2026 Tax Planning Card
Nova Scotia

WELLINGTON-ALTUS

2026 Key Facts & Figures

Savings

$33,810
RRSP contribution[1]

$7,000
TFSA contribution[2]

$2,500
RESP contribution to maximize CESG[3]

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 65[4]

$1,023/mo
Maximum OAS pension if deferred to 70[4]

$95,323
Net income at which OAS pension becomes partially repayable[5]

Income

Other income*	Capital gains	Eligible dividends		Non-eligible dividends	
100% Taxable	**50%** Inclusion rate	**38%** Gross up	**15%** Tax credit[6]	**15%** Gross up	**9%** Tax credit[6]

* (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%	$28
	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.

Facts and figures as of August 2026

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2026 Combined Nova Scotia/Federal Tax Brackets and Rates

	2026 Marginal Tax Rates			
	Other Income (salary/interest)	Capital Gains	Canadian Dividends	
2026 Taxable Income			*Eligible*	*Non-Eligible*
$11,932 - $15,215	0.00%	0.00%	0.00%	0.00%
$15,216 - $16,451	13.79%	6.90%	6.82%	14.13%
$16,452 - $20,999	27.79%	13.90%	5.41%	19.85%
$21,000 - $30,994	22.79%	11.40%	(1.49%)	14.10%
$30,995 - $58,522	28.95%	14.48%	7.01%	21.18%
$58,523 - $61,990	35.45%	17.73%	15.98%	28.66%
$61,991 - $97,416	37.17%	18.59%	18.35%	30.64%
$97,417 - $117,044	38.00%	19.00%	19.50%	31.59%
$117,045 - $157,123	43.50%	21.75%	27.09%	37.92%
$157,124 - $181,439	47.00%	23.50%	31.92%	41.94%
$181,440 - $258,481	50.29%	25.15%	36.47%	45.73%
$258,482 and over	54.00%	27.00%	41.58%	49.99%

Basic Personal Amount

	2026 Personal Amount	2026 Tax Rate
Nova Scotia	$11,932	8.79%
Federal	$16,452	14.00%

Average vs Marginal Tax Rates (Combined Nova Scotia/Federal)

Other Income (salary/interest)	Average Tax Rate	Marginal Tax Rate
$50,000	18.43%	28.95%
$100,000	27.06%	38.00%
$150,000	31.91%	43.50%
$200,000	35.87%	50.29%
$250,000	38.75%	50.29%

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.

Nova Scotia Probate Fees

Value of the Estate		Probate Fees
≤$10,000		$85.60
$10,001 - $25,000		$215.20
$25,001 - $50,000		$358.15
$50,001 - $100,000		$1,002.65
>$100,000	first $100,000	$1,002.65
	value over $100,000	1.695%

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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