

# Tax Rates

## 2025 Personal Tax Payable (After Minimum Basic Personal Credit)

Taxable Income	Tax Payable	Taxable Income	Tax Payable
\$ 10,000	\$ -	\$ 90,000	\$ 17,643
\$ 20,000	\$ 561	\$ 100,000	\$ 20,504
\$ 30,000	\$ 2,490	\$ 120,000	\$ 27,115
\$ 40,000	\$ 4,831	\$ 150,000	\$ 38,906
\$ 50,000	\$ 6,809	\$ 200,000	\$ 60,207
\$ 60,000	\$ 9,183	\$ 300,000	\$ 109,356
\$ 70,000	\$ 12,003	\$ 400,000	\$ 162,856
\$ 80,000	\$ 14,823	\$ 500,000	\$ 216,356

## Registered Retirement Savings Plan (RRSP) Contribution Limit Tax-Free Savings Account (TFSA) Contribution Limit

Year	Maximum Earned Income	RRSP Contribution Limit	TFSA Contribution Limit	TFSA Cumulative Limit
2025	\$180,500	\$32,490	\$7,000	\$102,000

## 2025 Federal & British Columbia Top Marginal Tax Rates for Individuals and Federal & British Columbia Tax Rates and Brackets

Top Marginal Rates					
Jurisdiction	Salary and Interest (%)	Capital Gains (%)	Regular Dividends (%)	Eligible Dividends (%)	Tax Rates and Brackets
					% \$
Federal	33.00	16.50	27.57	24.81	Federal
					14.50 16,130 - 57,375 <sup>1,2</sup>
					20.50 57,376 - 114,750
British Columbia	20.50	10.25	21.32	11.73	26.00 114,751 - 177,882
					29.00 177,883 - 253,414
					33.00 253,415 and higher
Combined Federal and British Columbia	53.50	26.75	48.89	36.54	British Columbia
					5.06 12,933 - 49,279
					7.70 49,280 - 98,560
					10.50 98,561 - 113,158
					12.29 113,159 - 137,407
					14.70 137,408 - 186,306
					16.80 186,307 - 259,829
					20.50 259,830 and higher

1.

The Federal basic personal amount will increase from \$14,538 to \$16,129 for individuals whose net income for the year is equal or less than \$177,883. The increase in the basic personal amount will gradually phase out and will be reduced back to \$14,538 for individuals whose net income for the year reaches \$253,415.

2.

Bill C-4 proposes to reduce the marginal personal income tax rate on the lowest tax bracket to 14.5% for the 2025 taxation year. As of December 08, 2025, Bill C-4 has not received Royal Assent.