

2024-2025 TAX FACTS FOR ALBERTA RESIDENTS

TAX RATES ON CORPORATE INCOME FOR 2024 AND 2025

CCPC Active Income	Dec 2025	Dec 2024
\$ 0—\$ 500,000	11.00%	11.00%
> \$ 500,000	23.00%	23.00%
CCPC Investment Income	Dec 2025	Dec 2024
Interest	46.67%	46.67%
Interest (net of refundable taxes)	16.00%	16.00%
Capital Gains	23.33%	23.33%
Capital Gains (net of refundable taxes)	8.00%	8.00%

RRSP LIMITS

Year	RRSP Deduction Limit	Prior Year Earned Income Required to Maximize RRSP
2027	\$ 35,390	\$ 196,611
2026	\$ 33,810	\$ 187,833
2025	\$ 32,490	\$ 180,500

CPP & EI LIMITS

Year	CPP Limit	Maximum Pensionable Earnings	EI—Employee Limit	EI—Employer Limit	EI—Maximum Insurable Earnings
2026	\$ 4,646.45	\$ 85,000	\$ 1,123.07	\$ 1,572.30	\$ 68,900
2025	\$ 4,430.10	\$ 81,200	\$ 1,077.48	\$ 1,508.47	\$ 65,700

Note: Employer and employees pay the same CPP amount.

PRESCRIBED INTEREST RATES

(Note: These rates are for overdue balances, refunds subtract 2%, corporate refunds and shareholder loans subtract 4%)

Quarter	2026	2025	2024
1st quarter	7%	8%	10%
2nd quarter		8%	10%
3rd quarter		7%	9%
4th quarter		7%	9%

AUTOMOBILE AMOUNTS

Claim Description	2025	2024
Tax-exempt vehicle allowances —first 5,000 km	72 cents/km	70 cents/km
—after 5,000 km	66 cents/km	64 cents/km
<small>(Note: the rates are 4 cents/km higher in Yukon, Nunavut, and the Northwest Territories)</small>		
CCA threshold—Class 10.1	\$38,000	\$37,000
Interest expense limit	\$350/month	\$350/month
Leasing limit per month (subject to further limitations)	\$1,100/ mo+taxes	\$1,050/mo+taxes
Operating expense benefit re: standby charge—general rate	34 cents/km	33 cents/km

PERSONAL TAX BRACKETS FOR SALARY AND DIVIDENDS IN 2025

Taxable Income	Marginal Tax Rate	Marginal Tax Rate on Ineligible Dividends	Marginal Tax Rate on Eligible Dividends
\$ 0—\$ 57,375	22.50%	12.99%	0.00%
\$ 57,375 —\$ 60,000	28.50%	19.89%	7.40%
\$ 60,000 —\$114,750	30.50%	22.17%	10.16%
\$114,750—\$151,234	36.00%	28.50%	17.75%
\$151,234—\$177,882	38.00%	30.80%	20.51%
\$177,882—\$181,481	41.00%	34.25%	24.65%
\$181,481—\$241,974	42.00%	35.40%	26.03%
\$241,974—\$253,414	43.00%	36.55%	27.41%
\$253,414—\$362,961	47.00%	41.15%	32.93%
> \$362,961	48.00%	42.30%	34.31%

PENSION SPLITTING WITH SPOUSES

	65 or Older	Under 65
Pension Annuity Payments	Yes	Yes
RRIF Payments	Yes	No *
RRSP Annuity Payments	Yes	No *
RRSP Lump-Sum Withdrawals	No	No
Canada Pension Plan Benefits	No	No
Old Age Security Benefits	No	No

* Except if received due to the death of a spouse

CLAWBACK OF OLD AGE SECURITY

Year	Start of Clawback @ 15% of the amount by which Net income exceeds
2025	\$93,454
2024	\$90,997

COMMON PERSONAL TAX CREDITS

	Federal		Alberta	
	2025	2024	2025	2024
Basic personal amount	\$16,129*	\$15,705*	\$22,323	\$21,885
Spousal amount or eligible dependant amount (maximum)	\$16,129*	\$15,705*	\$22,323	\$21,885
Age amount (maximum)	\$ 9,028	\$ 8,790	\$ 6,221	\$ 6,099
Pension income amount (maximum)	\$ 2,000	\$ 2,000	\$ 1,719	\$ 1,685
Disability amount	\$ 10,138	\$ 9,872	\$17,219	\$16,882
Canada employment amount (maximum)	\$ 1,471	\$ 1,433	\$ 0	\$ 0

Note: Above federal tax credits are applied at 14.5% for 2025 (15% for 2024) and Alberta tax credits are applied at 8% for 2025 (10% for 2024).

*\$16,129 (15,705) is the increased amount, it is reduced to \$14,538 (14,156) for individuals with net income above \$253,414 (246,752), with gradual reduction beginning at net income above \$177,882 (173,205).

THE INFORMATION PROVIDED IN THIS PUBLICATION IS INTENDED FOR GENERAL PURPOSES ONLY. CARE HAS BEEN TAKEN TO ENSURE THE INFORMATION HEREIN IS ACCURATE. HOWEVER, NO REPRESENTATION IS MADE AS TO THE ACCURACY THEREOF. THE INFORMATION SHOULD NOT BE RELIED UPON TO REPLACE SPECIFIC PROFESSIONAL ADVICE.