



IN THE BUSINESS OF YOUR SUCCESS®

2015 Taxation Rates

This guide to 2015 taxation rates has been created to assist you throughout the year.

Please Note: Information contained in this guide was correct at time of publication and is subject to change. This guide contains information designed to provide general guidance and should not be relied upon as a substitute for the information published by the sponsoring agencies. **For the most up-to-date information please contact the applicable government agencies.**

Federal Personal Amounts

The following tables provide details regarding individual tax credits and would need to be totaled for each employee. Please refer to the correct TD1 form for federal and provincial credits (outside Quebec), and to form TP-1015.3-V for Quebec credits.

<u>Federal Tax Credit</u>	January 2015 (\$)	July 2015 (\$)
Basic personal amount	11,327	11,327
Amount for an eligible dependent	11,327	11,327
Pension income amount	2,293	2,293
Age amount	7,033	7,033

Provincial and Territorial Tax Credits

<u>Alberta Tax Credit</u>	January 2015 (\$)	July 2015 (\$)
Basic personal amount	18,214	18,214
Amount for an eligible dependent	18,214	18,214
Pension income amount	1,402	1,402
Age amount	5,076	5,076

<u>British Columbia Tax Credit</u>	January 2015 (\$)	July 2015 (\$)
Basic personal amount	9,938	9,938
Amount for an eligible dependent	8,509	8,509
Pension income amount	1,000	1,000
Age amount	4,457	4,457

<u>Manitoba Tax Credit</u>	January 2015 (\$)	July 2015 (\$)
Basic personal amount	9,134	9,134
Amount for an eligible dependent	9,134	9,134
Pension income amount	1,000	1,000
Age amount	3,728	3,728

<u>Newfoundland and Labrador Tax Credit</u>	January 2015 (\$)	July 2015 (\$)
Basic personal amount	8,767	8,767
Amount for an eligible dependent	7,164	7,164
Pension income amount	1,000	1,000
Age amount	5,596	5,596

<u>New Brunswick Tax Credit</u>	January 2015 (\$)	July 2015 (\$)
Basic personal amount	9,633	9,633
Amount for an eligible dependent	8,180	8,180
Pension income amount	1,000	1,000
Age amount	4,704	4,704

<u>Northwest Territories Tax Credit</u>	January 2015 (\$)	July 2015 (\$)
Basic personal amount	13,900	13,900
Amount for an eligible dependent	13,900	13,900
Pension income amount	1,000	1,000
Age amount	6,799	6,799

<u>Nova Scotia Tax Credit</u>	January 2015 (\$)	July 2015 (\$)
Basic personal amount	8,481	8,481
Amount for an eligible dependent	8,481	8,481
Pension income amount	1,173	1,173
Age amount	4,141	4,141

<u>Nunavut Tax Credit</u>	January 2015 (\$)	July 2015 (\$)
Basic personal amount	12,781	12,781
Amount for an eligible dependent	12,781	12,781
Pension income amount	2,000	2,000
Age amount	9,586	9,586

<u>Ontario Tax Credit</u>	January 2015 (\$)	July 2015 (\$)
Basic personal amount	9,863	9,863
Amount for an eligible dependent	8,375	8,375
Pension income amount	1,364	1,364
Age amount	4,815	4,815

<u>Prince Edward Island Tax Credit</u>	January 2015 (\$)	July 2015 (\$)
Basic personal amount	7,708	7,708
Amount for an eligible dependent	6,294	6,294
Pension income amount	1,000	1,000
Age amount	3,764	3,764

<u>Quebec Tax Credit</u>	January 2015 (\$)	July 2015 (\$)
Basic personal amount	11,425	11,425
Amount for an eligible dependent	11,425	11,425
Pension income amount	2,185	2,185
Age amount	2,460	2,460

<u>Saskatchewan Tax Credit</u>	January 2015 (\$)	July 2015 (\$)
Basic personal amount	15,639	15,639
Amount for an eligible dependent	15,639	15,639
Pension income amount	1,000	1,000
Age amount	4,764	4,764 ¹

<u>Yukon Tax Credit</u>	January 2015 (\$)	July 2015 (\$)
Basic personal amount	11,327	11,327
Amount for an eligible dependent	11,327	11,327
Pension income amount	2,000	2,000
Age amount	7,033	7,033

Canada/Quebec Pension

	January 2015 (\$)	July 2015 (\$)
Annual Maximum Pensionable Earnings	53,600	53,600
Annual Basic Exemption	3,500	3,500
Annual Maximum Contributory Earnings	50,100	50,100
Contribution Rate (outside Quebec)	4.95%	4.95%
Contribution Rate (Quebec)	5.250%	5.250%
Annual Maximum Employee Contribution (outside of Quebec)	2,479.95	2,479.95
Annual Maximum Employer Contribution (outside of Quebec)	2,479.95	2,479.95
Annual Maximum Employee Contribution (Quebec)	2,630.25	2,630.25
Annual Maximum Employer Contribution (Quebec)	2,630.25	2,630.25

Employment Insurance (EI) – Employee

	January 2015 (\$)	July 2015 (\$)
Annual Maximum Insurable Earnings	49,500	49,500
Annual Maximum Employee Contribution (outside Quebec)	930.60	930.60
Annual Maximum Employee Contribution (Quebec)	762.30	762.30
Employee Contribution Rate (outside Quebec)	1.88%	1.88%
Employee Contribution Rate (Quebec)	1.54%	1.54%

¹ Those who are eligible for the Age Amount are also entitled to a Senior Supplementary Amount of \$1,258.00

Employment Insurance (EI) – Employer

	January 2015	July 2015
Standard Rate (times employee premium)	1.400%	1.400%

Quebec Parental Insurance Plan (QPIP) – Employee

	January 2015 (\$)	July 2015 (\$)
Annual Maximum Insurable Earnings	70,000	70,000
Employee Contribution Rate	0.559%	0.559%
Annual Maximum Employee Contribution	391.30	391.30

Quebec Parental Insurance Plan (QPIP) – Employer

	January 2015 (\$)	July 2015 (\$)
Annual Maximum Insurable Earnings	70,000	70,000
Employer Contribution Rate	0.782%	0.782%
Annual Maximum Employer Contribution	547.40	547.40

Employment Insurance (EI) Employers' Rates and Multiples

	2015	2014
EMPLOYER MULTIPLE	1.400	1.400
ER EI REDUCED MULTIPLE CAT. 1 (NON-QC)	1.298	1.283
ER EI REDUCED MULTIPLE CAT. 2 (NON-QC)	1.223	1.219
ER EI REDUCED MULTIPLE CAT. 3 (NON-QC)	1.224	1.219
ER EI REDUCED MULTIPLE CAT. 4 (NON-QC)	1.208	1.203
ER EI REDUCED MULTIPLE CAT. 1 (QC)	1.275	1.256
ER EI REDUCED MULTIPLE CAT. 2 (QC)	1.183	1.178
ER EI REDUCED MULTIPLE CAT. 3 (QC)	1.186	1.178
ER EI REDUCED MULTIPLE CAT. 4 (QC)	1.165	1.158

Federal Taxes

Annual Taxable Income	January 2015	Annual Taxable Income	July 2015
\$0.00 – \$44,701.00	15.00%	\$0.00 – \$44,701.00	15.00%
\$44,701.01 – \$89,401.00	22.00%	\$44,701.01 – \$89,401.00	22.00%
\$89,401.01 – \$138,586.00	26.00%	\$89,401.01 – \$138,586.00	26.00%
\$138,586.01 and over	29.00%	\$138,586.01 and over	29.00%

Provincial and Territorial Taxes

Alberta Provincial Tax

Annual Taxable Income	January 2015	July 2015	Annual Taxable Income	October 2015
ALL	10.00%	10.00%	\$0.00 – \$125,000.00	10.00%
			\$125,000.00 – \$150,000.00	12.00%
			\$150,000.00 – \$200,000.00	13.00%
			\$200,000.00 – \$300,000.00	14.00%
			\$300,000.01 and over	15.00%

British Columbia Provincial Tax

Annual Taxable Income	January 2015	Annual Taxable Income	July 2015
\$0.00 – \$37,869.00	5.06%	\$0.00 – \$37,869.00	5.06%
\$37,869.01 – \$75,740.00	7.70%	\$37,869.01 – \$75,740.00	7.70%
\$75,740.01 – \$86,958.00	10.50%	\$75,740.01 – \$86,958.00	10.50%
\$86,958.01 – \$105,592.00	12.29%	\$86,958.01 – \$105,592.00	12.29%
\$105,592.01 - \$151,050.00	14.70%	\$105,592.01 - \$151,050.00	14.70%
\$151,050.01 and over	16.80%	\$151,050.01 and over	16.80%

Manitoba Provincial Tax

Annual Taxable Income	January 2015	Annual Taxable Income	July 2015
\$0.00 – \$31,000.00	10.80%	\$0.00 – \$31,000.00	10.80%
\$31,000.01 – \$67,000.00	12.75%	\$31,000.01 – \$67,000.00	12.75%
\$67,000.01 and over	17.40%	\$67,000.01 and over	17.40%

Newfoundland and Labrador Provincial Tax

Annual Taxable Income	January 2015	Annual Taxable Income	July 2015
\$0.00 – \$35,008.00	7.70%	\$0.00 – \$35,008.00	7.70%
\$35,008.01 – \$70,015.00	12.50%	\$35,008.01 – \$70,015.00	12.50%
\$70,015.01 and over	13.30%	\$70,015.01 – \$125,000.00	13.30%
		\$125,000.01 - \$175,000.00	14.30%
		\$175,000.01 and over	15.30%

New Brunswick Provincial Tax

Annual Taxable Income	January 2015	Annual Taxable Income	July 2015
\$0.00 – \$39,973.00	9.68%	\$0.00 – \$39,973.00	9.68%
\$39,973.01 – \$79,946.00	14.82%	\$39,973.01 – \$79,946.00	14.82%
\$79,946.01 – \$129,975.00	16.52%	\$79,946.01 – \$129,975.00	16.52%
\$129,975.01 and over	17.84%	\$129,975.01 – \$150,000.00	17.84%
		\$150,000.01 – \$250,000.00	24.16%
		\$250,000.01 and over	33.66%

Northwest Territories Territorial Tax

Annual Taxable Income	January 2015	Annual Taxable Income	July 2015
\$0.00 – \$40,484.00	5.90%	\$0.00 – \$40,484.00	5.90%
\$40,484.01 – \$80,971.00	8.60%	\$40,484.01 – \$80,971.00	8.60%
\$80,971.01 – \$131,641.00	12.20%	\$80,971.01 – \$131,641.00	12.20%
\$131,641.01 and over	14.05%	\$131,641.01 and over	14.05%

Nova Scotia Provincial Tax

Annual Taxable Income	January 2015	Annual Taxable Income	July 2015
\$0.00 – \$29,590.00	8.79%	\$0.00 – \$29,590.00	8.79%
\$29,590.01 – \$59,180.00	14.95%	\$29,590.01 – \$59,180.00	14.95%
\$59,180.01 – \$93,000.00	16.67%	\$59,180.01 – \$93,000.00	16.67%
\$93,000.01 – \$150,000.00	17.50%	\$93,000.01 – \$150,000.00	17.50%
\$150,000.01 and over	21.00%	\$150,000.01 and over	21.00%

Nunavut Territorial Tax

Annual Taxable Income	January 2015	Annual Taxable Income	July 2015
\$0.00 – \$42,622.00	4.00%	\$0.00 – \$42,622.00	4.00%
\$42,622.01 – \$85,243.00	7.00%	\$42,622.01 – \$85,243.00	7.00%
\$85,243.01 – \$138,586.00	9.00%	\$85,243.01 – \$138,586.00	9.00%
\$138,586.01 and over	11.50%	\$138,586.01 and over	11.50%

Ontario Provincial Tax

Annual Taxable Income	January 2015	Annual Taxable Income	July 2015
\$0.00 – \$40,922.00	5.05%	\$0.00 – \$40,922.00	5.05%
\$40,922.01 – \$81,847.00	9.15%	\$40,922.01 – \$81,847.00	9.15%
\$81,847.01 – \$150,000.00	11.16%	\$81,847.01 – \$150,000.00	11.16%
\$150,000.01 – \$220,000.00	12.16%	\$150,000.01 – \$220,000.00	12.16%
\$220,000.01 and over	13.16%	\$220,000.01 and over	13.16%

Prince Edward Island Provincial Tax

Annual Taxable Income	January 2015	Annual Taxable Income	July 2015
\$0.00 – \$31,984.00	9.80%	\$0.00 – \$31,984.00	9.80%
\$31,984.01 – \$63,969.00	13.80%	\$31,984.01 – \$63,969.00	13.80%
\$63,969.01 and over	16.70%	\$63,969.01 and over	16.70%

Quebec Provincial Tax

Annual Taxable Income	January 2015	Annual Taxable Income	July 2015
\$0.00 – \$41,935.00	16.00%	\$0.00 – \$41,935.00	16.00%
\$41,935.01 – \$83,865.00	20.00%	\$41,935.01 – \$83,865.00	20.00%
\$83,865.01 – \$102,040.00	24.00%	\$83,865.01 – \$102,040.00	24.00%
\$102,040.01 and over	25.75%	\$102,040.01 and over	25.75%

Saskatchewan Provincial Tax

Annual Taxable Income	January 2015	Annual Taxable Income	July 2015
\$0.00 – \$44,028.00	11.00%	\$0.00 – \$44,028.00	11.00%
\$44,028.01 – \$125,795.00	13.00%	\$44,028.01 – \$125,795.00	13.00%
\$125,795.01 and over	15.00%	\$125,795.01 and over	15.00%

Yukon Territorial Tax

Annual Taxable Income	January 2015	Annual Taxable Income	July 2015
\$0.00 – \$44,701.00	7.04%	\$0.00 – \$44,701.00	5.76%
\$44,701.01 – \$89,401.00	9.68%	\$44,701.01 – \$89,401.00	8.32%
\$89,401.01 – \$138,586.00	11.44%	\$89,401.01 – \$138,586.00	10.36%
\$138,586.01 and over	12.76%	\$138,586.01 – \$500,000.00	12.84%
		\$500,000.01 and over	17.24%

Lump Sum Tax Rates

Lump Sum Federal Tax (Non-Quebec)

Income Exceeding (\$)	Income Not Exceeding (\$)	January 2015 (%)	July 2015 (%)
0.00	5,000	10	10
5,000	15,000	20	20
15,000		30	30

Lump Sum Federal Tax (Quebec Only)

Income Exceeding (\$)	Income Not Exceeding (\$)	January 2015 (%)	July 2015 (%)
0.00	5,000	5	5
5,000	15,000	10	10
15,000		15	15

Lump Sum Provincial Tax (Quebec Only)

Income Exceeding (\$)	Income Not Exceeding (\$)	January 2015 (%)	July 2015 (%)
0.00	5,000	16	16
5,000		20	20

Registered Pension/Savings Plans

Plan Maximums	January 2015 (\$)	July 2015 (\$)
Defined Contribution (DC) or Money Purchase RPP	25,370	25,370
Defined Benefit (DB) RPPs <ul style="list-style-type: none"> • Maximum Benefit Accrual 	2,818.90	2,818.90
Registered Retirement Savings Plan (RRSP) and Pooled Registered Pension Plans (PRPP)	24,930	24,930
DPSP – Annual contribution limit (half of money purchase limit)	12,685	12,685

Ontario Employer Health Tax (EHT)

Annual Payroll Dollars		January 2015 (%)	January 2014 (%)
Exceeding (\$)	Not Exceeding (\$)		
450,000.01	+	1.950	1.950
380,000.01	450,000	1.829	1.829
350,000.01	380,000	1.708	1.708
320,000.01	350,000	1.586	1.586
290,000.01	320,000	1.465	1.465
260,000.01	290,000	1.344	1.344
230,000.01	260,000	1.223	1.223
200,000.01	230,000	1.101	1.101
0.00	200,000	0.980	0.980

Quebec Health Services Fund (HSF)

Annual Payroll Dollars	January 2015 (%)	January 2014 (%)
\$1 million or less	2.70	2.70
More than \$5 million	4.26	4.26

To take into account the decrease from 2.7% to 1.6% as of 2015 in the Health Services Fund contribution rate of an eligible specified employer whose total payroll for a year is \$1 million or less, the *Act respecting the Régie de l'assurance maladie du Québec* will be amended to stipulate that, for the purposes of calculating, for a year subsequent to 2014, the temporary reduction of the Health Services Fund contribution of an employer whose total payroll is \$1 million or less, the rate of reduction will be equal to:

- 1.6%, in the case of eligible specified employers;
- 2.7%, in other cases.

For employers with payrolls between \$1M and \$5M, determine the contribution rate based on the formula defined in the Quebec form TP-1015.G-V.

Workers' Compensation – Maximum Assessable Earnings Subject to Workplace Safety and Insurance Board regulations

	January 2015 (\$)	January 2014 (\$)
Alberta	95,300	92,300
British Columbia	78,600	77,900
Manitoba	121,000	119,000
New Brunswick	60,900	60,100
Newfoundland and Labrador	61,615	60,760
Northwest Territories	86,000	84,200
Nova Scotia	56,800	56,000
Nunavut	86,000	84,200
Ontario	85,200	84,100
Prince Edward Island	52,100	51,100
Quebec	70,000	69,000
Saskatchewan	65,130	59,000
Yukon	84,837	83,501

Payroll Remittances Thresholds

The chart below illustrates the remittance types with the previous and updated amounts that will be used to determine an employer's remittance frequency.

REMITTANCE TYPE	Payment date (eom indicates end of month)	Updated	Previous
		Average monthly remittance	Average monthly remittance
Quarterly	15 th of the month after quarter end	Less than \$3,000	Less than \$3,000
Regular	15 th of the month after month end	\$3,000 – \$24,999.99	\$3,000 – \$14,999.99
Threshold 1	25 th of current month (pay dates 1 st – 15 th) 10 th of following month (pay dates 16 th – eom)	\$25,000 - \$99,999.99	\$15,000 - \$49,999.99
Threshold 2	3 business days from end of each 7 day period Pay dates between 1 st – 7 th Pay dates between 8 th – 14 th Pay dates between 15 th – 21 st Pay dates between 22 nd - eom	\$100,000 or more	\$50,000 or more

The rates in this bulletin were current as of <September 10, 2015>. Please consult the applicable government agency for details.