 203,310*	435,187 + 207,302*
3,500,000	457,734 + 228,056*	502,234 + 209,931*	495,522 + 217,810*	490,812 + 221,802*
3,750,000	513,359 + 242,556*	557,859 + 224,431*	551,147 + 232,310*	546,437 + 236,302*
4,000,000	568,984 + 257,056*	613,484 + 238,931*	606,772 + 246,810*	602,062 + 250,802*
4,250,000	624,609 + 271,556*	669,109 + 253,431*	662,397 + 261,310*	657,687 + 265,302*
4,500,000	680,234 + 286,056*	724,734 + 267,931*	718,022 + 275,810*	713,312 + 279,802*
4,750,000	735,859 + 300,556*	780,359 + 282,431*	773,647 + 290,310*	768,937 + 294,302*
5,000,000	791,484 + 315,056*	835,984 + 296,931*	829,272 + 304,810*	824,562 + 308,802*
5,250,000	847,109 + 329,556*	891,609 + 311,431*	884,897 + 319,310*	880,187 + 323,302*
5,500,000	902,734 + 344,056*	947,234 + 325,931*	940,522 + 333,810*	935,812 + 337,802*

\*Alternative Minimum Tax. Final legislation pending as of November 2025.

This table assumes that incomes identified are the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

# 10. Nunavut

## **10.2 Marginal Tax Rates by Brackets**

This table determines the marginal tax rate on the first and last dollars of income within tax brackets.

		Eligible dividends		Other than eligible dividends	
		First dollar	Last dollar	First dollar	Last dollar
16,452	19,658	(1.41%)		5.72%	
19,659	55,800	(3.49%)		7.31%	
55,801	58,522	0.65%		10.76%	
58,523	111,600	9.62%		18.24%	
111,601	117,044	12.38%		20.54%	
117,045	181,438	19.97%		26.86%	
181,439	258,481	27.97%		33.53%	
258,482	and greater	33.08%		37.79%	

		Capital gains		Other income	
		First dollar	Last dollar	First dollar	Last dollar
16,452	19,658	7.00%		14.00%	
19,659	55,800	9.00%		18.00%	
55,801	58,522	10.50%		21.00%	
58,523	111,600	13.75%		27.50%	
111,601	117,044	14.75%		29.50%	
117,045	181,438	17.50%		35.00%	
181,439	258,481	20.40%		40.79%	
258,482	and greater	22.25%		44.50%	

*This table assumes that all income up to the bracket calculation is other income and that marginal rates include federal and provincial/territorial taxes and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

# 10. Nunavut

## 10.3A Tax Integration for CCPCs (1 of 3)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	SBD income	General income*	M&P income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(4,450)	(4,450)	(4,450)
Net amount to the individual	5,550	5,550	5,550
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	-
(Part I tax - non-refundable)	(900)	(1,500)	(1,500)
(Part I tax - refundable)	-	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(300)	(1,200)	(1,200)
Dividend refund	-	-	-
Available for distribution	8,800	7,300	7,300
(Tax payable by individual)	(3,325)	(2,419)	(2,419)
Net amount to the individual	5,475	4,881	4,881
Tax savings (cost) using corporation	(75)	(669)	(669)
Tax deferral advantage (cost)	3,250	1,750	1,750
RDTOH ending balance	-	-	-

*\*For the general income calculations, eligible dividends are paid up to the GRIP and the rest is paid by other-than-eligible dividends.*

# 10. Nunavut

## 10.3B Tax Integration for CCPCs (2 of 3)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains
Earned by individual	10,000	10,000
(Tax payable by individual)	(4,450)	(2,225)
Net amount to the individual	5,550	7,775
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,200)	(600)
Dividend refund	3,067	1,533
Available for distribution	8,000	9,000
(Tax payable by individual)	(3,023)	(1,512)
Net amount to the individual	4,977	7,489
Tax savings (cost) using corporation	(573)	(286)
Tax deferral advantage (cost)	(617)	(308)
RDTOH ending balance	-	-

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

# 10. Nunavut

## **10.3C Tax Integration for CCPCs (3 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(3,308)	(3,779)	(4,450)
Net amount to the individual	6,692	6,221	5,550
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,200)
Dividend refund	3,833	3,833	1,877
Available for distribution	10,000	10,000	6,810
(Tax payable by individual)	(3,308)	(3,779)	(2,574)
Net amount to the individual	6,692	6,221	4,236
Tax savings (cost) using corporation	-	-	(1,314)
Tax deferral advantage (cost)	(525)	(54)	(617)
RDTOH ending balance	-	-	-

## 10. Nunavut

### **10.4A Investment advantage for CCPCs (1 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains*
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,200)	(600)
Dividend refund	-	-
Net amount	4,933	7,467
Available for distribution	8,000	9,000
(Personal taxes)	(3,023)	(1,512)
Net amount to the individual	4,977	7,488
Investment advantage to corp	(44)	(21)
RDTOH ending balance	-	-

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

# 10. Nunavut

## **10.4B Investment advantage for CCPCs (2 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,200)
Dividend refund	-	-	-
Net amount	6,167	6,167	4,933
Available for distribution	10,000	10,000	6,810
(Personal taxes)	(3,308)	(3,779)	(2,574)
Net amount to the individual	6,692	6,221	4,237
Investment advantage to corp	(525)	(54)	696
RDTOH ending balance	-	-	-

# 10. Nunavut

## **10.5 Intentionally Triggering Subsection 55(2)**

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(3,308)	(3,779)
Net amount to the individual	6,692	6,221
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(600)	(600)
Dividend refund	1,533	1,533
Available for distribution	9,000	9,000
(Tax payable by individual)	(1,512)	(1,512)
Net amount to the individual	7,489	7,489
Tax savings (cost) triggering 55(2)	797	1,268
Tax deferral advantage (cost)*	(2,533)	(2,533)
RDTOH ending balance	-	-

*\*Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco.  
Consider the General Anti-Avoidance Rule, updated January 1, 2024.*

# 11. Ontario

## **11.1A Personal Tax by Type of Income**

This table determines the taxes payable on different income types.

Cash income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
20,000	300	180	-	606
30,000	450	300	-	3,056
40,000	600	450	606	5,111
50,000	600	1,833	2,103	7,166
60,000	750	3,794	3,056	9,417
70,000	750	5,972	4,008	12,382
80,000	750	7,999	5,111	15,497
90,000	1,842	10,184	6,063	18,462
100,000	3,358	12,726	7,166	21,520
120,000	7,208	19,834	9,417	28,603
140,000	13,102	27,226	12,382	37,285
160,000	19,680	34,890	15,497	46,122
180,000	26,526	43,377	18,462	55,116
200,000	34,021	51,870	21,520	64,722
250,000	53,693	74,684	30,773	89,472
300,000	73,364	98,554	41,626	115,923
350,000	93,036	122,424	52,868*	142,687
400,000	112,708	146,295	64,722*	169,452
450,000	132,380	170,165	77,016*	196,217
500,000	152,051	194,035	89,472*	222,982
750,000	250,410	313,385	156,070*	356,806
1,000,000	348,769	432,736	222,982*	490,630

\*Alternative Minimum Tax

*This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

*The Ontario Health Premium is included.*

# 11. Ontario

## 11.1B Personal Tax on Qualified Capital Gains

This table determines the taxes payable, separating the AMT portion, on qualified capital gains assuming the maximum deduction.

Qualified capital gains	No other income	100k other income	100k other than eligible dividends	100k eligible dividends
250,000	750	21,798	13,049	3,735
500,000	900	21,897	13,103 + 7,900*	3,735 + 14,094*
750,000	900 + 9,836*	21,897 + 18,645*	13,103 + 29,182*	3,735 + 35,377*
1,000,000	900 + 28,998*	21,897 + 39,928*	13,103 + 50,465*	3,735 + 56,659*
1,250,000	900 + 49,645*	21,897 + 61,210*	13,103 + 71,747*	3,735 + 77,942*
1,500,000	25,974 + 95,681*	71,041 + 87,123*	64,534 + 95,477*	55,218 + 100,560*
1,750,000	83,306 + 119,653*	135,996 + 103,512*	130,207 + 111,035*	121,810 + 114,845*
2,000,000	149,379 + 134,658*	202,908 + 117,355*	197,119 + 124,877*	188,722 + 128,687*
2,250,000	216,291 + 148,500*	269,820 + 131,197*	264,031 + 138,719*	255,634 + 142,530*
2,500,000	283,203 + 162,342*	336,732 + 145,039*	330,943 + 152,561*	322,546 + 156,372*
2,750,000	350,115 + 176,184*	403,644 + 158,882*	397,855 + 166,404*	389,458 + 170,214*
3,000,000	417,027 + 190,027*	470,556 + 172,724*	464,767 + 180,246*	456,370 + 184,057*
3,250,000	483,939 + 203,869*	537,468 + 186,566*	531,679 + 194,088*	523,282 + 197,899*
3,500,000	550,851 + 217,711*	604,380 + 200,408*	598,591 + 207,930*	590,194 + 211,741*
3,750,000	617,763 + 231,553*	671,292 + 214,251*	665,503 + 221,773*	657,106 + 225,583*
4,000,000	684,675 + 245,396*	738,204 + 228,093*	732,415 + 235,615*	724,018 + 239,426*
4,250,000	751,587 + 259,238*	805,116 + 241,935*	799,327 + 249,457*	790,930 + 253,268*
4,500,000	818,499 + 273,080*	872,028 + 255,777*	866,239 + 263,300*	857,842 + 267,110*
4,750,000	885,411 + 286,923*	938,940 + 269,620*	933,151 + 277,142*	924,754 + 280,953*
5,000,000	952,323 + 300,765*	1,005,852 + 283,462*	1,000,063 + 290,984*	991,666 + 294,795*
5,250,000	1,019,235 + 314,607*	1,072,764 + 297,304*	1,066,975 + 304,826*	1,058,578 + 308,637*
5,500,000	1,086,147 + 328,449*	1,139,676 + 311,147*	1,133,887 + 318,669*	1,125,490 + 322,479*

\*Alternative Minimum Tax. Final legislation pending as of November 2025.

This table assumes that incomes identified are the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

The Ontario Health Premium is included.

# 11. Ontario

## 11.2 Marginal Tax Rates by Brackets

This table determines the marginal tax rate on the first and last dollars of income within tax brackets.

		Eligible dividends		Other than eligible dividends	
		First dollar	Last dollar	First dollar	Last dollar
12,989	16,451	-		-	
16,452	18,920	(1.41%)		5.72%	
18,921	24,853	(15.07%)		10.46%	
24,854	53,890	(8.24%)		8.09%	
53,891	58,522	(2.58%)		12.80%	
58,523	94,911	6.39%		20.28%	
94,912	107,784	8.92%		22.38%	
107,785	111,805	12.24%		25.16%	
111,806	117,044	17.79%		29.78%	
117,045	149,999	25.38%		36.10%	
150,000	181,439	27.53%		37.90%	
181,440	219,999	32.08%		41.69%	
220,000	258,481	34.23%		43.48%	
258,482	and greater	39.34%		47.74%	

		Capital gains		Other income	
		First dollar	Last dollar	First dollar	Last dollar
12,989	16,451	-		-	
16,452	18,920	7.00%		14.00%	
18,921	24,853	12.05%		24.10%	
24,854	53,890	9.53%		19.05%	
53,891	58,522	11.58%		23.15%	
58,523	94,911	14.83%		29.65%	
94,912	107,784	15.74%		31.48%	
107,785	111,805	16.95%		33.89%	
111,806	117,044	18.95%		37.91%	
117,045	149,999	21.70%		43.41%	
150,000	181,439	22.48%		44.97%	
181,440	219,999	24.13%		48.26%	
220,000	258,481	24.91%		49.82%	
258,482	and greater	26.76%		53.53%	

*This table assumes that all income up to the bracket calculation is other income and that marginal rates include federal and provincial/territorial taxes and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

# 11. Ontario

## 11.3A Tax Integration for CCPCs (1 of 3)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	SBD income	General income*	M&P income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(5,353)	(5,353)	(5,353)
Net amount to the individual	4,647	4,647	4,647
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	-
(Part I tax - non-refundable)	(900)	(1,500)	(1,500)
(Part I tax - refundable)	-	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(320)	(1,150)	(1,000)
Dividend refund	-	-	-
Available for distribution	8,780	7,350	7,500
(Tax payable by individual)	(4,192)	(2,904)	(2,976)
Net amount to the individual	4,588	4,446	4,524
Tax savings (cost) using corporation	(59)	(201)	(123)
Tax deferral advantage (cost)	4,133	2,703	2,853
RDTOH ending balance	-	-	-

*\*For the general income calculations, eligible dividends are paid up to the GRIP and the rest is paid by other-than-eligible dividends.*

# 11. Ontario

## 11.3B Tax Integration for CCPCs (2 of 3)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains
Earned by individual	10,000	10,000
(Tax payable by individual)	(5,353)	(2,676)
Net amount to the individual	4,647	7,324
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,150)	(575)
Dividend refund	3,067	1,533
Available for distribution	8,050	9,025
(Tax payable by individual)	(3,843)	(1,922)
Net amount to the individual	4,207	7,104
Tax savings (cost) using corporation	(440)	(220)
Tax deferral advantage (cost)	336	168
RDTOH ending balance	-	-

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

# 11. Ontario

## **11.3C Tax Integration for CCPCs (3 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(3,934)	(4,774)	(5,353)
Net amount to the individual	6,066	5,226	4,647
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,150)
Dividend refund	3,833	3,833	1,877
Available for distribution	10,000	10,000	6,860
(Tax payable by individual)	(3,934)	(4,774)	(3,275)
Net amount to the individual	6,066	5,226	3,585
Tax savings (cost) using corporation	-	-	(1,062)
Tax deferral advantage (cost)	101	941	336
RDTOH ending balance	-	-	-

# 11. Ontario

## **11.4A Investment advantage for CCPCs (1 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains*
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,150)	(575)
Dividend refund	-	-
Net amount	4,983	7,492
Available for distribution	8,050	9,025
(Personal taxes)	(3,843)	(1,922)
Net amount to the individual	4,207	7,103
Investment advantage to corp	776	389
RDTOH ending balance	-	-

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

# 11. Ontario

## **11.4B Investment advantage for CCPCs (2 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,150)
Dividend refund	-	-	-
Net amount	6,167	6,167	4,983
Available for distribution	10,000	10,000	6,860
(Personal taxes)	(3,934)	(4,774)	(3,275)
Net amount to the individual	6,066	5,226	3,585
Investment advantage to corp	101	941	1,398
RDTOH ending balance	-	-	-

# 11. Ontario

## **11.5 Intentionally Triggering Subsection 55(2)**

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(3,934)	(4,774)
Net amount to the individual	6,066	5,226
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(575)	(575)
Dividend refund	1,533	1,533
Available for distribution	9,025	9,025
(Tax payable by individual)	(1,922)	(1,922)
Net amount to the individual	7,104	7,104
Tax savings (cost) triggering 55(2)	1,038	1,878
Tax deferral advantage (cost)*	(2,508)	(2,508)
RDTOH ending balance	-	-

*\*Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco.  
Consider the General Anti-Avoidance Rule, updated January 1, 2024.*

## 12. Prince Edward Island

### **12.1A Personal Tax by Type of Income**

This table determines the taxes payable on different income types.

Cash income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
20,000	-	111	-	622
30,000	-	1,427	-	3,322
40,000	-	2,826	622	5,913
50,000	-	4,780	1,897	8,660
60,000	219	7,532	3,322	11,502
70,000	1,060	10,610	4,539	15,030
80,000	1,938	13,689	5,913	18,740
90,000	4,013	16,767	7,286	22,450
100,000	6,511	19,929	8,660	26,160
120,000	11,825	27,473	11,502	33,877
140,000	17,590	35,385	15,030	42,601
160,000	23,876	43,443	18,740	51,566
180,000	30,162	52,175	22,450	60,566
200,000	37,096	60,907	26,160	70,178
250,000	55,368	83,812	36,058	94,326
300,000	73,639	107,772	47,066	120,011
350,000	91,910	131,732	58,316*	146,011
400,000	110,182	155,693	70,178*	172,011
450,000	128,453	179,653	82,252*	198,011
500,000	146,724	203,613	94,326*	224,011
750,000	238,081	323,414	159,011*	354,011
1,000,000	329,438	443,215	224,011*	484,011

\*Alternative Minimum Tax

*This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

## 12. Prince Edward Island

### **12.1B Personal Tax on Qualified Capital Gains**

This table determines the taxes payable, separating the AMT portion, on qualified capital gains assuming the maximum deduction.

Qualified capital gains	No other income	100k other income	100k other than eligible dividends	100k eligible dividends
250,000	-	26,289	20,102	6,738
500,000	-	26,388	20,156 + 8,988*	6,738 + 16,037*
750,000	12,430*	26,388 + 21,691*	20,156 + 33,204*	6,738 + 40,252*
1,000,000	36,645*	26,388 + 45,907*	20,156 + 57,420*	6,738 + 64,468*
1,250,000	60,861*	26,388 + 70,122*	20,156 + 81,635*	6,738 + 88,684*
1,500,000	31,083 + 108,867*	76,351 + 99,131*	71,671 + 108,635*	59,373 + 114,419*
1,750,000	88,351 + 136,143*	139,511 + 117,778*	135,431 + 126,337*	124,054 + 130,673*
2,000,000	152,511 + 153,216*	204,511 + 133,528*	200,431 + 142,087*	189,054 + 146,423*
2,250,000	217,511 + 168,966*	269,511 + 149,278*	265,431 + 157,837*	254,054 + 162,173*
2,500,000	282,511 + 184,716*	334,511 + 165,028*	330,431 + 173,587*	319,054 + 177,923*
2,750,000	347,511 + 200,466*	399,511 + 180,778*	395,431 + 189,337*	384,054 + 193,673*
3,000,000	412,511 + 216,216*	464,511 + 196,528*	460,431 + 205,087*	449,054 + 209,423*
3,250,000	477,511 + 231,966*	529,511 + 212,278*	525,431 + 220,837*	514,054 + 225,173*
3,500,000	542,511 + 247,716*	594,511 + 228,028*	590,431 + 236,587*	579,054 + 240,923*
3,750,000	607,511 + 263,466*	659,511 + 243,778*	655,431 + 252,337*	644,054 + 256,673*
4,000,000	672,511 + 279,216*	724,511 + 259,528*	720,431 + 268,087*	709,054 + 272,423*
4,250,000	737,511 + 294,966*	789,511 + 275,278*	785,431 + 283,837*	774,054 + 288,173*
4,500,000	802,511 + 310,716*	854,511 + 291,028*	850,431 + 299,587*	839,054 + 303,923*
4,750,000	867,511 + 326,466*	919,511 + 306,778*	915,431 + 315,337*	904,054 + 319,673*
5,000,000	932,511 + 342,216*	984,511 + 322,528*	980,431 + 331,087*	969,054 + 335,423*
5,250,000	997,511 + 357,966*	1,049,511 + 338,278*	1,045,431 + 346,837*	1,034,054 + 351,173*
5,500,000	1,062,511 + 373,716*	1,114,511 + 354,028*	1,110,431 + 362,587*	1,099,054 + 366,923*

*\*Alternative Minimum Tax. Final legislation pending as of November 2025.*

*This table assumes that incomes identified are the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

## 12. Prince Edward Island

### **12.2 Marginal Tax Rates by Brackets**

This table determines the marginal tax rate on the first and last dollars of income within tax brackets.

		Eligible dividends		Other than eligible dividends	
		First dollar	Last dollar	First dollar	Last dollar
15,000	16,451	-		-	
16,452	18,683	(1.41%)		5.72%	
18,684	22,999	(2.79%)		15.15%	
23,000	29,999	4.11%		20.90%	
30,000	33,927	(2.79%)		15.15%	
33,928	58,522	2.69%		19.71%	
58,523	65,819	11.66%		27.19%	
65,820	106,889	15.98%		30.79%	
106,890	117,044	17.39%		31.96%	
117,045	142,519	24.98%		38.28%	
142,520	181,439	26.88%		39.87%	
181,440	258,481	31.43%		43.66%	
258,482	and greater	36.54%		47.92%	

		Capital gains		Other income	
		First dollar	Last dollar	First dollar	Last dollar
15,000	16,451	-		-	
16,452	18,683	7.00%		14.00%	
18,684	22,999	11.75%		23.50%	
23,000	29,999	14.25%		28.50%	
30,000	33,927	11.75%		23.50%	
33,928	58,522	13.74%		27.47%	
58,523	65,819	16.99%		33.97%	
65,820	106,889	18.55%		37.10%	
106,890	117,044	19.06%		38.12%	
117,045	142,519	21.81%		43.62%	
142,520	181,439	22.50%		45.00%	
181,440	258,481	24.15%		48.29%	
258,482	and greater	26.00%		52.00%	

*This table assumes that all income up to the bracket calculation is other income and that marginal rates include federal and provincial/territorial taxes and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

## 12. Prince Edward Island

### **12.3A Tax Integration for CCPCs (1 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	SBD income	General income*	M&P income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(5,200)	(5,200)	(5,200)
Net amount to the individual	4,800	4,800	4,800
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	-
(Part I tax - non-refundable)	(900)	(1,500)	(1,500)
(Part I tax - refundable)	-	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(100)	(1,500)	(1,500)
Dividend refund	-	-	-
Available for distribution	9,000	7,000	7,000
(Tax payable by individual)	(4,313)	(2,558)	(2,558)
Net amount to the individual	4,687	4,442	4,442
Tax savings (cost) using corporation	(113)	(358)	(358)
Tax deferral advantage (cost)	4,200	2,200	2,200
RDTOH ending balance	-	-	-

*\*For the general income calculations, eligible dividends are paid up to the GRIP and the rest is paid by other-than-eligible dividends.*

## 12. Prince Edward Island

### **12.3B Tax Integration for CCPCs (2 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains
Earned by individual	10,000	10,000
(Tax payable by individual)	(5,200)	(2,600)
Net amount to the individual	4,800	7,400
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,500)	(750)
Dividend refund	2,880	1,440
Available for distribution	7,513	8,757
(Tax payable by individual)	(3,601)	(1,800)
Net amount to the individual	3,913	6,957
Tax savings (cost) using corporation	(887)	(443)
Tax deferral advantage (cost)	(167)	(83)
RDTOH ending balance	186	93

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

## 12. Prince Edward Island

### **12.3C Tax Integration for CCPCs (3 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(3,654)	(4,792)	(5,200)
Net amount to the individual	6,346	5,208	4,800
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,500)
Dividend refund	3,833	3,833	1,877
Available for distribution	10,000	10,000	6,510
(Tax payable by individual)	(3,654)	(4,792)	(3,120)
Net amount to the individual	6,346	5,208	3,390
Tax savings (cost) using corporation	-	-	(1,410)
Tax deferral advantage (cost)	(179)	959	(167)
RDTOH ending balance	-	-	-

## 12. Prince Edward Island

### **12.4A Investment advantage for CCPCs (1 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains*
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,500)	(750)
Dividend refund	-	-
Net amount	4,633	7,317
Available for distribution	7,514	8,757
(Personal taxes)	(3,601)	(1,800)
Net amount to the individual	3,913	6,957
Investment advantage to corp	720	360
RDTOH ending balance	186	93

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

## 12. Prince Edward Island

### **12.4B Investment advantage for CCPCs (2 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,500)
Dividend refund	-	-	-
Net amount	6,167	6,167	4,633
Available for distribution	10,000	10,000	6,510
(Personal taxes)	(3,654)	(4,792)	(3,120)
Net amount to the individual	6,346	5,208	3,391
Investment advantage to corp	(179)	959	1,242
RDTOH ending balance	-	-	-

## 12. Prince Edward Island

### **12.5 Intentionally Triggering Subsection 55(2)**

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(3,654)	(4,792)
Net amount to the individual	6,346	5,208
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(750)	(750)
Dividend refund	1,440	1,440
Available for distribution	8,757	8,757
(Tax payable by individual)	(1,800)	(1,800)
Net amount to the individual	6,957	6,957
Tax savings (cost) triggering 55(2)	611	1,749
Tax deferral advantage (cost)*	(2,683)	(2,683)
RDTOH ending balance	93	93

*\*Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco.  
Consider the General Anti-Avoidance Rule, updated January 1, 2024.*

# 13. Quebec

## 13.1A Personal Tax by Type of Income

This table determines the taxes payable on different income types.

Cash income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
20,000	15	15	-	576
30,000	115	1,112	-	3,245
40,000	150	2,364	576	5,850
50,000	150	4,201	1,911	8,419
60,000	824	7,039	3,245	11,351
70,000	1,888	9,988	4,565	15,019
80,000	3,082	12,981	5,850	18,731
90,000	5,791	15,974	7,134	22,442
100,000	8,954	19,284	8,419	26,154
120,000	15,562	27,482	11,351	34,279
140,000	22,495	36,077	15,019	43,757
160,000	29,756	44,637	18,731	53,342
180,000	36,923	53,664	22,442	62,834
200,000	44,633	62,692	26,154	72,837
250,000	64,687	86,159	36,615	97,943
300,000	84,740	110,507	48,596	124,333
350,000	104,794	134,856	60,387*	150,985
400,000	124,848	159,204	72,241*	177,638
450,000	144,902	183,552	84,305*	204,290
500,000	164,956	207,901	96,369*	230,943
750,000	265,225	329,642	161,033*	364,205
1,000,000	365,494	451,384	226,015*	497,468

\*Alternative Minimum Tax

*This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

*Contributions to the Health Services Fund are included.*

## 13. Quebec

### **13.1B Personal Tax on Qualified Capital Gains**

This table determines the taxes payable, separating the AMT portion, on qualified capital gains assuming the maximum deduction.

Qualified capital gains	No other income	100k other income	100k other than eligible dividends	100k eligible dividends
250,000	756	26,755	19,921	9,637
500,000	1,000	26,837	19,025 + 5,707*	7,957 + 15,186*
750,000	(302) + 14,416*	24,565 + 25,667*	16,488 + 33,743*	5,421 + 44,811*
1,000,000	(2,839) + 44,041*	22,028 + 55,292*	13,952 + 63,368*	2,884 + 74,436*
1,250,000	(5,376) + 73,666*	19,491 + 84,917*	11,415 + 92,993*	347 + 104,061*
1,500,000	20,138 + 132,125*	68,842 + 119,539*	62,737 + 125,644*	52,773 + 135,608*
1,750,000	77,455 + 165,102*	131,983 + 146,691*	126,478 + 152,196*	117,435 + 161,240*
2,000,000	141,597 + 191,254*	196,965 + 172,004*	191,460 + 177,509*	182,416 + 186,552*
2,250,000	206,578 + 216,566*	261,946 + 197,316*	256,441 + 202,821*	247,398 + 211,865*
2,500,000	271,560 + 241,879*	326,927 + 222,629*	321,422 + 228,134*	312,379 + 237,177*
2,750,000	336,541 + 267,191*	391,908 + 247,941*	386,403 + 253,446*	377,360 + 262,490*
3,000,000	401,522 + 292,504*	456,890 + 273,254*	451,385 + 278,759*	442,341 + 287,802*
3,250,000	466,503 + 317,816*	521,871 + 298,566*	516,366 + 304,071*	507,323 + 313,115*
3,500,000	531,485 + 343,129*	586,852 + 323,879*	581,347 + 329,384*	572,304 + 338,427*
3,750,000	596,466 + 368,441*	651,833 + 349,191*	646,328 + 354,696*	637,285 + 363,740*
4,000,000	661,447 + 393,754*	716,815 + 374,504*	711,310 + 380,009*	702,266 + 389,052*
4,250,000	726,428 + 419,066*	781,796 + 399,816*	776,291 + 405,321*	767,248 + 414,365*
4,500,000	791,410 + 444,379*	846,777 + 425,129*	841,272 + 430,634*	832,229 + 439,677*
4,750,000	856,391 + 469,691*	911,758 + 450,441*	906,253 + 455,946*	897,210 + 464,990*
5,000,000	921,372 + 495,004*	976,740 + 475,754*	971,235 + 481,259*	962,191 + 490,302*
5,250,000	986,353 + 520,316*	1,041,721 + 501,066*	1,036,216 + 506,571*	1,027,173 + 515,615*
5,500,000	1,051,335 + 545,629*	1,106,702 + 526,379*	1,101,197 + 531,884*	1,092,154 + 540,927*

*\*Alternative Minimum Tax. Final legislation pending as of November 2025.*

*This table assumes that incomes identified are the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

*Contributions to the Health Services Fund are included.*

# 13. Quebec

## 13.2 Marginal Tax Rates by Brackets

This table determines the marginal tax rate on the first and last dollars of income within tax brackets.

		Eligible dividends		Other than eligible dividends	
		First dollar	Last dollar	First dollar	Last dollar
16,452	18,506	(1.18%)		4.77%	
18,507	18,951	(0.18%)		5.77%	
18,952	33,506	3.00%		17.94%	
33,507	54,346	2.00%		16.94%	
54,347	58,522	8.90%		22.69%	
58,523	64,353	16.39%		28.93%	
64,354	108,677	17.39%		29.93%	
108,678	117,044	24.29%		35.68%	
117,045	132,246	30.63%		40.96%	
132,247	149,353	33.04%		42.97%	
149,354	181,439	32.04%		41.97%	
181,440	258,481	35.84%		45.14%	
258,482	and greater	40.11%		48.70%	

		Capital gains		Other income	
		First dollar	Last dollar	First dollar	Last dollar
16,452	18,506	5.85%		11.69%	
18,507	18,951	6.35%		12.69%	
18,952	33,506	13.35%		26.69%	
33,507	54,346	12.85%		25.69%	
54,347	58,522	15.35%		30.69%	
58,523	64,353	18.06%		36.12%	
64,354	108,677	18.56%		37.12%	
108,678	117,044	21.06%		42.12%	
117,045	132,246	23.36%		46.71%	
132,247	149,353	24.23%		48.46%	
149,354	181,439	23.73%		47.46%	
181,440	258,481	25.11%		50.21%	
258,482	and greater	26.65%		53.31%	

*This table assumes that all income up to the bracket calculation is other income and that marginal rates include federal and provincial/territorial taxes and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

# 13. Quebec

## 13.3A Tax Integration for CCPCs (1 of 3)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	SBD income	General income*	M&P income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(5,331)	(5,331)	(5,331)
Net amount to the individual	4,670	4,670	4,670
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	-
(Part I tax - non-refundable)	(900)	(1,500)	(1,500)
(Part I tax - refundable)	-	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(320)	(1,150)	(1,150)
Dividend refund	-	-	-
Available for distribution	8,780	7,350	7,350
(Tax payable by individual)	(4,276)	(2,961)	(2,961)
Net amount to the individual	4,504	4,389	4,389
Tax savings (cost) using corporation	(165)	(280)	(280)
Tax deferral advantage (cost)	4,110	2,680	2,680
RDTOH ending balance	-	-	-

*\*For the general income calculations, eligible dividends are paid up to the GRIP and the rest is paid by other-than-eligible dividends.*

# 13. Quebec

## 13.3B Tax Integration for CCPCs (2 of 3)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains
Earned by individual	10,000	10,000
(Tax payable by individual)	(5,331)	(2,665)
Net amount to the individual	4,670	7,335
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,150)	(575)
Dividend refund	3,067	1,533
Available for distribution	8,050	9,025
(Tax payable by individual)	(3,920)	(1,960)
Net amount to the individual	4,130	7,065
Tax savings (cost) using corporation	(540)	(269)
Tax deferral advantage (cost)	314	157
RDTOH ending balance	-	-

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

# 13. Quebec

## 13.3C Tax Integration for CCPCs (3 of 3)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(4,011)	(4,870)	(5,331)
Net amount to the individual	5,989	5,130	4,670
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,150)
Dividend refund	3,833	3,833	1,877
Available for distribution	10,000	10,000	6,860
(Tax payable by individual)	(4,011)	(4,870)	(3,341)
Net amount to the individual	5,990	5,131	3,519
Tax savings (cost) using corporation	-	-	(1,150)
Tax deferral advantage (cost)	177	1,036	314
RDTOH ending balance	-	-	-

# 13. Quebec

## 13.4A Investment advantage for CCPCs (1 of 2)

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains*
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,150)	(575)
Dividend refund	-	-
Net amount	4,983	7,492
Available for distribution	8,050	9,025
(Personal taxes)	(3,920)	(1,960)
Net amount to the individual	4,130	7,065
Investment advantage to corp	853	427
RDTOH ending balance	-	-

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

## 13. Quebec

### **13.4B Investment advantage for CCPCs (2 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,150)
Dividend refund	-	-	-
Net amount	6,167	6,167	4,983
Available for distribution	10,000	10,000	6,860
(Personal taxes)	(4,011)	(4,870)	(3,341)
Net amount to the individual	5,989	5,130	3,520
Investment advantage to corp	178	1,037	1,463
RDTOH ending balance	-	-	-

# 13. Quebec

## **13.5 Intentionally Triggering Subsection 55(2)**

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(4,011)	(4,870)
Net amount to the individual	5,989	5,130
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(575)	(575)
Dividend refund	1,533	1,533
Available for distribution	9,025	9,025
(Tax payable by individual)	(1,960)	(1,960)
Net amount to the individual	7,065	7,065
Tax savings (cost) triggering 55(2)	1,076	1,935
Tax deferral advantage (cost)*	(2,508)	(2,508)
RDTOH ending balance	-	-

*\*Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco.  
Consider the General Anti-Avoidance Rule, updated January 1, 2024.*

## 14. Saskatchewan

### **14.1A Personal Tax by Type of Income**

This table determines the taxes payable on different income types.

Cash income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
20,000	-	-	-	498
30,000	-	654	-	2,948
40,000	-	1,572	498	5,398
50,000	-	3,104	1,723	7,848
60,000	-	5,504	2,948	10,503
70,000	-	7,971	4,173	13,803
80,000	-	10,438	5,398	17,103
90,000	1,092	12,905	6,623	20,403
100,000	2,608	15,371	7,848	23,703
120,000	5,638	21,458	10,503	30,465
140,000	9,513	27,760	13,803	38,165
160,000	14,419	34,504	17,103	45,949
180,000	19,325	41,920	20,403	54,049
200,000	24,879	49,337	23,703	62,761
250,000	39,701	68,953	32,390	84,659
300,000	54,522	89,625	42,015	108,094
350,000	69,343	110,296	52,024*	131,844
400,000	84,165	130,968	62,761*	155,594
450,000	98,986	151,640	73,710*	179,344
500,000	113,807	172,312	84,659*	203,094
750,000	187,914	275,671	143,719*	321,844
1,000,000	262,021	379,029	203,094*	440,594

\*Alternative Minimum Tax

*This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

# 14. Saskatchewan

## 14.1B Personal Tax on Qualified Capital Gains

This table determines the taxes payable, separating the AMT portion, on qualified capital gains assuming the maximum deduction.

Qualified capital gains	No other income	100k other income	100k other than eligible dividends	100k eligible dividends
250,000	-	23,831	15,544	2,835
500,000	-	23,930	15,599 + 8,560*	2,835 + 15,273*
750,000	11,838*	23,930 + 20,658*	15,599 + 31,623*	2,835 + 38,336*
1,000,000	34,900*	23,930 + 43,721*	15,599 + 54,685*	2,835 + 61,398*
1,250,000	57,963*	23,930 + 66,783*	15,599 + 77,748*	2,835 + 84,461*
1,500,000	26,896 + 103,683*	64,987 + 94,410*	57,931 + 103,462*	44,850 + 108,971*
1,750,000	73,953 + 129,660*	117,523 + 112,170*	111,066 + 120,321*	98,905 + 124,450*
2,000,000	127,488 + 145,920*	171,898 + 127,170*	165,441 + 135,321*	153,280 + 139,450*
2,250,000	181,863 + 160,920*	226,273 + 142,170*	219,816 + 150,321*	207,655 + 154,450*
2,500,000	236,238 + 175,920*	280,648 + 157,170*	274,191 + 165,321*	262,030 + 169,450*
2,750,000	290,613 + 190,920*	335,023 + 172,170*	328,566 + 180,321*	316,405 + 184,450*
3,000,000	344,988 + 205,920*	389,398 + 187,170*	382,941 + 195,321*	370,780 + 199,450*
3,250,000	399,363 + 220,920*	443,773 + 202,170*	437,316 + 210,321*	425,155 + 214,450*
3,500,000	453,738 + 235,920*	498,148 + 217,170*	491,691 + 225,321*	479,530 + 229,450*
3,750,000	508,113 + 250,920*	552,523 + 232,170*	546,066 + 240,321*	533,905 + 244,450*
4,000,000	562,488 + 265,920*	606,898 + 247,170*	600,441 + 255,321*	588,280 + 259,450*
4,250,000	616,863 + 280,920*	661,273 + 262,170*	654,816 + 270,321*	642,655 + 274,450*
4,500,000	671,238 + 295,920*	715,648 + 277,170*	709,191 + 285,321*	697,030 + 289,450*
4,750,000	725,613 + 310,920*	770,023 + 292,170*	763,566 + 300,321*	751,405 + 304,450*
5,000,000	779,988 + 325,920*	824,398 + 307,170*	817,941 + 315,321*	805,780 + 319,450*
5,250,000	834,363 + 340,920*	878,773 + 322,170*	872,316 + 330,321*	860,155 + 334,450*
5,500,000	888,738 + 355,920*	933,148 + 337,170*	926,691 + 345,321*	914,530 + 349,450*

\*Alternative Minimum Tax. Final legislation pending as of November 2025.

This table assumes that incomes identified are the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

# 14. Saskatchewan

## 14.2 Marginal Tax Rates by Brackets

This table determines the marginal tax rate on the first and last dollars of income within tax brackets.

		Eligible dividends		Other than eligible dividends	
		First dollar	Last dollar	First dollar	Last dollar
16,452	19,990	(1.41%)		5.72%	
19,991	54,531	(2.10%)		14.89%	
54,532	58,522	0.66%		17.19%	
58,523	117,044	9.63%		24.67%	
117,045	155,804	17.22%		30.99%	
155,805	181,439	19.98%		33.29%	
181,440	258,481	24.53%		37.08%	
258,482	and greater	29.64%		41.34%	

		Capital gains		Other income	
		First dollar	Last dollar	First dollar	Last dollar
16,452	19,990	7.00%		14.00%	
19,991	54,531	12.25%		24.50%	
54,532	58,522	13.25%		26.50%	
58,523	117,044	16.50%		33.00%	
117,045	155,804	19.25%		38.50%	
155,805	181,439	20.25%		40.50%	
181,440	258,481	21.90%		43.79%	
258,482	and greater	23.75%		47.50%	

*This table assumes that all income up to the bracket calculation is other income and that marginal rates include federal and provincial/territorial taxes and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

# 14. Saskatchewan

## 14.3A Tax Integration for CCPCs (1 of 3)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	SBD income	General income*	M&P income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(4,750)	(4,750)	(4,750)
Net amount to the individual	5,250	5,250	5,250
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	-
(Part I tax - non-refundable)	(900)	(1,500)	(1,500)
(Part I tax - refundable)	-	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	(100)	(1,200)	(1,000)
Dividend refund	-	-	-
Available for distribution	9,000	7,300	7,500
(Tax payable by individual)	(3,721)	(2,176)	(2,258)
Net amount to the individual	5,279	5,124	5,242
Tax savings (cost) using corporation	29	(126)	(8)
Tax deferral advantage (cost)	3,750	2,050	2,250
RDTOH ending balance	-	-	-

*\*For the general income calculations, eligible dividends are paid up to the GRIP and the rest is paid by other-than-eligible dividends.*

# 14. Saskatchewan

## 14.3B Tax Integration for CCPCs (2 of 3)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains
Earned by individual	10,000	10,000
(Tax payable by individual)	(4,750)	(2,375)
Net amount to the individual	5,250	7,625
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,200)	(600)
Dividend refund	3,067	1,533
Available for distribution	8,000	9,000
(Tax payable by individual)	(3,307)	(1,654)
Net amount to the individual	4,692	7,347
Tax savings (cost) using corporation	(558)	(278)
Tax deferral advantage (cost)	(317)	(158)
RDTOH ending balance	-	-

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

# 14. Saskatchewan

## 14.3C Tax Integration for CCPCs (3 of 3)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(2,964)	(4,134)	(4,750)
Net amount to the individual	7,036	5,866	5,250
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,200)
Dividend refund	3,833	3,833	1,877
Available for distribution	10,000	10,000	6,810
(Tax payable by individual)	(2,964)	(4,134)	(2,816)
Net amount to the individual	7,036	5,866	3,994
Tax savings (cost) using corporation	-	-	(1,256)
Tax deferral advantage (cost)	(869)	301	(317)
RDTOH ending balance	-	-	-

## 14. Saskatchewan

### **14.4A Investment advantage for CCPCs (1 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains*
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,200)	(600)
Dividend refund	-	-
Net amount	4,933	7,467
Available for distribution	8,000	9,000
(Personal taxes)	(3,307)	(1,654)
Net amount to the individual	4,693	7,346
Investment advantage to corp	240	121
RDTOH ending balance	-	-

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

# 14. Saskatchewan

## 14.4B Investment advantage for CCPCs (2 of 2)

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,200)
Dividend refund	-	-	-
Net amount	6,167	6,167	4,933
Available for distribution	10,000	10,000	6,810
(Personal taxes)	(2,964)	(4,134)	(2,816)
Net amount to the individual	7,036	5,866	3,995
Investment advantage to corp	(869)	301	938
RDTOH ending balance	-	-	-

## 14. Saskatchewan

### **14.5 Intentionally Triggering Subsection 55(2)**

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(2,964)	(4,134)
Net amount to the individual	7,036	5,866
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(600)	(600)
Dividend refund	1,533	1,533
Available for distribution	9,000	9,000
(Tax payable by individual)	(1,654)	(1,654)
Net amount to the individual	7,347	7,347
Tax savings (cost) triggering 55(2)	311	1,481
Tax deferral advantage (cost)*	(2,533)	(2,533)
RDTOH ending balance	-	-

*\*Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco.  
Consider the General Anti-Avoidance Rule, updated January 1, 2024.*

# 15. Yukon

## 15.1A Personal Tax by Type of Income

This table determines the taxes payable on different income types.

Cash income	Eligible dividends	Other than eligible dividends	Capital gains	Other income
20,000	-	265	-	724
30,000	-	924	-	2,764
40,000	-	1,583	724	4,804
50,000	-	2,796	1,744	6,844
60,000	-	4,979	2,764	9,018
70,000	-	7,256	3,784	11,968
80,000	-	9,533	4,804	14,918
90,000	1,092	11,810	5,824	17,868
100,000	2,608	14,087	6,844	20,818
120,000	5,638	20,192	9,018	26,936
140,000	9,057	26,448	11,968	34,316
160,000	12,996	32,841	14,918	41,696
180,000	16,936	40,323	17,868	49,076
200,000	21,525	47,804	20,818	57,446
250,000	33,932	67,545	28,781	78,561
300,000	46,338	88,302	38,006	101,158
350,000	58,744	109,060	47,231*	124,058
400,000	71,151	129,817	57,446*	146,958
450,000	83,557	150,960	68,003*	169,858
500,000	97,383	172,982	78,561*	192,758
750,000	169,696	283,094	135,508*	312,758
1,000,000	242,009	393,207	192,758*	432,758

\*Alternative Minimum Tax

*This table assumes that income identified is the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

# 15. Yukon

## 15.1B Personal Tax on Qualified Capital Gains

This table determines the taxes payable, separating the AMT portion, on qualified capital gains assuming the maximum deduction.

Qualified capital gains	No other income	100k other income	100k other than eligible dividends	100k eligible dividends
250,000	-	21,005	14,339	2,835
500,000	-	21,149	14,419 + 8,316*	2,835 + 14,836*
750,000	11,499*	21,149 + 20,067*	14,419 + 30,719*	2,835 + 37,239*
1,000,000	33,902*	21,149 + 42,470*	14,419 + 53,121*	2,835 + 59,642*
1,250,000	56,305*	21,149 + 64,873*	14,419 + 75,524*	2,835 + 82,045*
1,500,000	24,836 + 100,718*	62,922 + 91,710*	58,037 + 100,503*	41,491 + 105,854*
1,750,000	73,372 + 125,952*	118,333 + 108,962*	114,047 + 116,880*	98,422 + 120,891*
2,000,000	129,783 + 141,746*	175,583 + 123,533*	171,297 + 131,451*	155,683 + 135,462*
2,250,000	187,033 + 156,317*	234,758 + 138,104*	230,803 + 146,022*	215,683 + 150,033*
2,500,000	246,758 + 170,888*	294,758 + 152,675*	290,803 + 160,593*	275,683 + 164,604*
2,750,000	306,758 + 185,459*	354,758 + 167,246*	350,803 + 175,164*	335,683 + 179,175*
3,000,000	366,758 + 200,030*	414,758 + 181,817*	410,803 + 189,735*	395,683 + 193,746*
3,250,000	426,758 + 214,601*	474,758 + 196,388*	470,803 + 204,306*	455,683 + 208,317*
3,500,000	486,758 + 229,172*	534,758 + 210,959*	530,803 + 218,877*	515,683 + 222,888*
3,750,000	546,758 + 243,743*	594,758 + 225,530*	590,803 + 233,448*	575,683 + 237,459*
4,000,000	606,758 + 258,314*	654,758 + 240,101*	650,803 + 248,019*	635,683 + 252,030*
4,250,000	666,758 + 272,885*	714,758 + 254,672*	710,803 + 262,590*	695,683 + 266,601*
4,500,000	726,758 + 287,456*	774,758 + 269,243*	770,803 + 277,161*	755,683 + 281,172*
4,750,000	786,758 + 302,027*	834,758 + 283,814*	830,803 + 291,732*	815,683 + 295,743*
5,000,000	846,758 + 316,598*	894,758 + 298,385*	890,803 + 306,303*	875,683 + 310,314*
5,250,000	906,758 + 331,169*	954,758 + 312,956*	950,803 + 320,874*	935,683 + 324,885*
5,500,000	966,758 + 345,740*	1,014,758 + 327,527*	1,010,803 + 335,445*	995,683 + 339,456*

\*Alternative Minimum Tax. Final legislation pending as of November 2025.

This table assumes that incomes identified are the only income and considers federal and provincial/territorial taxes, and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).

# 15. Yukon

## **15.2 Marginal Tax Rates by Brackets**

This table determines the marginal tax rate on the first and last dollars of income within tax brackets.

		Eligible dividends		Other than eligible dividends	
		First dollar	Last dollar	First dollar	Last dollar
14,829	16,451	-		-	
16,452	58,521	(9.16%)		12.30%	
58,522	117,044	3.40%		22.77%	
117,045	181,439	13.61%		31.28%	
181,440	258,481	20.96%		37.41%	
258,482	499,999	25.89%		41.51%	
500,000	and greater	28.93%		44.04%	

		Capital gains		Other income	
		First dollar	Last dollar	First dollar	Last dollar
14,829	16,451	-		-	
16,452	58,521	10.20%		20.40%	
58,522	117,044	14.75%		29.50%	
117,045	181,439	18.45%		36.90%	
181,440	258,481	21.11%		42.23%	
258,482	499,999	22.90%		45.80%	
500,000	and greater	24.00%		48.00%	

*This table assumes that all income up to the bracket calculation is other income and that marginal rates include federal and provincial/territorial taxes and surtaxes. The amounts also include the basic personal amounts, dividend tax credits, and provincial tax rate reductions (where applicable).*

# 15. Yukon

## 15.3A Tax Integration for CCPCs (1 of 3)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	SBD income	General income*	M&P income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(4,800)	(4,800)	(4,800)
Net amount to the individual	5,200	5,200	5,200
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	-
(Part I tax - non-refundable)	(900)	(1,500)	(1,500)
(Part I tax - refundable)	-	-	-
(Part IV tax)	-	-	-
(Provincial/territorial corporate tax)	-	(1,200)	(250)
Dividend refund	-	-	-
Available for distribution	9,100	7,300	8,250
(Tax payable by individual)	(4,008)	(2,127)	(2,545)
Net amount to the individual	5,092	5,173	5,705
Tax savings (cost) using corporation	(108)	(27)	505
Tax deferral advantage (cost)	3,900	2,100	3,050
RDTOH ending balance	-	-	-

*\*For the general income calculations, eligible dividends are paid up to the GRIP and the rest is paid by other-than-eligible dividends.*

# 15. Yukon

## **15.3B Tax Integration for CCPCs (2 of 3)**

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains
Earned by individual	10,000	10,000
(Tax payable by individual)	(4,800)	(2,400)
Net amount to the individual	5,200	7,600
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,200)	(600)
Dividend refund	3,067	1,533
Available for distribution	8,000	9,000
(Tax payable by individual)	(3,524)	(1,762)
Net amount to the individual	4,476	7,239
Tax savings (cost) using corporation	(724)	(361)
Tax deferral advantage (cost)	(267)	(133)
RDTOH ending balance	-	-

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

# 15. Yukon

## 15.3C Tax Integration for CCPCs (3 of 3)

This table determines the tax savings (cost), and the tax deferral advantage (cost), by earning income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by individual	10,000	10,000	10,000
(Tax payable by individual)	(2,893)	(4,404)	(4,800)
Net amount to the individual	7,107	5,596	5,200
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,200)
Dividend refund	3,833	3,833	1,877
Available for distribution	10,000	10,000	6,810
(Tax payable by individual)	(2,893)	(4,404)	(3,000)
Net amount to the individual	7,108	5,596	3,810
Tax savings (cost) using corporation	-	-	(1,390)
Tax deferral advantage (cost)	(941)	571	(267)
RDTOH ending balance	-	-	-

# 15. Yukon

## **15.4A Investment advantage for CCPCs (1 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Other Canadian investment income	Capital gains*
Earned by corporation	10,000	10,000
(Foreign taxes)	-	-
(Part I tax - non-refundable)	(800)	(400)
(Part I tax - refundable)	(3,067)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(1,200)	(600)
Dividend refund	-	-
Net amount	4,933	7,467
Available for distribution	8,000	9,000
(Personal taxes)	(3,524)	(1,762)
Net amount to the individual	4,476	7,238
Investment advantage to corp	457	229
RDTOH ending balance	-	-

*\*For the capital gains calculations, capital dividends of 5,000 are assumed to be paid.*

# 15. Yukon

## **15.4B Investment advantage for CCPCs (2 of 2)**

This table determines the investment advantage by retaining investment income in a CCPC vs. personally, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends	Foreign income
Earned by corporation	10,000	10,000	10,000
(Foreign taxes)	-	-	(1,500)
(Part I tax - non-refundable)	-	-	(490)
(Part I tax - refundable)	-	-	(1,877)
(Part IV tax)	(3,833)	(3,833)	-
(Provincial/territorial corporate tax)	-	-	(1,200)
Dividend refund	-	-	-
Net amount	6,167	6,167	4,933
Available for distribution	10,000	10,000	6,810
(Personal taxes)	(2,893)	(4,404)	(3,000)
Net amount to the individual	7,107	5,596	3,811
Investment advantage to corp	(940)	571	1,122
RDTOH ending balance	-	-	-

# 15. Yukon

## **15.5 Intentionally Triggering Subsection 55(2)**

This table determines the tax savings (cost) and tax deferral (cost) by intentionally triggering Subsection 55(2) on inter-corporate dividends to a CCPC, assuming the individual is taxed at the highest effective tax rate.

	Eligible dividends	Other than eligible dividends
Earned by individual	10,000	10,000
(Tax payable by individual)	(2,893)	(4,404)
Net amount to the individual	7,107	5,596
Inter-corporate dividend received	10,000	10,000
(Part I tax - non-refundable)	(400)	(400)
(Part I tax - refundable)	(1,533)	(1,533)
(Part IV tax)	-	-
(Provincial/territorial corporate tax)	(600)	(600)
Dividend refund	1,533	1,533
Available for distribution	9,000	9,000
(Tax payable by individual)	(1,762)	(1,762)
Net amount to the individual	7,239	7,239
Tax savings (cost) triggering 55(2)	131	1,643
Tax deferral advantage (cost)*	(2,533)	(2,533)
RDTOH ending balance	-	-

*\*Compares cash available in Holdco from triggering Subsection 55(2) vs. maintaining funds in Opco. Consider the General Anti-Avoidance Rule, updated January 1, 2024.*

# Implemented Tax Rates

Body	Effective	Change	Source
Fed	Jul 1, 2025	Reduce the lowest Federal personal income tax rate from 15% to 14.5%	DOF
Fed	Oct 1, 2025	Set interest rate used to calculate new prescribed loans to 3%	CRA
Fed	Jan 1, 2026	Set indexation rate for brackets and credits to 2.0%.	
Fed	Jan 1, 2026	Increase the Federal EI YMPE from \$65,700 to \$68,900 and adjust the max premium from \$1,508 to \$1,572	Actuarial Report on EI
Fed	Jan 1, 2026	Increase CPP maximum pensionable earnings from \$68,500 to \$71,300 and increase the employee/employer maximum from \$4,034.10 to \$4,230.45	
Fed	Jan 1, 2026	Increase second CPP ceiling from \$81,200 to \$85,000 and the max contribution from \$396.00 to \$416.00.	
Fed	Jan 1, 2026	Reduce the lowest Federal personal income tax rate from 14.5% to 14.0%	DOF
Fed	Jan 1, 2026	Prescribed rate for Q1 set at 3%	CRA
AB	Jan 1, 2026	Set indexation rate for brackets and credits to 2.0%	Bill 32
BC	Jan 1, 2026	Set indexation rate for brackets and credits to 2.2%	
BC	Jan 1, 2026	Increase the BC AMT rate from 34.9% to 36.6%	
MB	Jan 1, 2026	No tax brackets and/or credits were indexed in 2026	
MB	Jan 1, 2026	Increase to the health and post secondary education tax levy exemption threshold from \$2,250,000 to \$2,500,000, and the reduced rate threshold is increased from \$4,500,000 to \$5,000,000.	
NB	Jan 1, 2026	Set indexation rate for brackets and credits to 2.0%	
NL	Jan 1, 2026	Set indexation rate for brackets and credits to 1.1%	
NL	Jan 1, 2026	Increase the NL AMT rate from 60.0% to 62.1%	
NS	Jan 1, 2026	Set indexation rate for brackets and credits to 1.56%	
NT	Jan 1, 2026	Set indexation rate for brackets and credits to 2.0%	
NU	Jan 1, 2026	Set indexation rate for brackets and credits to 2.0%	
ON	Jan 1, 2026	Set indexation rate for brackets and credits to 1.9%	
PE	Jan 1, 2026	Increase the first tax bracket from \$33,328 to \$33,928	Bill 21

# Implemented Tax Rates

Body	Effective	Change	Source
PE	Jan 1, 2026	Increase the second bracket from \$64,656 to \$65,820	Bill 21
PE	Jan 1, 2026	Increase the third bracket from \$105,000 to \$106,890	Bill 21
PE	Jan 1, 2026	Increase the fourth bracket from \$140,000 to \$142,520	Bill 21
PE	Jan 1, 2026	Increase basic personal amount from \$14,650 to \$15,000	Bill 21
PE	Jan 1, 2026	Increase spouse amount from \$12,443 to \$12,740	Bill 21
PE	Jan 1, 2026	Increase the low-income tax reduction threshold from \$22,650 to \$23,000	Bill 21
QC	Jan 1, 2026	Set indexation rate for brackets and credits to 2.05%	
SK	Jan 1, 2026	Set indexation rate for brackets and credits to 2.0%	
YT	Jan 1, 2026	Set indexation rate for brackets and credits to 2.0%	

Up to date as of 2025-11-30



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[support@taxtemplates.ca](mailto:support@taxtemplates.ca)