



2026 TAX PLANNING CARD ONTARIO

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.



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2026 Combined Ontario/Federal Tax Brackets And Rates

2026 Taxable Income	2026 Marginal Tax Rates			
	Other Income (salary/interest)	Capital Gains	Canadian Dividends	
			Eligible	Non-Eligible
\$12,989 - \$16,451	0.00%	0.00%	0.00%	0.00%
\$16,452 - \$18,928	14.00%	7.00%	(1.41%)	5.72%
\$18,929 - \$24,869	24.10%	12.05%	(15.07%)	10.46%
\$24,870 - \$53,890	19.05%	9.53%	(8.24%)	8.09%
\$53,891 - \$58,522	23.15%	11.58%	(2.58%)	12.80%
\$58,523 - \$94,905	29.65%	14.83%	6.39%	20.28%
\$94,906 - \$107,784	31.48%	15.74%	8.92%	22.38%
\$107,785 - \$111,806	33.89%	16.95%	12.24%	25.16%
\$111,807 - \$117,044	37.91%	18.95%	17.79%	29.78%
\$117,045 - \$149,999	43.41%	21.70%	25.38%	36.10%
\$150,000 - \$181,439	44.97%	22.48%	27.53%	37.90%
\$181,440 - \$219,999	48.26%	24.13%	32.08%	41.69%
\$220,000 - \$258,481	49.82%	24.91%	34.23%	43.48%
\$258,482 and over	53.53%	26.76%	39.34%	47.74%

Basic Personal Amount

	2026 Personal Amount	2026 Tax Rate
Ontario	\$12,989	5.05%
Federal	\$16,452	14.00%

Average vs Marginal Tax Rates (Combined Ontario/Federal)

Other Income (salary/interest)	Average Tax Rate	Marginal Tax Rate
\$50,000	14.33%	19.05%
\$100,000	21.52%	31.48%
\$150,000	27.75%	44.97%
\$200,000	32.36%	48.26%
\$250,000	35.79%	49.82%

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.

Ontario Estate Administration Tax

Value of the Estate	Estate Administration Tax
≤\$50,000	NIL
>\$50,000, for value over \$50,000	1.5%

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	

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Facts and figures as of August 2026