

2026 Quick Reference Guide

Combined federal and Ontario tax rates

Taxable Income	Salary/ Interest %	Eligible Dividends %	Ineligible Dividends %	Capital Gains %
First \$53,891	19.05	0	8.09	9.53
\$53,892-\$58,523	23.15	0	12.80	11.58
\$58,524-\$94,907	29.65	6.39	20.28	14.83
\$94,908-\$107,785	31.48	8.92	22.38	15.74
\$107,786-\$111,814	33.89	12.24	25.16	16.95
\$111,815-\$117,045	37.91	17.79	29.78	18.95
\$117,046-\$150,000	43.41	25.38	36.10	21.70
\$150,001-\$181,440	44.97	27.53	37.90	22.48
\$181,441-\$220,000	48.26	32.07	41.68	24.13
\$220,001-\$258,482	49.82	34.22	43.47	24.91
Over \$258,482	53.53	39.34	47.74	26.76

Canada Pension Plan (CPP) Premiums ¹

Maximum pensionable earnings	\$74,600
Basic exemption	\$3,500
Maximum contributory earnings	\$71,100
Employee and employer rate	5.95%
Maximum employee/employer contribution	\$4,230.45
Maximum self-employed contribution	\$8,460.90

Individuals with children and other dependants

Canada caregiver credit

Dependant younger than 18 who's physically or mentally impaired: up to **\$2,740**

Infirm dependants 18 or older: **\$8,773**

Child disability benefits

Tax-free benefit of up to **\$3,480** for families who care for a child under 18 with a severe and prolonged impairment in physical or mental functions.

Disability amount

Non-refundable credit: **\$10,341**

Additional supplement for those under 18: up to **\$6,032**

Canada child benefit

Maximum CCB benefit per child under six: **\$8,157**

Per child aged 6-17: up to **\$6,883**

Older clients

Age amount

Maximum claim amount: **\$9,208** (must be aged 65 or older on Dec. 31 of the taxation year)

OAS recovery threshold

Income exceeding **\$95,323**, may require partial or full repayment of OAS pension.

Marginal versus effective tax rates

Marginal tax rate: Tax rate applicable to an additional dollar of income earned. Does not consider deductions and credits.

Effective tax rate: Actual rate of tax paid by taxpayer. Considers deductions, credits and graduated tax brackets.

RRSP/TFSA Contribution Limits

18% of previous year's earned income to a maximum of	\$33,810
TFSA contribution limit	\$7,000
Accumulated TFSA contribution limit	\$109,000
FHSA contribution limit	\$8,000

Employment Insurance (EI) Premiums

Maximum yearly insurable earnings	\$68,900
Employee's premium rate	1.63%
Employer's premium rate	2.28%
Maximum yearly employee premium	\$1,123.07
Maximum yearly employer premium	\$1,572.30

Additional information

Home Buyer's Amount

Maximum non-refundable tax credit: **\$1,500** (on up to \$10,000) of the purchase cost.

Prescribed rates

Prescribed rate on loans to family members: **3% in Q1 2026**

Interest rate on overdue tax: **7% in Q1 2026**

Lifetime capital gains exemption

Lifetime capital gains exemption: **\$1,275,000**

Medical expenses threshold

The maximum threshold: **3% of net income or \$2,890**, whichever is less.

Basic personal amount

Net income below \$181,440: **\$16,1452**

(The basic personal amount is gradually clawed back until)

Net income above \$258,482: **\$14,829**

¹ For 2026, employers and employees will each be required to contribute 4% on pensionable earnings, up to an additional maximum pensionable earnings level of \$85,000, for a maximum additional contribution of \$416 (\$832 for self-employed).