

Tax, Retirement and Estate Planning

PERSONAL TAX

Quick reference card

CURRENT TO JANUARY 15, 2021¹

TOP MARGINAL RATES

Province	Bracket Threshold	Interest & Other Income	Capital Gains	Eligible Dividends	Non-Eligible Dividends
ВС	\$222,421	53.50%	26.75%	36.54%	48.89%
AB	\$314,929	48.00%	24.00%	34.31%	42.30%
SK	\$216,512	47.50%	23.75%	29.64%	42.29%
MB	\$216,512	50.40%	25.20%	37.78%	46.67%
ON	\$220,001	53.53%	26.76%	39.34%	47.74%
QC	\$216,512	53.31%	26.66%	40.11%	48.02%
NB	\$216,512	53.30%	26.65%	33.51%	47.75%
NS	\$216,512	54.00%	27.00%	41.58%	48.27%
PEI	\$216,512	51.37%	25.69%	34.22%	46.22%
NL	\$216,512	51.30%	25.65%	42.61%	44.59%
YK	\$500,001	48.00%	24.00%	28.92%	44.05%
NT	\$216,512	47.05%	23.53%	28.33%	36.82%
NU	\$216,512	44.50%	22.25%	33.08%	37.79%

FEDERAL BRACKETS & RATES

From	Up to	Rate
\$13,809	\$49,020	15.00%
\$49,021	\$98,040	20.50%
\$98,041	\$151,978	26.00%
\$151,979	\$216,511	29.00%
\$216,512		33.00%

2021 BASIC FEDERAL PERSONAL EXEMPTION: \$13,808

'Unless specified otherwise, tax rates reflect budget proposals and news releases current to January 15, 2021 and are combined (federal plus provincial) rates.

COMBINED FEDERAL & PROVINCIAL TAX RATES

COMBI	NED FEDER	AL & PROVI	NCIAL TAX	RATES	
Province	Bracket Threshold	Interest & Other Income	Capital Gains	Eligible Dividends	Non-Eligible Dividends
	\$13,809	15.00%	7.50%	0.00%	6.87%
	\$20,925	23.62%	11.81%	0.00%	14.53%
	\$34,930	20.06%	10.03%	0.00%	10.43%
	\$42,185	22.70%	11.35%	0.00%	13.47%
	\$49,021	28.20%	14.10%	7.56%	19.80%
D.C	\$84,370	31.00%	15.50%	7.56%	23.02%
BC	\$96,867	32.79%	16.40%	7.96%	25.07%
	\$98,041	38.29%	19.15%	15.55%	31.40%
	\$117,624 \$151,979	40.70% 44.02%	20.35%	18.88% 23.46%	34.17% 37.99%
	\$159,484	46.12%	23.06%	26.36%	40.40%
	\$216,512	49.80%	24.90%	31.44%	44.64%
	\$222,421	53.50%	26.75%	36.54%	48.89%
	\$13,809	15.00%	7.50%	0.00%	6.87%
	\$19,370	25.00%	12.50%	2.60%	15.85%
	\$49,021	30.50%	15.25%	10.16%	22.18%
	\$98,041	36.00%	18.00%	17.75%	28.50%
AB	\$131,221	38.00%	19.00%	20.51%	30.80%
AD	\$151,979	41.32%	20.66%	25.09%	34.62%
	\$157,465	42.32%	21.16%	26.47%	35.77%
	\$209,953	43.32%	21.66%	27.85%	36.92%
	\$216,512	47.00%	23.50%	32.93%	41.15%
	\$314,929	48.00%	24.00%	34.31%	42.30%
	\$13,809 \$16,226	15.00% 25.50%	7.50% 12.75%	0.00%	6.87%
	\$45,678	27.50%	13.75%	2.07%	19.29%
617	\$49,021	33.00%	16.50%	9.63%	25.62%
SK	\$98,041	38.50%	19.25%	17.22%	31.94%
	\$130,507	40.50%	20.25%	19.98%	34.24%
	\$151,979	43.82%	21.91%	24.56%	38.06%
	\$216,512	47.50%	23.75%	29.64%	42.29%
	\$9,937	10.80%	5.40%	3.86%	11.52%
	\$13,809	25.80%	12.90%	3.86%	18.38%
	\$33,724	27.75%	13.88%	6.56%	20.63%
MB	\$49,021	33.25%	16.63%	14.12%	26.95%
	\$72,886	37.90%	18.95%	20.53%	32.30%
	\$98,041 \$151,979	43.40% 46.72%	21.70% 23.36%	28.12% 32.71%	38.62% 42.44%
	\$216,512	50.40%	25.20%	37.78%	46.67%
	\$13,809	15.00%	7.50%	0.00%	6.87%
	\$15,851	25.10%	12.55%	0.00%	11.61%
	\$20,822	20.05%	10.03%	0.00%	9.24%
	\$45,143	24.15%	12.08%	0.00%	13.95%
	\$49,021	29.65%	14.83%	7.56%	20.28%
	\$79,501	31.48%	15.74%	8.92%	22.38%
ON	\$90,288	33.89%	16.95%	12.24%	25.16%
	\$93,657	37.91%	18.95%	17.79%	29.78%
	\$98,041	43.41%	21.70%	25.38%	36.10%
	\$150,001	44.97%	22.48%	27.53%	37.90%
	\$151,979	48.29% 51.97%	24.15% 25.98%	32.11% 37.19%	41.71% 45.95%
	\$216,512				
	\$220,001 \$13,809	53.53% 12.53%	26.76% 6.27%	39.34% 0.00%	47.74% 5.73%
	\$15,729	27.53%	13.77%	4.55%	18.37%
	\$45,106	32.53%	16.27%	11.45%	24.12%
	\$49,021	37.12%	18.56%	17.77%	29.40%
QC	\$90,201	41.12%	20.56%	23.29%	34.00%
-	\$98,041	45.71%	22.86%	29.63%	39.28%
	\$109,756	47.46%	23.73%	32.04%	41.30%
	\$151,979	50.23%	25.12%	35.87%	44.48%
	\$216,512	53.31%	26.66%	40.11%	48.02%
	\$13,809	15.00%	7.50%	0.00%	6.87%
ND	\$17,639	27.68%	13.84%	0.00%	18.28%
NB	\$40,465	24.68%	12.34%	0.00%	14.83%
	\$43,836	29.82%	14.91%	1.13%	20.75%

\$49,021

35.32%

17.66%

8.69%

27.07%

COMBINED FEDERAL & PROVINCIAL TAX RATES

Province Bracket Intershold Interest & Other Income Capital Gains Income 887,672 37.02% 18.519 \$98,041 42.52% 21.26% \$142,535 43.84% 21.92% \$151,979 47.16% 23.58% \$162,384 49.62% 24.81% \$216,512 53.30% 26.65% \$11,895 8.79% 4.40% \$13,809 23.79% 11.90% \$15,001 28.79% 14.40% \$29,591 29.95% 14.98% \$49,021 35.45% 17.73% \$59,181 37.17% 18.59% \$93,001 38.00% 19.00% \$98,041 43.50% 21.75% \$150,001 47.00% 23.50% \$151,979 50.32% 25.16% \$151,979 50.32% 25.16% \$14,072 24.80% 12.40% \$19,001 29.80% 14.40% \$26,001 24.80% 12.40% \$19,001	6 18.63% 35.35% 6 20.45% 36.87% 6 25.03% 40.69% 6 28.43% 43.52% 6 33.51% 47.75% 6 0.00% 13.53% 6 6.82% 19.28% 6 0.00% 13.53% 6 8.42% 20.62% 6 15.98% 26.94% 6 19.50% 29.87% 6 27.09% 36.20% 3 40.22% 6 36.50% 44.04% 6 41.58% 48.27% 6 0.00% 6.87% 6 0.00% 15.89%
NB \$87,672 \$98,041 42,52% 21,269 \$142,535 43,84% 21,1929 \$151,979 47,16% 23,588 \$162,384 49,62% 24,819 \$216,512 53,30% 26,659 \$11,895 8,79% 4,409 \$13,809 \$23,79% 11,909 \$21,001 23,79% 14,409 \$21,001 23,79% 14,409 \$21,001 23,79% 14,409 \$21,001 23,79% 14,409 \$21,001 23,79% 14,409 \$21,001 23,79% 14,989 \$29,591 29,95% 14,989 \$39,001 38,00% 19,009 \$98,041 43,50% 21,759 \$150,001 47,00% 23,509 \$151,979 50,32% 25,169 \$216,512 54,00% 27,009 \$13,809 15,00% 7,509 \$14,072 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,409 \$26,001 24,80% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,40% 12,	6 11.04% 29.03% 6 18.63% 35.35% 6 20.45% 36.87% 6 25.03% 40.69% 6 28.43% 43.52% 6 33.51% 47.75% 6 0.00% 6.67% 6 0.00% 13.53% 6 6.82% 19.28% 6 0.00% 13.53% 6 8.42% 20.62% 6 15.98% 26.94% 6 19.50% 29.87% 6 27.09% 36.20% 31.92% 40.22% 6 36.50% 44.04% 6 41.58% 48.27% 6 0.00% 6.87% 6 0.00% 15.89%
NB \$142,535	66 20.45% 36.87% 66 25.03% 40.69% 67 28.43% 43.52% 68 28.43% 47.75% 69 0.00% 6.67% 60 0.00% 13.53% 60 6.82% 19.28% 60 0.00% 13.53% 60 8.42% 20.62% 60 15.98% 26.94% 60 19.50% 29.87% 60 27.09% 36.20% 60 31.92% 40.22% 60 36.50% 44.04% 60 41.58% 48.27% 60 0.00% 6.87% 60 0.00% 15.89%
NB \$142,535	66 20.45% 36.87% 66 25.03% 40.69% 67 28.43% 43.52% 68 28.43% 47.75% 69 0.00% 6.67% 60 0.00% 13.53% 60 6.82% 19.28% 60 0.00% 13.53% 60 8.42% 20.62% 60 15.98% 26.94% 60 19.50% 29.87% 60 27.09% 36.20% 60 31.92% 40.22% 60 36.50% 44.04% 60 41.58% 48.27% 60 0.00% 6.87% 60 0.00% 15.89%
\$151,979 47.10% 23.50% \$162,384 49.62% 24.81% \$216,512 53.30% 26.65% \$11,895 8.79% 4.40% \$13,809 23.79% 11.90% \$21,001 28.79% 14.40% \$21,001 23.79% 11.90% \$29,591 29.95% 14.98% \$49,021 35.45% 17.73% \$59,181 37.17% 18.59% \$93,001 38.00% 19.00% \$98,041 43.50% 21.75% \$150,001 47.00% 23.50% \$151,979 50.32% 25.16% \$216,512 54.00% 27.00% \$13,809 15.00% 7.50% \$14,072 24.80% 12.40% \$19,001 29.80% 14.90% \$26,001 24.80% 12.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.80% \$31,985 28.80% 14.80% \$31,985 28.80% 14.80% \$31,985 28.80% 14.80% \$31,985 28.80% 14.80% \$31,985 28.80% 14.80% \$31,985 38.80% 17.50% \$38,041 42.70% 21.35% \$39,782 44.37% 22.19% \$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$38,081 41.80% 20.90% \$135,974 43.30% 21.65%	6 28.43% 43.52% 6 33.51% 47.75% 6 0.00% 6.67% 6 0.00% 13.53% 6 6.82% 19.28% 6 0.00% 13.53% 6 8.42% 20.62% 6 15.98% 26.94% 6 18.35% 28.92% 6 19.50% 29.87% 6 27.09% 36.20% 6 31.92% 40.22% 6 36.50% 44.04% 6 41.58% 48.27% 6 0.00% 6.87% 6 0.00% 15.89%
\$216,512	6 33.51% 47.75% 6 0.00% 6.67% 6 0.00% 13.53% 6 6.82% 19.28% 6 0.00% 13.53% 6 8.42% 20.62% 6 15.98% 26.94% 6 18.35% 28.92% 6 19.50% 29.87% 6 27.09% 36.20% 6 31.92% 40.22% 6 36.50% 44.04% 6 41.58% 48.27% 6 0.00% 6.87% 6 0.00% 15.89%
\$11,895 8.79% 4.40% \$13,809 23.79% 11.90% \$15,001 28.79% 14.40% \$21,001 23.79% 11.90% \$22,591 29.95% 14.98% \$49,021 35.45% 17.73% \$59,181 37.17% 18.59% \$93,001 38.00% 19.00% \$98,041 43.50% 21.75% \$150,001 47.00% 23.50% \$151,979 50.32% 25.16% \$216,512 54.00% 27.00% \$13,809 15.00% 7.50% \$14,072 24.80% 12.40% \$19,001 29.80% 14.90% \$26,001 24.80% 12.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.00% \$33,985 28.80% 14.00% \$31,985 28.80% 14.00% \$31,985 28.80% 12.40% \$31,985 28.80% 14.00% \$31,985 28.80% 14.00% \$31,985 28.80% 14.00% \$31,985 28.80% 14.00% \$31,985 28.80% 14.00% \$31,985 28.80% 14.80% \$31,985 28.80% 14.80% \$31,985 28.80% 14.80% \$31,985 28.80% 14.80% \$31,985 28.80% 14.80% \$31,985 28.80% 14.80% \$31,985 28.80% 14.80% \$31,985 28.80% 14.80% \$31,985 28.80% 14.80% \$31,99,782 44.37% 22.19% \$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$38,041 41.80% 20.90% \$135,974 43.30% 21.65%	6 0.00% 6.67% 6 0.00% 13.53% 6 6.82% 19.28% 6 0.00% 13.53% 6 8.42% 20.62% 6 15.98% 26.94% 6 18.35% 28.92% 6 19.50% 29.87% 6 27.09% 36.20% 31.92% 40.22% 6 36.50% 44.04% 6 41.58% 48.27% 6 0.00% 6.87% 6 0.00% 15.89%
\$13,809 23.79% 11.90% \$15,001 28.79% 14.40% \$21,001 23.79% 11.90% \$29,591 29.95% 14.88% \$29,591 29.95% 14.88% \$39,001 38.45% 17.73% \$59,181 37.17% 18.59% \$93,001 38.00% 19.00% \$98,041 43.50% 21.75% \$150,001 47.00% 23.50% \$151,979 50.32% 25.16% \$216,512 54.00% 27.00% \$138,809 15.00% 7.50% \$14,072 24.80% 12.40% \$19,001 29.80% 14.90% \$26,001 24.80% 12.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$151,979 47.69% 23.85% \$99,782 44.37% 22.19% \$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$38,082 29.50% 14.75% \$38,082 29.50% 14.75% \$38,0841 41.80% 20.90% \$135,974 43.30% 21.65%	6 0.00% 13.53% 6 6.82% 19.28% 6 0.00% 13.53% 6 8.42% 20.62% 6 15.98% 26.94% 6 18.35% 28.92% 6 19.50% 29.87% 6 27.09% 36.20% 6 31.92% 40.22% 6 36.50% 44.04% 6 41.58% 48.27% 6 0.00% 6.87% 6 0.00% 15.89%
\$13,809 23.79% 11.90% \$15,001 28.79% 14.40% \$21,001 23.79% 11.90% \$29,591 29.95% 14.88% 29.591 35.45% 17.73% \$59,181 37.17% 18.59% \$93,001 38.00% 19.00% \$98,041 43.50% 21.75% \$150,001 47.00% 23.50% \$151,979 50.32% 25.16% \$216,512 54.00% 27.00% \$13,809 15.00% 7.50% \$14,072 24.80% 12.40% \$19,001 29.80% 14.90% \$26,001 24.80% 12.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$151,979 47.69% 23.85% \$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$38,082 29.50% 14.75% \$38,082 29.50% 14.75% \$38,0841 41.80% 20.90% \$135,974 43.30% 21.65%	6 6.82% 19.28% 6 0.00% 13.53% 6 8.42% 20.62% 6 15.98% 26.94% 6 18.35% 28.92% 6 19.50% 29.87% 6 27.09% 36.20% 6 31.92% 40.22% 6 36.50% 44.04% 6 41.58% 48.27% 6 0.00% 6.87% 6 0.00% 15.89%
\$15,001 28.79% 14.40% \$21,001 23.79% 11.90% \$29,591 29.95% 14.98% \$49,021 35.45% 17.73% \$49,021 35.45% 17.73% \$59,181 37.17% 18.59% \$93,001 38.00% 19.00% \$98,041 43.50% 21.75% \$150,001 47.00% 23.50% \$151,979 50.32% 25.16% \$216,512 54.00% 27.00% \$13,809 15.00% 7.50% \$14,072 24.80% 12.40% \$19,001 29.80% 14.90% \$26,001 24.80% 12.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$49,021 34.30% 17.15% \$99,782 44.37% 22.19% \$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$13,809 15.00% 75.00% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$18,009 15.00% 75.00% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,081 41.80% 20.90% \$135,974 43.30% 21.65%	6 6.82% 19.28% 6 0.00% 13.53% 6 8.42% 20.62% 6 15.98% 26.94% 6 18.35% 28.92% 6 19.50% 29.87% 6 27.09% 36.20% 6 31.92% 40.22% 6 36.50% 44.04% 6 41.58% 48.27% 6 0.00% 6.87% 6 0.00% 15.89%
\$21,001 23.79% 11.90% \$29,591 29.95% 14.98% \$49,021 35.45% 17.73% \$59,181 37.17% 18.59% \$93,001 38.00% 19.00% \$98,041 43.50% 27.75% \$150,001 47.00% 23.50% \$151,979 50.32% 25.16% \$216,512 54.00% 27.00% \$13,809 15.00% 75.00% \$14,072 24.80% 12.40% \$19,001 29.80% 14.90% \$26,001 24.80% 12.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$49,021 34.30% 17.15% \$63,970 37.20% 18.60% \$98,041 42.70% 21.35% \$99,782 44.37% 22.19% \$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$38,081 41.80% 20.90% \$135,974 43.30% 21.65%	66 0.00% 13.53% 66 8.42% 20.62% 66 15.98% 26.94% 67 18.35% 28.92% 68 19.50% 29.87% 69 27.09% 36.20% 60 31.92% 40.22% 60 36.50% 44.04% 60 0.00% 6.87% 60 0.00% 15.89%
NS \$49,021 29.95% 14.98% \$59,181 37.17% 18.59% \$59,181 37.17% 18.59% \$93,001 38.00% 19.00% \$98,041 43.50% 21.75% \$150,001 47.00% 23.50% \$151,979 50.32% 25.16% \$216,512 54.00% 27.00% \$13,809 15.00% 7.50% \$14,072 24.80% 12.40% \$19,001 29.80% 14.90% \$26,001 24.80% 12.40% \$31,985 28.80% 14.40% \$31,985 28.80% 17.15% \$63,970 37.20% 18.60% \$98,041 42.70% 21.35% \$99,782 44.37% 22.19% \$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$76,162 36.30% 18.15% \$98,041 41.80% 20.90% \$135,974 43.30% 21.65%	6 8.42% 20.62% 6 15.98% 26.94% 6 18.35% 28.92% 6 19.50% 29.87% 6 27.09% 36.20% 6 31.92% 40.22% 6 36.50% 44.04% 6 41.58% 48.27% 6 0.00% 6.87% 6 0.00% 15.89%
NS \$49,021 35.45% 17.73% 18.59% \$59,181 37.17% 18.59% \$93,001 38.00% 19.00% \$98,041 43.50% 21.75% \$150,001 47.00% 23.50% \$151,979 50.32% 25.16% \$216,512 54.00% 27.00% \$13,809 15.00% 7.50% \$14,072 24.80% 12.40% \$19,001 29.80% 14.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$13,809 15.00% 7.50% \$13,809 15.00% 7.50% \$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$38,041 41.80% 20.90% \$135,974 43.30% 21.65%	6 15.98% 26.94% 6 18.35% 28.92% 6 19.50% 29.87% 6 27.09% 36.20% 6 31.92% 40.22% 6 36.50% 44.04% 6 41.58% 48.27% 6 0.00% 6.87% 6 0.00% 15.89%
\$59,181 37.17% 18.59% \$93,001 38.00% 19.009 \$98,041 43.50% 21.75% \$150,001 47.00% 23.50% \$151,979 50.32% 25.169 \$216,512 54.00% 27.00% \$13,809 15.00% 7.509 \$414,072 24.80% 12.409 \$319,001 29.80% 14.909 \$26,001 24.80% 12.409 \$31,985 28.80% 14.409 \$31,985 28.80% 14.409 \$31,985 28.80% 17.159 \$63,970 37.20% 18.609 \$98,041 42.70% 21.359 \$99,782 44.37% 22.199 \$151,979 47.69% 23.859 \$216,512 51.37% 25.699 \$13,809 15.00% 7.509 \$19,445 23.70% 11.859 \$20,620 39,70% 19.859 \$26,008 23.70% 11.859 \$26,008 23.70% 11.859 \$38,082 29.50% 14.759 \$49,021 35.00% 17.509 \$49,021 35.00% 17.509 \$49,021 35.00% 17.509 \$49,021 35.00% 17.509 \$49,021 35.00% 17.509 \$48,041 41.80% 20.909 \$135,974 43.30% 21.659	6 18.35% 28.92% 6 19.50% 29.87% 6 27.09% 36.20% 6 31.92% 40.22% 6 36.50% 44.04% 6 41.58% 48.27% 6 0.00% 6.87% 6 0.00% 15.89%
\$93,001 38.00% 19.00% \$98,041 43.50% 21.75% \$150,001 47.00% 23.50% \$151,979 50.32% 251.69 \$216,512 54.00% 7.50% \$14,072 24.80% 12.40% \$19,001 29.80% 14.90% \$26,001 24.80% 12.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$99,021 34.30% 17.15% \$63,970 37.20% 18.60% \$99,8041 42.70% 21.35% \$99,782 44.37% 22.19% \$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$48,041 41.80% 20.90% \$135,974 43.30% 21.65%	6 19.50% 29.87% 6 27.09% 36.20% 6 31.92% 40.22% 6 36.50% 44.04% 6 41.58% 48.27% 6 0.00% 6.87% 6 0.00% 15.89%
\$98,041 43.50% 21.75% \$150,001 4700% 23.50% \$151,979 50.32% 25.16% \$216,512 54.00% 27.00% \$13,809 15.00% 7.50% \$14,072 24.80% 12.40% \$19,001 29.80% 14.90% \$26,001 24.80% 12.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$49,021 34.30% 17.15% \$99,782 44.37% 22.19% \$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$76,162 36.30% 18.15% \$88,041 41.80% 20.90% \$135,974 43.30% 21.65%	6 27.09% 36.20% 6 31.92% 40.22% 6 36.50% 44.04% 6 41.58% 48.27% 6 0.00% 6.87% 6 0.00% 15.89%
\$150,001 47.00% 23.50% \$151,979 50.32% 25.168 \$216,512 54.00% 27.00% \$13,809 15.00% 7.50% \$14,072 24.80% 12.40% \$19,001 29.80% 14.90% \$26,001 24.80% 12.40% \$31,985 28.80% 14.40% \$31,985 28.80% 12.40% \$31,985 28.80% 21.715% \$63,970 37.20% 18.60% \$98,041 42.70% 21.35% \$99,782 44.37% 22.19% \$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$76,162 36.30% 18.15% \$98,041 41.80% 20.90% \$135,974 43.30% 21.65%	% 31.92% 40.22% % 36.50% 44.04% % 41.58% 48.27% % 0.00% 6.87% % 0.00% 15.89%
\$151,979	% 36.50% 44.04% % 41.58% 48.27% % 0.00% 6.87% % 0.00% 15.89%
\$216,512 54.00% 27.00% \$13,809 15.00% 7.50% \$14,072 24.80% 12.40% \$19,001 29.80% 14.90% \$26,001 24.80% 12.40% \$31,985 28.80% 14.40% \$31,985 28.80% 14.40% \$39,001 37.20% 18.60% \$98,041 42.70% 21.35% \$99,782 44.37% 22.19% \$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39,70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$49,021 35.00% 17.50% \$48,041 41.80% 20.90% \$135,974 43.30% 21.65%	6 41.58% 48.27% 6 0.00% 6.87% 6 0.00% 15.89%
PEI \$\frac{\frac{13,809}{\frac{15,00\%}{\frac{15,00\%}{\frac{14,072}{\frac{24,80\%}{\frac{12,40\%}{\frac{15,001}{\frac{24,80\%}{\frac{12,40\%}{\frac{15,001}{\frac{24,80\%}{\frac{12,40\%}{\frac{24,80\%}{\frac{12,40\%}{\frac{24,80\%}{\frac{12,40\%}{\frac{24,80\%}{\frac{12,40\%}{\frac{24,80\%}{\frac{12,40\%}{\frac{24,80\%}{\frac{12,40\%}{\frac{24,80\%}{\frac{12,40\%}{\frac{24,80\%}{\frac{12,40\%}{\frac{24,80\%}{\frac{12,40\%}{\frac{24,80\%}{\frac{12,40\%}{\frac{24,80\%}{\frac{12,40\%}{\frac{24,80\%}{\frac{12,40\%}{\frac{24,80\%}{\frac{12,40\%}{\frac{24,80\%}{\frac{12,40\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{12,40\%}{\frac{24,80\%}{\frac{12,40\%}{\frac{24,80\%}{\frac{12,40\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{12,40\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}{\frac{24,80\%}	% 0.00% 6.87% % 0.00% 15.89%
PEI \$\frac{\$14,072}{\$19,001} 24.80\% 12.40\% 14.90\% 12.40\% 12.40\% 12.40\% 12.40\% 13.19\% 17.15\% \	6 0.00% 15.89%
PEI \$\frac{\$19,001}{\$29,80\%}\$	
PEI \$26,001 24.80% 12.40% \$31,985 28.80% 14.40% \$49,021 34.30% 1715% \$63,970 37.20% 18.60% \$98,041 42.70% 21.35% \$99,782 44.37% 22.19% \$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$76,162 36.30% 181.50% \$98,041 41.80% 20.90% \$135,974 43.30% 21.65%	0 3.3370 21.0470
PEI \$31,985 28.80% 14.40% \$49,021 34.30% 17.15% \$63,970 37.20% 18.60% \$98,041 42.70% 21.35% \$99,782 44.37% 22.19% \$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39,70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$76,162 36.30% 18.15% \$98,041 41.80% 20.90% \$135,974 43.30% 21.65%	6 0.00% 15.89%
PEI \$49,021 34.30% 17.15% \$63,970 37.20% 18.60% \$98,041 42.70% 21.35% \$99,782 44.37% 22.19% \$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$76,162 36.30% 18.15% \$98,041 41.80% 20.90% \$135,974 43.30% 21.65%	
\$63,970 37.20% 18.60% \$98,041 42.70% 21.35% \$99,782 44.37% 22.19% \$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$449,021 35.00% 17.50% \$76,162 36.30% 18.15% \$98,041 41.80% 20.90% \$135,974 43.30% 21.65%	
\$98,041 42.70% 21.35% \$99,782 44.37% 22.19% \$151,979 47,69% 23.85% \$216,512 51.37% 25.69% \$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$76,162 36.30% 18.15% \$98,041 41.80% 20.90% \$135,974 43.30% 21.65%	
\$99,782 44.37% 22.19% \$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$76,162 36.30% 18.11% \$98,041 41.80% 20.90% \$135,974 43.30% 21.65%	
\$151,979 47.69% 23.85% \$216,512 51.37% 25.69% \$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$76,162 36.30% 1815% \$98,041 41.80% 20.90% \$135,974 43.30% 21.65%	
\$216,512 51.37% 25.69% \$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$76,162 36.30% 18.15% \$98,041 41.80% 20.90% \$135,974 43.30% 21.65%	
\$13,809 15.00% 7.50% \$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$76,162 36.30% 18.15% \$98,041 41.80% 20.90% \$135,974 43.30% 21.65%	
\$19,445 23.70% 11.85% \$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$76,162 36.30% 18.35% \$98,041 41.80% 20.90% \$135,974 43.30% 21.65%	
\$20,620 39.70% 19.85% \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$76,162 36.30% 18.15% \$88,041 41.80% 20.90% \$135,974 43.30% 21.65%	
NL \$26,008 23.70% 11.85% \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$76,162 36.30% 18.15% \$98,041 41.80% 20.90% \$135,974 43.30% 21.65%	
NL \$38,082 29.50% 14.75% \$49,021 35.00% 17.50% \$76,162 36.30% 18.15% \$98,041 41.80% 20.90% \$135,974 43.30% 21.65%	
NL \$49,021 35.00% 17.50% \$76,162 36.30% 18.15% \$98,041 41.80% 20.90% \$135,974 43.30% 21.65%	
\$76,162 36.30% 18.15% \$98,041 41.80% 20.90% \$135,974 43.30% 21.65%	
\$98,041 41.80% 20.90% \$135,974 43.30% 21.65%	
\$135,974 43.30% 21.65%	
\$151.979 46.62% 23.31%	
\$190,364 47.62% 23.81%	6 37.54% 40.35%
\$216,512 51.30% 25.65%	6 42.61% 44.59%
\$13,809 21.40% 10.70%	6 0.00% 13.46%
\$49,021 29.50% 14.75%	% 7.56% 22.77%
YK \$98,041 36.90% 18.45%	6 15.15% 31.28%
\$151,979 42.26% 21.13%	% 21.00% 37.45%
\$216,512 45.80% 22.90%	6 25.89% 41.52%
\$500,001 48.00% 24.00%	% 28.92% 44.05%
\$13,809 15.00% 7.50%	6.87%
\$15,244 20.90% 10.45%	6.87%
\$44,397 23.60% 11.80%	6 0.00% 9.86%
\$49,021 29.10% 14.55%	6 7.56% 16.18%
NT \$88,797 32.70% 16.35%	6 8.53% 20.32%
\$98,041 38.20% 19.10%	
\$144,363 40.05% 20.03%	
\$151,979 43.37% 21.69%	
\$216,512 47.05% 23.53%	
\$13,809 15.00% 7.50%	% 28.33% 36.82%
\$16,468 19.00% 9.50%	
\$46,741 22.00% 11.00%	6.87%
¢40.001 07.00/ 10.700	% 0.00% 6.87% % 0.00% 8.47%
NU \$93,481 29.50% 14.75%	6 0.00% 6.87% 6 0.00% 8.47% 6 2.06% 11.92%
\$98,041 35.00% 17.50%	% 0.00% 6.87% % 0.00% 8.47% % 2.06% 11.92% % 9.62% 18.24%
\$151,979 40.82% 20.41%	6 0.00% 6.87% 6 0.00% 8.47% 6 2.06% 11.92% 6 9.62% 18.24% 6 12.38% 20.54%
\$216,512 44.50% 22.25%	6 0.00% 6.87% 6 0.00% 8.47% 6 2.06% 11.92% 6 9.62% 18.24% 6 12.38% 20.54% 6 19.97% 26.87%

RRIF WITHDRAWAL MINIMUM

Age at start of year	RRIF minimum payout percentage	Age at start of year	RRIF minimum payout percentage	Age at start of year	RRIF minimum payout percentage	
55	2.86%	69	4.76%	83	7.71%	
56	2.94%	70	5.00%	84	8.08%	
57	3.03%	71	5.28%	85	8.51%	
58	3.13%	72	5.40%	86	8.99%	
59	3.23%	73	5.53%	87	9.55%	
60	3.33%	74	5.67%	88	10.21%	
61	3.45%	75	5.82%	89	10.99%	
62	3.57%	76	5.98%	90	11.92%	
63	3.70%	77	6.17%	91	13.06%	
64	3.85%	78	6.36%	92	14.49%	
65	4.00%	79	6.58%	93	16.34%	
66	4.17%	80	6.82%	94	18.79%	
67	4.35%	81	7.08%	95+	20.00%	
68	4.55%	82	7.38%			

TESA ANNUAL AND CUMULATIVE CONTRIBUTION ROOM

Year	Annual	Cumulative ⁵		
2009-2012	\$5,000	\$20,000		
2013	\$5,500	\$25,500		
2014	\$5,500	\$31,000		
2015	\$10,000	\$41,000		
2016	\$5,500	\$46,500		
2017	\$5,500	\$52,000		
2018	\$5,500	\$57,500		
2019	\$6,000	\$63,500		
2020	\$6,000	\$69,500		
2021	\$6,000	\$75,500		
	f III : none TEGA . : I .:	1		

SAssumes the individual was 18 years of age or older in 2009. TFSA contribution room begins to accumulate in the year in which an individual turns 18.

IMPORTANT DISCLAIMERS

This communication is published by CI Global Asset Management (CIGAM). Any commentaries and information contained in this communication are provided as a general source of information and should not be considered personal investment advice. Facts and data provided by CIGAM and other sources are believed to be reliable as at the date of publication. Certain statements contained in this communication are based in whole or in part on information provided by third parties and CIGAM has taken reasonable steps to ensure their accuracy.

Market conditions may change which may impact the information contained in this document. Information in this communication is not intended to provide legal, accounting, investment or tax advice, and should not be relied upon in that regard. Professional advisors should be consulted prior to acting on the basis of the information contained in this communication.

You may not modify, copy, reproduce, publish, upload, post, transmit, distribute, or commercially exploit in any way any content included in this communication. You may download this communication for your activities as a financial advisor provided you keep intact all copyright and other proprietary notices. Unauthorized downloading, re-transmission, storage in any medium, copying, redistribution, or republication for any purpose is strictly prohibited without the written permission of CIGAM.

CI Global Asset Management is a registered business name of CI Investments Inc.

21-02-249820 E (02/21)

°Cl Investments Inc. 2021. All rights reserved.

Published: February 19, 2021

AVERAGE RATES²

Province	\$50,000	\$100,000	\$150,000	\$200,000
BC	15.32%	22.36%	28.19%	32.54%
AB	17.09%	23.90%	28.19%	31.65%
SK	18.23%	25.72%	30.24%	33.60%
MB	20.25%	28.12%	33.21%	36.56%
ON	15.31%	23.45%	30.11%	34.62%
QC	19.93%	29.01%	35.04%	38.81%
NB	19.23%	27.59%	32.64%	36.70%
NS	20.78%	28.98%	33.82%	37.91%
PEI	20.15%	28.38%	33.71%	37.17%
NL	19.39%	27.61%	32.48%	36.03%
YK	15.65%	22.72%	27.45%	31.10%
NT	15.37%	22.75%	27.97%	31.78%
NU	13.84%	20.91%	25.61%	29.35%

²Marginal rates reflect the taxes owed on the last dollar of income while average rates reflect the actual taxes owed on an amount of income.

EI PREMIUMS & RATES - 2021

	All Provinces (except Quebec)	Quebec
Insurable Earnings Maximum	\$56,300	\$56,300
Employee Contribution Rate	1.58%	1.18%
Maximum Employee Premium	\$889.54	\$664.34
Maximum Employer Premium	\$1,245.36	\$930.08

CPP/OPP PREMIUMS & RATES - 2021

	All Provinces (except Quebec)	Quebec
Maximum Annual Pensionable Earnings	\$61,600	\$61,600
Basic exemption	\$3,500	\$3,500
Maximum Contributory Earnings	\$58,100	\$58,100
Employee Contribution Rate	5.45%	5.90%
Maximum Contribution	\$3,166.45	\$3,427.90
Self-employed Contribution Rate	10.90%	11.80%
Maximum Self-employed Contribution	\$6.332.90	\$6.855.80

ANNUAL TAX-FREE ACTUAL DIVIDEND LIMIT³

Province	Eligible	Non-Eligible				
Federal	\$53,230	\$28,905				
ВС	\$53,230	\$23,285				
AB	\$53,230	\$21,550				
SK	\$53,230	\$20,550				
MB	\$26,140	\$10,175				
ON	\$53,230	\$28,905				
QC	\$39,785	\$19,805				
NB	\$53,230	\$19,390				
NS	\$32,405	\$16,585				
PEI	\$48,085	\$16,080				
NL	\$18,670	\$20,390				
YK	\$53,230	\$17,950				
NT	\$53,230	\$28,905				
NU	\$53,230	\$28,905				

³Tax-free dividend amounts are current to June 2020. Eligible dividends are paid by public companies and by private companies where the income was subject to the general corporate tax rate. Non-eligible dividends are generally paid by private companies where the income was either subject to the small business tax rate or from certain investments held. Tax-free amounts assume no other income or credits other than the basic personal amount and dividend tax credit.

OAS RECOVERY TAX

RRSP ANNUAL CONTRIBUTION LIMITS

Income Year	Minimum income recovery threshold	Maximum income recovery threshold	Year	% of income	To max of:
2019	\$77,580	\$126,058	2019	18.00%	\$26,500
2020	\$79,054	\$128,149	2020	18.00%	\$27,230
2021	\$79,845	\$129,075	2021	18.00%	\$27,830

OAS/CPP/QPP MAXIMUM RETIREMENT BENEFITS

2021 Monthly Benefits	OAS	CPP/QPP4	Quarterly Total	Annual Total
Jan-Mar	\$615.37	\$1,203.75	\$5,457.36	
Apr-Jun (projected)	\$615.37	\$1,203.75	\$5,457.36	\$21.829
Jul-Sept (projected)	\$615.37	\$1,203.75	\$5,457.36	\$21,029
Oct-Dec (projected)	\$615.37	\$1,203.75	\$5,457.36	

⁴ Assumes payments begin at age 65.

ATTRIBUTION RULES

	Gift	Below "Prescribed Rate" Loan
Income received by:		
Spouse or Partner	Attributed to Giftor	Attributed to Lendor
Child Under 18	Attributed to Giftor	Attributed to Lendor
Capital Gains received by:		
Spouse or Partner	Attributed to Giftor	Attributed to Lendor
Child Under 18	No Attribution	No Attribution