



2026 TAX PLANNING CARD NEW BRUNSWICK



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

Eligible dividends

15%

Tax credit⁶

Non-eligible dividends

15%

Gross up

Non-eligible dividends

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.



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2026 Combined New Brunswick/Federal Tax Brackets and Rates

2026 Marginal Tax Rates

	Other Income (salary/interest)	Capital Gains	Canadian Dividends	
			Eligible	Non- Eligible
2026 Taxable Income				
\$13,664 - \$16,451	0.00%	0.00%	0.00%	0.00%
\$16,452 - \$22,357	14.00%	7.00%	(1.41)%	5.72%
\$22,358 - \$49,628	26.40%	13.20%	(3.62)%	16.81%
\$49,629 - \$52,332	23.40%	11.70%	(7.76)%	13.36%
\$52,333 - \$58,522	28.00%	14.00%	(1.41)%	18.65%
\$58,523 - \$104,665	34.50%	17.25%	7.56%	26.13%
\$104,666 - \$117,044	36.50%	18.25%	10.32%	28.43%
\$117,045 - \$181,439	42.00%	21.00%	17.91%	34.75%
\$181,440 - \$193,860	45.29%	22.65%	22.46%	38.54%
\$193,861 - \$258,481	48.79%	24.40%	27.29%	42.57%
\$258,482 and over	52.50%	26.25%	32.40%	46.83%

Basic Personal Amount

	2026 Personal Amount	2026 Tax Rate
New Brunswick	\$13,664	9.40%
Federal	\$16,452	14.00%

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Average vs Marginal Tax Rates (Combined New Brunswick/Federal)

Other Income (salary/interest)	Average Tax Rate	Marginal Tax Rate
\$50,000	16.22%	23.40%
\$100,000	24.70%	34.50%
\$150,000	29.78%	42.00%
\$200,000	33.25%	48.79%
\$250,000	36.36%	48.79%

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.

New Brunswick Probate Fees

Value of the Estate	Probate Fees
≤\$5,000	\$25
\$5,001 - \$10,000	\$50
\$10,001 - \$15,000	\$75
\$15,001 - \$20,000	\$100
>\$20,000	0.5%

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	