

Personal Wealth & Tax Reference Card

New Brunswick – 2026 *



* Compiled January, 2026 from official sources – Content is PROVISIONAL as it may be rendered inaccurate if there are subsequent changes in federal or provincial tax or financial figures

Combined federal-provincial marginal tax rates				
Income bracket from	Regular income, Interest, Foreign	Capital Gains	Canadian Dividends Eligible Non-Eligible	
13,664	9.40%	4.70%	-6.35%	7.65%
16,452	23.40%	11.70%	-7.76%	13.36%
52,333	28.00%	14.00%	-1.41%	18.65%
58,523	34.50%	17.25%	7.56%	26.13%
104,666	36.50%	18.25%	10.32%	28.43%
117,045	42.00%	21.00%	17.91%	34.75%
181,440	45.29%	22.65%	22.45%	38.54%
193,861	48.79%	24.40%	27.28%	42.56%
258,482	52.50%	26.25%	32.40%	46.83%

Federal brackets are in bold-italics. Basic personal amount (BPA) offsets tax on low income. The NB BPA is 13,664. The federal BPA is 16,452, progressively reduced to 14,829 on income from 181,440 to 258,482. A negative rate on dividends at low income means the dividend credit exceeds the tax due, with the excess available to reduce tax on other income.

After-tax spendable cash, estimated using average tax rates					
Income level	Tax paid to level	Average tax rate	Approximate net spendable cash		
			Annually	Monthly	Weekly
20,000	1,092	5.46%	18,908	1,576	364
40,000	5,772	14.43%	34,228	2,852	658
60,000	10,901	18.17%	49,099	4,092	944
80,000	17,801	22.25%	62,199	5,183	1,196
100,000	24,701	24.70%	75,299	6,275	1,448
120,000	32,070	26.73%	87,930	7,327	1,691
140,000	40,470	28.91%	99,530	8,294	1,914
160,000	48,870	30.54%	111,130	9,261	2,137
180,000	57,270	31.82%	122,730	10,227	2,360
200,000	66,496	33.25%	133,504	11,125	2,567
300,000	116,826	38.94%	183,174	15,264	3,523
400,000	169,326	42.33%	230,674	19,223	4,436
500,000	221,826	44.37%	278,174	23,181	5,349
1,000,000	484,326	48.43%	515,674	42,973	9,917

Calculated using basic personal credits only. Actuals will vary by individual circumstances. Right three columns can be used for rough estimate of available cash for budgeting purposes.

Common personal income tax credits* (for 2025 tax reporting) and tax-based public support payments

Name of credit	Federal amount	Credit @ 15%	NB amount	Credit @ 9.4%
Basic personal amount	16,129	2,419	13,396	1,259
Spouse/common-law partner (CLP) or eligible dependent	16,129	2,419	10,499	987
Caregiver amount: Dependant(s) age 18 or older	8,601	1,290	5,839	549
Caregiver amount: Infirm children under age 18	2,687	403	See caregiver	amount above
Age 65 amount <small>15% phase-out Federal: 45,522 to 105,708 Provincial: 44,945 to 85,192</small>	9,028	1,354	6,037	567
Pension income amount	2,000	300	1,000	94
Tuition (part-time and full-time)	actual	calculated	actual	calculated
Disability amount for self	10,138	1,521	10,010	941
Supplement for children with disabilities	5,914	887	5,840	549
Adoption expenses	19,581	2,937	-	-
Medical expenses above lesser of 'amount' or 3% of net income	2,833	calculated	2,798	calculated
CPP – Canada pension plan premiums paid <small>Max 2025 pensionable earnings 74,600</small>	4,034	605	4,034	379
EI – Employment insurance premiums paid <small>Max 2025 insurable earnings 65,700</small>	1,077	162	1,123	106
Charitable donations: First \$200 \$200+ \$200+ at top bracket	15% 29% 33%		9.4% 17.95% 17.95%	
Political donation credit rate varies in stages		650		500
GST/HST refundable credit <small>Paid Jan Apr Jul Oct</small>	Jul '25 – Apr '26: Single 87, Couple / Single parent 175, Each child under-19 46 Jul '26 – Apr '27: Single 89, Couple / Single parent 178, Each child under-19 47	<small>5% phase-out from 2024 adjusted family net income/AFNI of 45,521 5% phase-out from 2025 AFNI of 46,432</small>		
Canada child benefit (CCB) <small>Paid monthly on 20th</small>	Jul '25 – Jun '26: Under-6 666; Age 6-17 562 Jul '26 – Jun '27: Under-6 680; Age 6-17 574	<small>7% phase from 2024 AFNI of 37,487 7% phase from 2025 AFNI of 38,237</small>	Child disability benefit (CDB) Jul '25 – Jun '26 284 Jul '26 – Jun '27 290	<small>3.2% phase from 81,222 3.2% phase from 82,847</small>

* Credit value is the figure in the amount column (or lesser/actual outlay) multiplied by the credit rate shown at the top of the respective federal or provincial column. Unused age or pension credit may be transferred from a spouse/common-law partner (CLP). Disability credit and tuition up to \$5,000 may be transferred from a spouse/CLP or dependant.

Registered tax savings plans and allowances – 2026

RRSP	33,810	TFSA	7,000	RPP	35,390	ALDA	180,000	FHSA	40,000	RESP	50,000	RDSP	200,000	LCGE	1,275,000
Registered retirement savings plan annual contribution room is lesser of amount above, and 18% of last year's earned income. Maximum credit for 2026 is reached at 2025 income of 187,833.		Tax-free savings account annual room is equal to the previous year's withdrawals plus the annual TFSA dollar limit above. Cumulative contribution room since inception in 2009 is 109,000.		Defined contribution (DC) registered pension plan annual limit. Defined benefit (DB) RPP limit is 3,932/yr of service. Deferred profit sharing plan (DPSP) limit is 17,695.		Advanced life deferred annuity lifetime limit. Up to 25% of RRSP, RRIF, DC-RPP or DPSP assets may purchase ALDAs to defer payment and taxation until end of the year annuitant turns 85.		First home savings account lifetime maximum contribution room. Maximum annual contribution is 8,000, but can be up to 16,000 by carrying forward up to 8,000 of unused room.		Registered education savings plan lifetime contribution limit. Up to 7,200 lifetime in matching grants (generally 500/yr) and up to 2,000 in free bond money also available.		Registered disability savings plan lifetime contribution limit. Up to 70,000 in matching grants (up to 3,500 annually) and 20,000 in free bond money (up to 1,000 annually).		Lifetime capital gains exemption on disposition of qualifying small business corporation (QSBC) shares of a Canadian controlled private corporation (CCPC). It is shared with the exemption for farm and fisheries businesses.	

Retirement plan withdrawal rates

Age	RRIF				LIF maximum				
	minimum	AB BC	MB	Federal	Age	minimum	AB BC	MB	
		ON NB	QC*				ON NB	QC*	
	NL SK	NS		NL SK	NS				
50	2.50%	6.27%	6.10%	4.99%	73	5.53%	9.00%	8.50%	7.64%
51	2.56%	6.31%	6.10%	5.03%	74	5.67%	9.34%	8.80%	7.98%
52	2.63%	6.35%	6.10%	5.07%	75	5.82%	9.71%	9.10%	8.38%
53	2.70%	6.40%	6.10%	5.11%	76	5.98%	10.15%	9.40%	8.84%
54	2.78%	6.45%	6.10%	5.16%	77	6.17%	10.66%	9.80%	9.37%
55	2.86%	6.51%	6.40%	5.21%	78	6.36%	11.25%	10.30%	9.99%
56	2.94%	6.57%	6.50%	5.26%	79	6.58%	11.96%	10.80%	10.73%
57	3.03%	6.63%	6.50%	5.32%	80	6.82%	12.82%	11.50%	11.61%
58	3.13%	6.70%	6.60%	5.39%	81	7.08%	13.87%	12.10%	12.70%
59	3.23%	6.77%	6.70%	5.46%	82	7.38%	15.19%	12.90%	14.05%
60	3.33%	6.85%	6.70%	5.53%	83	7.71%	16.90%	13.80%	15.80%
61	3.45%	6.94%	6.80%	5.61%	84	8.08%	19.19%	14.80%	18.13%
62	3.57%	7.04%	6.90%	5.70%	85	8.51%	22.40%	16.00%	21.40%
63	3.70%	7.14%	7.00%	5.80%	86	8.99%	27.23%	17.30%	26.30%
64	3.85%	7.26%	7.10%	5.91%	87	9.55%	35.29%	18.90%	34.48%
65	4.00%	7.38%	7.20%	6.03%	88	10.21%	51.46%	20%	50.86%
66	4.17%	7.52%	7.30%	6.16%	89	10.99%	100%	20%	100%
67	4.35%	7.67%	7.40%	6.30%	90	11.92%	100%	20%	100%
68	4.55%	7.83%	7.60%	6.47%	91	13.06%	100%	20%	100%
69	4.76%	8.02%	7.70%	6.65%	92	14.49%	100%	20%	100%
70	5.00%	8.22%	7.90%	6.85%	93	16.34%	100%	20%	100%
71	5.28%	8.45%	8.10%	7.08%	94	18.79%	100%	20%	100%
72	5.40%	8.71%	8.30%	7.34%	95+	20%	100%	20%	100%

Annuity age is as of December 31, 2025. RRIF is registered retirement income fund. LIF is life income fund, commuted/transferred out of a registered pension plan (RPP), with the maximum withdrawal rate governed by the same jurisdiction from which the RPP originated. Some regulators require LIFs to be converted to annuity at age 80. * For QC as of 2025, no maximum for LIF pensioners age 55 and older.

Public pension and support programs

Program	Monthly	Annual
CPP Canada Pension Plan, retirement pension, age 65	1,508	18,092
Post-retirement benefit, age 65	55	656
Disability pension	1,741	20,894
Post-retirement disability benefit	610	7,326
Survivor's pension – younger than 65	804	9,642
Survivor's pension – 65 and older	905	10,855
Child under 18, of disabled or deceased contributor	308	3,694
Combined survivor/retirement, retirement at 65	1,532	18,379
Combined survivor/disability	1,756	21,074
Death benefit, one-time payment	→	2,500
OAS Old Age Security, age 65	15% phase-out: 90,997 148,451	742 8,908
OAS, age 75 or older	90,997 154,196	817 9,798
Allowance, age 60-64, if spouse GIS & OAS	41,616	1,410 16,917
Allowance for Survivor, age 60-64	30,312	1,680 20,166
GIS Guaranteed income supplement	50% phase-out: 22,488	1,109 13,305
If spouse/CLP receives full OAS pension	29,712	667 8,009
If spouse/CLP does not receive OAS	53,904	1,109 13,305
If spouse/CLP receives an Allowance	41,616	667 8,009

Shows max 2026 CPP, indexed annually, reduced by 0.6%/mth if begun before age 65 to \$11,579 at 60, or enhanced 0.7%/mth up to \$25,690 at 70. Shows max 2026-Q1 OAS & GIS, indexed quarterly. OAS enhanced by 0.6%/mth for deferral past 65 up to \$12,114 at 70. Show phase-outs apply to current program year (July 2025 to June 2026) using 2024 income, while 2026 income over \$95,323 will reduce OAS in the July 2027 to June 2028 program year.

RRSP/RRIF withholding tax rates

Withdrawal	General	Quebec
Up to 5,000	10%	5%
5,001 - 15,000	20%	10%
15,000 +	30%	15%

Rate is zero% on RRIF minimum. Rate for non-resident is 25% unless reduced by treaty.

Employee payroll deductions

CPP premium rate from \$3,500 exemption to \$74,600 YMPE at 5.95% (max \$4,230), with CPP-additional premium applying from YMPE to \$85,000 YAMPE at 4% rate (max \$416).

EI premium 1.63% up to \$1,123 at \$68,900 insurable earnings.

Tax planning strategies (generally for non-registered investments unless otherwise noted)

- Gift to spouse or minor child – Attribution of all passive/investment income (except capital gains of a minor), but no attribution of reinvested / '2nd-generation' income
- Gift or loan to adult child – No attribution except if intended to lower lending parent's taxes
- Child's Canada Child Benefit (CCB) – Investment income taxed to child if tracked/isolated
- Spouse/employee loan – No attribution if at CRA quarterly prescribed rate 3% for 2026-Q1
- Spousal RRSP – No attribution unless withdrawn in deposit year +2 calendar years
- Pension split with spouse – Up to 50% may be elected annually at tax reporting time
- Gift to spouse for TFSA – No attribution of earnings or withdrawals, except if avoidance series
- CPP/QPP credit sharing – Election to split credits between spouses on start of pensions
- Family expenses & taxes – If high earner pays, low income spouse may invest
- Charitable giving – Claim both spouses' donations on one return to maximize credit
- Canadian dividends – Claim all by lower income spouse if it increases spouse credit
- Capital losses – Claim against capital gains currently, 3 years back, or forward indefinitely
- Investment loan – Interest deductible against any income, limited in Quebec
- Investment fees – Deductible against any income, limited in Quebec
- Life insurance – Death benefit generally tax-free; investment growth potentially tax-free

Land transfer – Provincial

Land transfer tax is 1% of the assessed value of the property or consideration for the transfer, whichever is greater. The purchaser must pay this special tax, or else the deed cannot be registered.

Estate administration – Provincial

The probate fee is \$25 for an estate valued up to \$5,000; \$50 if valued up to \$10,000; \$75 if valued up to \$15,000; \$100 if valued up to \$20,000; and 0.5% of the value over \$20,000.

Important tax dates

RRSP contributions	Mon Mar 02 '26
File/pay personal tax	Thu Apr 30 '26
Self-employed - File	Mon Jun 15 '26
- Pay	Thu Apr 30 '26
Instalments	15th of Mar Jun Sep Dec
Last trade day (T+1)	Wed Dec 30 '26

CRA interest rates, penalties

Interest on overdue tax 7% for 2026-Q1
Late-file 5% tax owing + 1%/mth, to 12 mths
Repeat late 10% + 2%/mth, to 20 mths
RRSP or RESP 1% of month-end excess
TFSA or FHSA 1% of max monthly excess
Non-arm's length loans 3% for 2026-Q1

For more information, please consult your financial advisor and tax professional.

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