



2026 TAX PLANNING CARD MANITOBA

2026 Key Facts & Figures

Savings

\$33,810

RRSP contribution¹

\$7,000

TFSA contribution²

\$2,500

RESP contribution to
maximize CESG³

Retirement

\$965/mo

Maximum CPP retirement
benefit
if started at 60

\$1,508/mo

Maximum CPP
retirement benefit
if started at 65

\$2,141/mo

Maximum CPP
retirement benefit
if deferred to 70

\$752/mo

Maximum OAS pension
if started at 65⁴

\$1,023/mo

Maximum OAS pension
if deferred to 70⁴

\$95,323

Net income at which OAS
pension becomes partially
repayable⁵

Income

Other income*

100%

Taxable

Capital gains

50%

Inclusion rate

Eligible dividends

38%

Gross up

15%

Tax credit⁶

Non-eligible dividends

15%

Gross up

9%

Tax credit⁶

* (salary/interest)

2026 Federal Tax Credits

The federal tax credit rate is 14% unless otherwise stated.

Federal Tax Credit	Amount	Tax Savings
Basic/Spouse/ Partner ⁷	\$16,452	\$2,303
Age (65+) ⁸	\$9,208	\$1,289
Disability	\$10,341	\$1,448
Pension income	\$2,000	\$280 ⁹
Medical expenses	Lesser of 3% of net income or \$2,890	\$405
Charitable Donations ¹⁰	Donations ≤ \$200	14%
	Donations > \$200	29%
	Income > \$258,482 Donations > \$200	33%

2026 Lifetime Capital Gain Exemption (LCGE)

Qualifying Property	LCGE
Qualified small business corporation shares (QSBC)	\$1,275,000
Qualified farm or fishing property (QFFP)	\$1,275,000

1. RRSP contribution limit is 18% of 2025's earned income to a maximum of \$33,810, plus RRSP contribution room carried forward from the prior year. The contribution limit is adjusted for individuals with a pension plan.

2. TFSA cumulative contribution limit is \$109,000, plus previous years' withdrawals, less previous years' contributions.

3. Canada Education Savings Grant (CESG) of 20% awarded on RESP contributions up to annual limit of \$500 per beneficiary. The lifetime RESP contribution limit per beneficiary is \$50,000, and CESG per beneficiary is \$7,200.

4. The OAS pension automatically increases by 10% for seniors aged 75 and over.

5. 2026 OAS pension benefits are subject to a tax of 15% on every dollar of net income in excess of the 2026 net income threshold of \$95,323. The pension is fully repayable when net income exceeds \$155,110.

6. Federal gross-up and dividend tax credit. Tax credit is assessed on the grossed-up dividend amount.

7. \$16,452 is the Base Personal Amount for taxpayers with net income of up to \$181,440. At net income above \$181,440, the basic personal

amount is gradually clawed back to \$14,829 (\$258,482 net income).

8. Seniors aged 65, or older, can claim the age credit. If net income is between \$46,432 and \$107,819, a partial claim can be made. If net income is in excess of \$107,819, no claim can be made.

9. The full pension income amount of \$280 may be claimed on the first \$2,000 of eligible pension income received.

10. Donation tax credit may be claimed up to 75% of net income, or 100% of net income in the year of death or the year preceding death.



2026 TAX PLANNING CARD MANITOBA



2026 Combined Manitoba/Federal Tax Brackets and Rates

2026 Taxable Income	2026 Marginal Tax Rates			
	Other Income (salary/interest)	Capital Gains	Canadian Dividends	
			Eligible	Non-Eligible
\$15,780 - \$16,370	0.00%	0.00%	0.00%	0.00%
\$16,371 - \$16,451	11.77%	5.89%	5.21%	12.64%
\$16,452 - \$22,943	25.77%	12.89%	3.80%	18.35%
\$22,944 - \$46,999	24.80%	12.40%	2.46%	17.23%
\$47,000 - \$58,522	26.75%	13.38%	5.15%	19.48%
\$58,523 - \$99,999	33.25%	16.63%	14.12%	26.95%
\$100,000 - \$117,044	37.90%	18.95%	20.53%	32.30%
\$117,045 - \$181,439	43.40%	21.70%	28.12%	38.62%
\$181,440 - \$199,999	46.69%	23.35%	32.67%	42.41%
\$200,000 - \$258,481	47.55%	23.77%	33.85%	43.39%
\$258,482 - \$399,999	51.25%	25.63%	38.96%	47.65%
\$400,000 and over	50.40%	25.20%	37.78%	46.67%

Basic Personal Amount

	2026 Personal Amount	2026 Tax Rate
Manitoba	\$15,780	10.80%
Federal	\$16,452	14.00%

Average vs Marginal Tax Rates (Combined Manitoba/Federal)

Other Income (salary/interest)	Average Tax Rate	Marginal Tax Rate
\$50,000	16.90%	26.75%
\$100,000	24.52%	37.90%
\$150,000	30.19%	43.40%
\$200,000	33.80%	47.55%
\$250,000	36.55%	47.55%

Average (effective) tax rate: The actual tax paid as a percentage of taxable income.

Marginal tax rate: The tax rate applied on an additional \$1 of income.

Manitoba Probate Fees

Probate fees were eliminated on November 6, 2020.

2026 Tax Dates

Personal tax instalments due	March 16, 2026	June 15, 2026
	September 15, 2026	December 15, 2026
Individual tax filing deadline	April 30, 2027	
Self-employed tax filing deadline	June 15, 2027	
2026 interest on prescribed rate loan due	February 1, 2027	
2026 RRSP contribution deadline	March 1, 2027	

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