

### Quick Tax Estimator

(includes basic personal exemption)

Income	Total tax	Average effective tax rate
\$ 5,000	\$ -	0.00%
\$ 10,000	\$ -	0.00%
\$ 15,000	\$ 747	4.98%
\$ 20,000	\$ 1,750	8.75%
\$ 25,000	\$ 2,753	11.01%
\$ 30,000	\$ 3,756	12.52%
\$ 35,000	\$ 4,759	13.60%
\$ 40,000	\$ 5,791	14.48%
\$ 45,000	\$ 6,926	15.39%
\$ 50,000	\$ 8,286	16.57%
\$ 55,000	\$ 9,696	17.63%
\$ 60,000	\$ 11,106	18.51%
\$ 65,000	\$ 12,516	19.26%
\$ 70,000	\$ 13,926	19.89%
\$ 75,000	\$ 15,336	20.45%
\$ 80,000	\$ 16,808	21.01%
\$ 85,000	\$ 18,358	21.60%
\$ 90,000	\$ 19,920	22.13%
\$ 95,000	\$ 21,734	22.88%
\$ 100,000	\$ 23,649	23.65%
\$ 105,000	\$ 25,563	24.35%
\$ 110,000	\$ 27,515	25.01%
\$ 115,000	\$ 29,550	25.70%
\$ 120,000	\$ 31,585	26.32%
\$ 125,000	\$ 33,620	26.90%
\$ 130,000	\$ 35,655	27.43%
\$ 135,000	\$ 37,690	27.92%
\$ 140,000	\$ 39,725	28.38%
\$ 145,000	\$ 41,839	28.85%
\$ 150,000	\$ 44,024	29.35%
\$ 155,000	\$ 46,209	29.81%
\$ 160,000	\$ 48,394	30.25%
\$ 165,000	\$ 50,579	30.65%
\$ 170,000	\$ 52,764	31.04%
\$ 175,000	\$ 54,949	31.40%
\$ 180,000	\$ 57,134	31.74%
\$ 185,000	\$ 59,319	32.06%
\$ 190,000	\$ 61,504	32.37%
\$ 195,000	\$ 63,689	32.66%
\$ 200,000	\$ 65,874	32.94%
\$ 205,000	\$ 68,148	33.24%
\$ 210,000	\$ 70,533	33.59%
\$ 215,000	\$ 72,918	33.92%
\$ 220,000	\$ 75,303	34.23%
\$ 225,000	\$ 77,688	34.53%
\$ 230,000	\$ 80,073	34.81%
\$ 235,000	\$ 82,458	35.09%
\$ 240,000	\$ 84,843	35.35%
\$ 245,000	\$ 87,228	35.60%
\$ 250,000	\$ 89,613	35.85%

Quick Tax Estimator and the average effective tax rate is for salaries and other income only.

### Combined Federal & BC Personal Income Tax Rates

From	To	Salary	Capital gains	Salary	Capital gains
Taxable income		Marginal tax rate		Tax on bottom of the range	
-	38,898	20.06%	10.03%	-	-
38,899	45,916	22.70%	11.35%	5,541	2,771
45,917	77,797	28.20%	14.10%	7,134	3,567
77,798	89,320	31.00%	15.50%	16,124	8,062
89,321	91,831	32.79%	16.40%	19,696	9,848
91,832	108,460	38.29%	19.15%	20,519	10,260
108,461	142,353	40.70%	20.35%	26,886	13,443
142,354	202,800	43.70%	21.85%	40,680	20,340
202,801	and up	47.70%	23.85%	67,095	33,548

From	To	Eligible dividends	Ordinary dividends	Eligible dividends	Ordinary dividends
Taxable income		Marginal tax rate		Tax on bottom of the range	
-	38,898	0.00%	8.27%	-	-
38,899	45,916	0.00%	11.36%	-	491
45,917	77,797	4.39%	17.79%	-	1,169
77,798	89,320	8.25%	21.07%	-	6,018
89,321	91,831	10.72%	23.16%	625	8,093
91,832	108,460	18.31%	29.60%	763	8,590
108,461	142,353	21.64%	32.42%	2,589	12,797
142,354	202,800	25.78%	35.93%	6,310	22,188
202,801	and up	31.30%	40.61%	16,358	40,751

Income ranges include the dividend gross up. Marginal tax rates do not include the basic personal exemption and are applied to the actual dividends paid. The tax calculations include the basic personal exemption but do not factor in alternative minimum tax.

### RRSP

Contribution Limit for a year is the lesser of the dollar limit for that year and 18% of the prior year's earned income, less any pension adjustment for the prior year (reported on your T4).

	2015	2016	2017	2018
Dollar Limit	24,930	25,370	26,010	26,230
Income level *	138,500	140,944	144,500	145,722

\* Earned income needed in prior year for maximum contribution.

### Canada Pension Plan

	2017	2016
Maximum pensionable earnings	\$ 55,300.00	\$ 54,900.00
Basic exemption	\$ 3,500.00	\$ 3,500.00
Rate	4.95%	4.95%
Employee/employer maximum	\$ 2,564.10	\$ 2,544.30
Self-employed maximum	\$ 5,128.20	\$ 5,088.60

### Employment Insurance

	2017	2016
Maximum insurable earnings	\$ 51,300.00	\$ 50,800.00
Employee rate	1.63%	1.88%
Employee maximum	\$ 836.19	\$ 955.04
Employer rate	2.28%	2.63%
Employer maximum	\$ 1,170.67	\$ 1,337.06

### Old Age Security

	2017	2016
Repayment threshold	\$ 74,789.00	\$ 73,756.00

Disclaimer: This information is general in nature and may not be applicable to all taxpayers. Please contact your Johnsen Archer tax advisor to discuss your specific situation.