

Personal tax rates

2010 quick tax estimator (includes basic personal amount)

Income	Total tax	Effective tax rate
\$5,000	-	0.00%
\$10,000	-	0.00%
\$15,000	895	5.97%
\$20,000	1,898	9.49%
\$25,000	2,901	11.60%
\$30,000	3,904	13.01%
\$35,000	4,907	14.02%
\$40,000	6,019	15.05%
\$45,000	7,436	16.53%
\$50,000	8,921	17.84%
\$55,000	10,406	18.92%
\$60,000	11,891	19.82%
\$65,000	13,376	20.58%
\$70,000	14,861	21.23%
\$75,000	16,438	21.92%
\$80,000	18,063	22.58%
\$85,000	19,857	23.36%
\$90,000	21,772	24.19%
\$95,000	23,686	24.93%
\$100,000	25,601	25.60%
\$105,000	27,636	26.32%
\$110,000	29,671	26.97%
\$115,000	31,706	27.57%
\$120,000	33,741	28.12%
\$125,000	35,776	28.62%
\$130,000	37,900	29.15%
\$135,000	40,085	29.69%
\$140,000	42,270	30.19%
\$145,000	44,455	30.66%
\$150,000	46,640	31.09%
\$155,000	48,825	31.50%
\$160,000	51,010	31.88%
\$165,000	53,195	32.24%
\$170,000	55,380	32.58%
\$175,000	57,565	32.89%
\$180,000	59,750	33.19%
\$185,000	61,935	33.48%
\$190,000	64,120	33.75%
\$195,000	66,305	34.00%
\$200,000	68,490	34.24%
\$205,000	70,675	34.48%
\$210,000	72,860	34.70%
\$215,000	75,045	34.90%
\$220,000	77,230	35.10%
\$225,000	79,415	35.30%
\$230,000	81,600	35.48%
\$235,000	83,785	35.65%
\$240,000	85,970	35.82%
\$245,000	88,155	35.98%
\$250,000	90,340	36.14%

Combined Federal & BC personal income tax rates (excludes Alternate minimum tax)

From	To	Salary	Capital gains	Salary	Capital gains
		Marginal tax rate		Tax on bottom of the range	
-	35,859	20.06%	10.03%	-	-
35,860	40,970	22.70%	11.35%	5,079.42	2,539.71
40,971	71,719	29.70%	14.85%	6,239.39	3,119.69
71,720	81,941	32.50%	16.25%	15,371.54	7,685.77
81,942	82,342	36.50%	18.25%	18,693.37	9,346.68
82,343	99,987	38.29%	19.15%	18,839.37	9,419.68
99,988	127,021	40.70%	20.35%	25,595.25	12,797.63
127,022	and up	43.70%	21.85%	36,597.69	18,298.84

From	To	Eligible dividends	ineligible dividends	Eligible dividends	ineligible dividends
		Marginal tax rate		Tax on bottom of the range	
-	35,859	0.00%	4.16%	-	-
35,860	40,970	0.00%	7.46%	-	1,491.73
40,971	71,719	1.29%	16.21%	-	1,872.94
71,720	81,941	5.32%	19.71%	396.65	6,857.19
81,942	82,342	11.08%	24.71%	940.41	8,871.75
82,343	99,987	13.66%	26.95%	984.73	8,970.59
99,988	127,021	17.13%	29.96%	3,394.90	13,725.65
127,022	and up	21.45%	33.71%	8,025.65	21,824.74

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).

	2008	2009	2010	2011
Dollar Limit	20,000	21,000	22,000	indexed
Income level *	116,667	122,222	indexed	indexed

* Earned income needed in prior year for maximum contribution.

Canada Pension Plan

	2010	2009
Maximum pensionable earnings	\$47,200	\$46,300
Basic exemption	\$3,500	\$3,500
Rate	4.95%	4.95%
Employee/employer maximum	\$2,163.15	\$2,118.60
Self-employed maximum	\$4,326.30	\$4,237.20

Employment Insurance

	2010	2009
Maximum insurable earnings	\$43,200	\$42,300
Basic exemption	\$nil	\$nil
Employee rate	1.73%	1.73%
Employee maximum	\$747.36	\$731.79
Employer rate	2.422%	2.422%
Employer maximum	\$1,046.30	\$1,024.51