

2025-2026 TAX FACTS FOR ALBERTA RESIDENTS

TAX RATES ON CORPORATE INCOME FOR 2025 AND 2026

<i>CCPC Active Income</i>	<i>Dec 2026</i>	<i>Dec 2025</i>
\$ 0—\$ 500,000	11.00%	11.00%
> \$ 500,000	23.00%	23.00%
<i>CCPC Investment Income</i>	<i>Dec 2026</i>	<i>Dec 2025</i>
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

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

CPP & EI LIMITS

<i>Year</i>	<i>CPP Limit</i>	<i>Maximum Pensionable Earnings</i>	<i>EI—Employee Limit</i>	<i>EI—Employer Limit</i>	<i>EI—Maximum Insurable Earnings</i>
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%)

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

AUTOMOBILE AMOUNTS

<i>Claim Description</i>	<i>2026</i>	<i>2025</i>
Tax-exempt vehicle allowances —first 5,000 km —after 5,000 km	73 cents/km 67 cents/km	72 cents/km 66 cents/km
<small>(Note: the rates are 4 cents/km higher in Yukon, Nunavut, and the Northwest Territories)</small>		
CCA threshold—Class 10.1	\$39,000	\$38,000
Interest expense limit	\$350/month	\$350/month
Leasing limit per month (subject to further limitations)	\$1,100/ mo+taxes	\$1,100/mo+taxes
Operating expense benefit re: standby charge—general rate	34 cents/km	34 cents/km

PERSONAL TAX BRACKETS FOR SALARY AND DIVIDENDS IN 2026

<i>Taxable Income</i>	<i>Marginal Tax Rate</i>	<i>Marginal Tax Rate on Ineligible Dividends</i>	<i>Marginal Tax Rate on Eligible Dividends</i>
\$ 0—\$ 58,523	22.00%	12.41%	0.00%
\$ 58,523 —\$ 61,200	28.50%	19.89%	7.40%
\$ 61,200 —\$117,045	30.50%	22.17%	10.16%
\$117,045—\$154,259	36.00%	28.50%	17.75%
\$154,259—\$181,440	38.00%	30.80%	20.51%
\$181,440—\$185,111	41.00%	34.25%	24.65%
\$185,111—\$246,813	42.00%	35.40%	26.03%
\$246,813—\$258,482	43.00%	36.55%	27.41%
\$258,482—\$370,220	47.00%	41.15%	32.93%
> \$370,220	48.00%	42.30%	34.31%

PENSION SPLITTING WITH SPOUSES

	<i>65 or Older</i>	<i>Under 65</i>
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

<i>Year</i>	<i>Start of Clawback @ 15% of the amount by which Net income exceeds</i>
2026	\$95,323
2025	\$93,454

COMMON PERSONAL TAX CREDITS

	<i>Federal</i>		<i>Alberta</i>	
	<i>2026</i>	<i>2025</i>	<i>2026</i>	<i>2025</i>
Basic personal amount	\$16,452*	\$16,129*	\$22,769	\$22,323
Spousal amount or eligible dependant amount (maximum)	\$16,452*	\$16,129*	\$22,769	\$22,323
Age amount (maximum)	\$ 9,208	\$ 9,028	\$ 6,345	\$ 6,221
Pension income amount (maximum)	\$ 2,000	\$ 2,000	\$ 1,753	\$ 1,719
Disability amount	\$ 10,341	\$ 10,138	\$17,563	\$17,219
Canada employment amount (maximum)	\$ 1,501	\$ 1,471	\$ 0	\$ 0

Note: Above federal tax credits are applied at 14% for 2026 (14.5% for 2025) and Alberta tax credits are applied at 8% for 2026 and 2025.

*\$16,452 (16,129) is the increased amount, it is reduced to \$14,829 (14,538) for individuals with net income above \$258,482 (253,414), with gradual reduction beginning at net income above \$181,440 (177,882).

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