



# Advanced Retirement Income Planning

2022 Alberta

## Withdrawal for an additional \$1.00 After Tax

Bracket	Marginal tax rate <sup>1</sup>	Fully taxable <sup>2</sup>	Capital Gains	Eligible dividends <sup>3</sup>	Non-eligible Dividends	ROC/TFSA
\$19,369	25.0%	\$1.33	\$1.14	\$1.03	\$1.19	\$1.00
\$50,197	30.5%	\$1.44	\$1.18	\$1.11	\$1.29	\$1.00
\$100,392	36.0%	\$1.56	\$1.22	\$1.22	\$1.40	\$1.00
\$131,220	38.0%	\$1.61	\$1.23	\$1.26	\$1.45	\$1.00
\$155,625	41.4%	\$1.71	\$1.26	\$1.34	\$1.53	\$1.00
\$157,464	42.4%	\$1.74	\$1.27	\$1.36	\$1.56	\$1.00
\$209,952	43.4%	\$1.77	\$1.28	\$1.39	\$1.59	\$1.00
\$221,708	47.0%	\$1.89	\$1.31	\$1.49	\$1.70	\$1.00
\$314,928	48.0%	\$1.92	\$1.32	\$1.52	\$1.73	\$1.00

For illustration purposes only. Some figures have been rounded up or down and not all applicable tax-brackets are presented in this table. For individuals whose net income for the year is less than or equal to the amount at which the 29% Federal tax bracket begins (\$155,626 for 2022), the basic personal amount will increase to \$14,398 for 2022.

Source: [Canada.ca](http://Canada.ca)

<sup>1</sup>This is the combined federal and provincial marginal tax rate. <sup>2</sup>For example CPP, OAS, RRIF, LIF, pension, interest and foreign dividends on non-registered investments. <sup>3</sup>For rounding purposes, the minimum figure in this column will be \$1.00. Information contained in this document is for information purposes only and has been compiled from sources believed to be reliable, but no representation or warranty, express or implied, is made with respect to its timeliness or accuracy and SLGI Asset Management Inc. disclaims any responsibility for any loss that may arise as a result of use of this information.

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# Advanced Retirement Income Planning

2022 British Columbia

## Withdrawal for an additional \$1.00 After Tax

Bracket	Marginal tax rate <sup>1</sup>	Fully taxable <sup>2</sup>	Capital Gains	Eligible dividends <sup>3</sup>	Non-eligible Dividends	ROC/TFSA
\$21,867	20.1%	\$1.25	\$1.11	\$1.00	\$1.12	\$1.00
\$43,070	22.7%	\$1.29	\$1.13	\$1.00	\$1.16	\$1.00
\$50,197	28.2%	\$1.39	\$1.16	\$1.02	\$1.25	\$1.00
\$86,141	31.0%	\$1.45	\$1.18	\$1.06	\$1.30	\$1.00
\$98,901	32.8%	\$1.49	\$1.20	\$1.09	\$1.33	\$1.00
\$100,392	38.3%	\$1.62	\$1.24	\$1.18	\$1.46	\$1.00
\$120,094	40.7%	\$1.69	\$1.26	\$1.23	\$1.52	\$1.00
\$155,625	44.1%	\$1.79	\$1.28	\$1.31	\$1.61	\$1.00
\$162,832	46.2%	\$1.86	\$1.30	\$1.36	\$1.68	\$1.00
\$221,708	49.8%	\$1.99	\$1.33	\$1.46	\$1.81	\$1.00
\$227,091	53.5%	\$2.15	\$1.37	\$1.58	\$1.96	\$1.00

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# Advanced Retirement Income Planning

2022 Manitoba

## Withdrawal for an additional \$1.00 After Tax

Bracket	Marginal tax rate <sup>1</sup>	Fully taxable <sup>2</sup>	Capital Gains	Eligible dividends <sup>3</sup>	Non-eligible Dividends	ROC/TFSA
\$14,398	25.8%	\$1.35	\$1.15	\$1.04	\$1.23	\$1.00
\$34,431	27.8%	\$1.38	\$1.16	\$1.07	\$1.26	\$1.00
\$50,197	33.3%	\$1.50	\$1.20	\$1.16	\$1.37	\$1.00
\$74,416	37.9%	\$1.61	\$1.23	\$1.26	\$1.48	\$1.00
\$100,392	43.4%	\$1.77	\$1.28	\$1.39	\$1.63	\$1.00
\$155,625	46.8%	\$1.88	\$1.31	\$1.49	\$1.74	\$1.00
\$221,708	50.4%	\$2.02	\$1.34	\$1.61	\$1.88	\$1.00

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# Advanced Retirement Income Planning

2022 New Brunswick

## Withdrawal for an additional \$1.00 After Tax

Bracket	Marginal tax rate <sup>1</sup>	Fully taxable <sup>2</sup>	Capital Gains	Eligible dividends <sup>3</sup>	Non-eligible Dividends	ROC/TFSA
\$14,398	15.0%	\$1.18	\$1.08	\$1.00	\$1.07	\$1.00
\$19,177	24.4%	\$1.32	\$1.14	\$1.00	\$1.17	\$1.00
\$44,887	29.8%	\$1.42	\$1.18	\$1.01	\$1.26	\$1.00
\$50,197	35.3%	\$1.55	\$1.21	\$1.10	\$1.37	\$1.00
\$89,775	37.0%	\$1.59	\$1.23	\$1.12	\$1.41	\$1.00
\$100,392	42.5%	\$1.74	\$1.27	\$1.23	\$1.55	\$1.00
\$145,955	43.8%	\$1.78	\$1.28	\$1.26	\$1.58	\$1.00
\$155,625	47.2%	\$1.89	\$1.31	\$1.34	\$1.69	\$1.00
\$166,280	49.7%	\$1.99	\$1.33	\$1.40	\$1.77	\$1.00
\$221,708	53.3%	\$2.14	\$1.36	\$1.50	\$1.91	\$1.00

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# Advanced Retirement Income Planning

2022 Nova Scotia

## Withdrawal for an additional \$1.00 After Tax

Bracket	Marginal tax rate <sup>1</sup>	Fully taxable <sup>2</sup>	Capital Gains	Eligible dividends <sup>3</sup>	Non-eligible Dividends	ROC/TFSA
\$25,000	24.3%	\$1.32	\$1.14	\$1.01	\$1.16	\$1.00
\$29,590	30.5%	\$1.44	\$1.18	\$1.10	\$1.27	\$1.00
\$50,197	36.0%	\$1.56	\$1.22	\$1.20	\$1.38	\$1.00
\$59,180	37.7%	\$1.61	\$1.23	\$1.24	\$1.42	\$1.00
\$74,999	37.2%	\$1.59	\$1.23	\$1.22	\$1.41	\$1.00
\$93,000	38.0%	\$1.61	\$1.23	\$1.24	\$1.43	\$1.00
\$100,392	43.5%	\$1.77	\$1.28	\$1.37	\$1.57	\$1.00
\$150,000	47.0%	\$1.89	\$1.31	\$1.47	\$1.67	\$1.00
\$155,625	50.4%	\$2.02	\$1.34	\$1.58	\$1.79	\$1.00
\$221,708	54.0%	\$2.17	\$1.37	\$1.71	\$1.93	\$1.00

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# Advanced Retirement Income Planning

2022 Ontario

## Withdrawal for an additional \$1.00 After Tax

Bracket	Marginal tax rate <sup>1</sup>	Fully taxable <sup>2</sup>	Capital Gains	Eligible dividends <sup>3</sup>	Non-eligible Dividends	ROC/TFSA
\$21,319	20.1%	\$1.25	\$1.11	\$1.00	\$1.10	\$1.00
\$46,226	24.2%	\$1.32	\$1.14	\$1.00	\$1.16	\$1.00
\$50,197	29.7%	\$1.42	\$1.17	\$1.07	\$1.25	\$1.00
\$81,409	31.5%	\$1.46	\$1.19	\$1.10	\$1.29	\$1.00
\$92,454	33.9%	\$1.51	\$1.20	\$1.14	\$1.34	\$1.00
\$95,907	37.9%	\$1.61	\$1.23	\$1.22	\$1.42	\$1.00
\$100,392	43.4%	\$1.77	\$1.28	\$1.34	\$1.57	\$1.00
\$150,000	45.0%	\$1.82	\$1.29	\$1.38	\$1.61	\$1.00
\$155,625	48.4%	\$1.94	\$1.32	\$1.47	\$1.72	\$1.00
\$220,000	49.9%	\$2.00	\$1.33	\$1.52	\$1.77	\$1.00
\$221,708	53.5%	\$2.15	\$1.37	\$1.65	\$1.91	\$1.00

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# Advanced Retirement Income Planning

2022 Prince Edward Island

## Withdrawal for an additional \$1.00 After Tax

Bracket	Marginal tax rate <sup>1</sup>	Fully taxable <sup>2</sup>	Capital Gains	Eligible dividends <sup>3</sup>	Non-eligible Dividends	ROC/TFSA
\$27,000	24.8%	\$1.33	\$1.14	\$1.00	\$1.20	\$1.00
\$31,984	28.8%	\$1.40	\$1.17	\$1.05	\$1.27	\$1.00
\$50,197	34.3%	\$1.52	\$1.21	\$1.14	\$1.38	\$1.00
\$63,969	37.2%	\$1.59	\$1.23	\$1.19	\$1.45	\$1.00
\$100,221	38.9%	\$1.64	\$1.24	\$1.20	\$1.49	\$1.00
\$100,392	44.4%	\$1.80	\$1.29	\$1.33	\$1.64	\$1.00
\$155,625	47.8%	\$1.91	\$1.31	\$1.41	\$1.75	\$1.00
\$221,708	51.4%	\$2.06	\$1.35	\$1.52	\$1.89	\$1.00

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# Advanced Retirement Income Planning

2022 Quebec

## Withdrawal for an additional \$1.00 After Tax

Bracket	Marginal tax rate <sup>1</sup>	Fully taxable <sup>2</sup>	Capital Gains	Eligible dividends <sup>3</sup>	Non-eligible Dividends	ROC/TFSA
\$16,143	7.5%	\$1.38	\$1.16	\$1.05	\$1.24	\$1.00
\$46,295	32.5%	\$1.48	\$1.19	\$1.13	\$1.33	\$1.00
\$50,197	37.1%	\$1.59	\$1.23	\$1.22	\$1.43	\$1.00
\$92,580	41.1%	\$1.70	\$1.26	\$1.30	\$1.53	\$1.00
\$100,392	45.7%	\$1.84	\$1.30	\$1.42	\$1.67	\$1.00
\$112,655	47.5%	\$1.90	\$1.31	\$1.47	\$1.72	\$1.00
\$155,625	50.3%	\$2.01	\$1.34	\$1.56	\$1.83	\$1.00
\$221,708	53.3%	\$2.14	\$1.36	\$1.67	\$1.95	\$1.00

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# Advanced Retirement Income Planning

2022 Saskatchewan

## Withdrawal for an additional \$1.00 After Tax

Bracket	Marginal tax rate <sup>1</sup>	Fully taxable <sup>2</sup>	Capital Gains	Eligible dividends <sup>3</sup>	Non-eligible Dividends	ROC/TFSA
\$16,615	25.5%	\$1.34	\$1.15	\$1.00	\$1.20	\$1.00
\$46,773	27.5%	\$1.38	\$1.16	\$1.02	\$1.23	\$1.00
\$50,197	33.0%	\$1.49	\$1.20	\$1.11	\$1.34	\$1.00
\$100,392	38.5%	\$1.63	\$1.24	\$1.21	\$1.46	\$1.00
\$133,638	40.5%	\$1.68	\$1.25	\$1.25	\$1.51	\$1.00
\$155,625	43.9%	\$1.78	\$1.28	\$1.33	\$1.60	\$1.00
\$221,708	47.5%	\$1.90	\$1.31	\$1.42	\$1.72	\$1.00

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# Advanced Retirement Income Planning

2022 Newfoundland and Labrador

## Withdrawal for an additional \$1.00 After Tax

Bracket	Marginal tax rate <sup>1</sup>	Fully taxable <sup>2</sup>	Capital Gains	Eligible dividends <sup>3</sup>	Non-eligible Dividends	ROC/TFSA
\$39,147	29.5%	\$1.42	\$1.17	\$1.13	\$1.25	\$1.00
\$50,197	35.0%	\$1.54	\$1.21	\$1.23	\$1.36	\$1.00
\$78,294	36.3%	\$1.57	\$1.22	\$1.26	\$1.38	\$1.00
\$100,392	41.8%	\$1.72	\$1.26	\$1.39	\$1.52	\$1.00
\$139,780	43.3%	\$1.76	\$1.28	\$1.45	\$1.57	\$1.00
\$155,625	47.2%	\$1.89	\$1.31	\$1.56	\$1.67	\$1.00
\$195,693	49.2%	\$1.97	\$1.33	\$1.62	\$1.74	\$1.00
\$221,708	52.8%	\$2.12	\$1.36	\$1.77	\$1.87	\$1.00
\$250,000	53.8%	\$2.16	\$1.37	\$1.81	\$1.92	\$1.00
\$500,000	54.3%	\$2.19	\$1.37	\$1.84	\$1.94	\$1.00
\$1,000,000	54.8%	\$2.21	\$1.38	\$1.86	\$1.96	\$1.00

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