

2026 Tax and Financial Planning Reference Card

Federal and Saskatchewan



2026 Marginal Tax Rates - Individuals

| Individual Taxable Income ² | Basic Tax on Salary, Interest, Pensions, and Foreign Income | Canadian Dividend Income ¹ | | | |
|--|---|---------------------------------------|---------------|--------------------|------------------------|
| | | Rate on Excess | Capital Gains | Eligible Dividends | Non-Eligible Dividends |
| \$ - - \$16,452 | \$ - | 0.00% | 0.00% | 0.00% | 0.00% |
| \$16,452 - \$20,381 | \$ - | 14.00% | 7.00% | -1.41% | 5.72% |
| \$20,381 - \$54,532 | \$550 | 24.50% | 12.25% | -2.10% | 14.89% |
| \$54,532 - \$58,523 | \$8,917 | 26.50% | 13.25% | 0.66% | 17.19% |
| \$58,523 - \$117,045 | \$9,975 | 33.00% | 16.50% | 9.63% | 24.67% |
| \$117,045 - \$155,805 | \$29,287 | 38.50% | 19.25% | 17.22% | 30.99% |
| \$155,805 - \$181,440 | \$44,210 | 40.50% | 20.25% | 19.98% | 33.29% |
| \$181,440 - \$258,482 | \$54,592 | 43.79% | 21.90% | 24.53% | 37.08% |
| Over \$258,482 | \$88,329 | 47.50% | 23.75% | 29.64% | 41.34% |

2026 Calendar Year Tax Rates - Corporations

| Corporate Taxable Income | Active Business Income | Investment Income ⁵ | | |
|-----------------------------------|------------------------|---------------------------------|---|----------------------------|
| | | Eligible Dividends ² | Interest, Rents & Foreign Income ³ | Capital Gains ⁴ |
| Federal rate | 9.00% | 38.33% | 38.67% | 19.33% |
| Saskatchewan rate | 1.00% | - | 12.00% | 6.00% |
| CCPC up to SBD limit ⁵ | 10.00% | 38.33% | 50.67% | 25.33% |
| Federal rate | 15.00% | 38.33% | 38.67% | 19.33% |
| Saskatchewan rate | 12.00% | - | 12.00% | 6.00% |
| CCPC over SBD limit ⁶ | 27.00% | 38.33% | 50.67% | 25.33% |
| Federal rate | 15.00% | 38.33% | 15.00% | 7.50% |
| Saskatchewan rate | 12.00% | - | 12.00% | 6.00% |
| Non-CCPC income | 27.00% | 38.33% | 27.00% | 13.50% |

CCPC = Canadian Controlled Private Corporation

¹ Marginal tax rate for taxable dividends, grossed-up at 138% for eligible dividends and 115% for non-eligible dividends.

² All of the tax is refundable at a rate of 38.33% of eligible dividends paid by a private corporation.

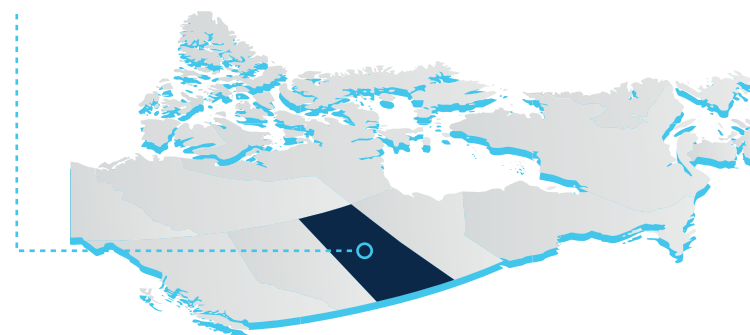
³ A portion of the tax (30.67% of income) is refundable at a rate of 38.33% of non-eligible dividends paid by a CCPC.

⁴ A portion of the tax (15.33% of income) is refundable at a rate of 38.33% of non-eligible dividends paid by a CCPC.

⁵ The federal small business deduction limit of \$500,000 will be reduced at a rate of \$5 for every \$1 of adjusted aggregate investment income (AII) in excess of \$50,000 in the prior corporate taxation year. The \$50,000 exclusion is shared amongst associated corporations.

⁶ The \$600,000 Saskatchewan small business deduction limit is reduced by a ratio of the federal reduction (above) divided by the federal small business limit.

Saskatchewan



2026 Registered Account Planning

| Maximum Contribution Limit | | Other Considerations |
|----------------------------|--|---|
| RRSP | Lesser of: - 18% of earned income in 2025, or - \$33,810 | <ul style="list-style-type: none"> Plus/minus any contribution carry forward and pension adjustments from 2025. |
| TFSA | \$7,000 | <ul style="list-style-type: none"> Plus/minus prior year withdrawals and contributions. Cumulative contribution limit if > 18 in 2009 and no previous contributions \$109,000. |
| RESP | \$2,500 to maximize Canada Education Savings Grant (CESG) | <ul style="list-style-type: none"> RESP contribution lifetime limit per beneficiary \$50,000. CESG lifetime limit per beneficiary \$7,200. |
| FHSA¹ | \$8,000 | <ul style="list-style-type: none"> Cumulative lifetime limit \$40,000. Up to \$8,000 of unused limit from prior years can be carried forward. |

2026 Individual Tax Credits

| Tax Credit | Federal Base Amount | Federal Tax Credit |
|---|--|---------------------------------------|
| Personal Amount/Spouse/Common law Partner ² | \$16,452 | \$2,303 |
| Age (65+) ³ | \$9,208 | \$1,289 |
| Canada Caregiver Credit (child under 18) | \$2,740 | \$384 |
| Canada Caregiver Credit (infirm spouse/eligible dependent or child 18+) | \$8,773 | \$1,228 |
| Pension | \$2,000 | \$280 |
| Disability (self) | \$10,341 | \$1,448 |
| Medical expenses | Threshold: Lesser of 3% of net income or \$2,890 | 14% of medical expense over threshold |

Charitable Donations⁴

| | | | |
|--------------------|-------------------|-----|-------|
| Income < \$258,483 | Donations < \$200 | 14% | \$28 |
| | Donations > \$200 | 29% | \$58+ |
| Income > \$258,483 | Donations > \$200 | 33% | \$66+ |

2026 Important Dates

| | |
|--------------|---|
| January 30 | 2025 Prescribed rate loan interest due |
| March 2 | 2025 RRSP contribution deadline |
| March 15 | Personal Tax instalment deadline |
| April 30 | Deadline to file 2025 individual tax return, Form T1 and to pay all 2025 outstanding personal income tax balances |
| June 15 | Personal Tax instalment deadline |
| June 15 | Deadline to file 2025 individual tax return, Form T1, if you or your spouse is self-employed |
| September 15 | Personal Tax instalment deadline |
| September 30 | Last day to utilize Home Buyers' Plan (HBP) withdrawal from RRSP or FHSA withdrawal in 2025 |
| December 15 | Personal Tax instalment deadline |

* When a due date falls on a Saturday, a Sunday, or a public holiday recognized by the CRA, the CRA considers your tax filing or payment to be on time if it is received on the next business day.

| Benefit at Retirement | Age and Maximum Benefit |
|---|--|
| Canada Pension Plan (CPP) | 60 - \$965/month 65 - \$1,508/month 70 - \$2,141/month |
| Old Age Security (OAS) ⁵ | 65 - \$742/month 70 - \$1,009/month |
| OAS Pension Recovery Tax Threshold ⁶ | \$93,454 |

Provincial Probate Fees

| | |
|-------------|-----------------|
| All estates | \$7 per \$1,000 |
|-------------|-----------------|

1. First Home Savings Account (FHSA) eligible for individuals who are 18 years and older, resident of Canada and a first-time home buyer (do not live in a qualifying home as a principal place of residence that was owned or jointly owned in the current calendar year or in the previous 4 calendar years).

2. The basic personal amount of \$16,452 is for individuals with net income up to \$181,440. For income above the \$181,440, the basic personal amount is reduced to \$14,829.

3. The age amount is reduced by 15% for every dollar of net income exceeding \$44,325 and is eliminated when income exceeds \$102,925.

4. Donation tax credit can be applied to up to 75% of net income for the year or can be carried forward on your return for any of proceeding 5 years. Donation tax credit can be claimed up to 100% of net income in the year of death.

5. Individuals 75 and older will get an automatic 10% increase of OAS

6. 15% of every dollar of net income earned in excess of \$93,454 in 2025 will be subject to OAS recovery tax July 2026 to June 2027.

This document was prepared based on known figures as of January 05, 2026.

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