2026 Tax Planning Card
QUEBEC

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%	50%	38%	15%	15%	9%
Taxable	Inclusion rate	Gross up	Tax credit[6]	Gross up	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.

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2026 Combined Quebec/Federal Tax Brackets and Rates

2026 Taxable Income	2026 Marginal Tax Rates: Other Income (salary/interest)	Capital Gains	Canadian Dividends: *Eligible*	*Non-Eligible*
$16,452 - $18,506	11.69%	5.85%	(1.18%)	4.77%
$18,507 - $18,951	12.69%	6.35%	(0.18%)	5.77%
$18,952 - $33,506	26.69%	13.35%	3.00%	17.94%
$33,507 - $54,344	25.69%	12.85%	2.00%	16.94%
$54,345 - $58,522	30.69%	15.35%	8.90%	22.69%
$58,523 - $64,353	36.12%	18.06%	16.39%	28.93%
$64,354 - $108,679	37.12%	18.56%	17.39%	29.93%
$108,680 - $117,044	42.12%	21.06%	24.29%	35.68%
$117,045 - $132,244	46.71%	23.36%	30.63%	40.96%
$132,245 - $149,353	48.46%	24.23%	33.04%	42.97%
$149,354 - $181,439	47.46%	23.73%	32.04%	41.97%
$181,440 - $258,481	50.21%	25.11%	35.84%	45.14%
$258,482 and over	53.31%	26.65%	40.11%	48.70%

Basic Personal Amount

	2026 Personal Amount	2026 Tax Rate
Quebec	$18,952	14.00%
Federal	$16,452	14.00%

Average vs Marginal Tax Rates (Combined Quebec/Federal)

Other Income (salary/interest)	Average Tax Rate	Marginal Tax Rate
$50,000	16.84%	25.69%
$100,000	26.15%	37.12%
$150,000	32.40%	47.46%
$200,000	36.42%	50.21%
$250,000	39.18%	50.21%

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.

Quebec Probate Fees

There are no probate fees in Quebec. However, there are court filing fees for the verification of wills.

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

Facts and figures as of August 2026