

CIRE Taxation Tables

2025 marginal rates, dividend gross-up + DTC, capital gains inclusion, attribution rules. Verify CRA for 2026 indexation.

2025 federal marginal rates (verify 2026)

- Up to \$57,375: 15.0%
- \$57,376 to \$114,750: 20.5%
- \$114,751 to \$158,519: 26.0%
- \$158,520 to \$220,000: 29.0%
- Over \$220,000: 33.0%

Dividend gross-up + DTC

Eligible dividend

Gross-up 38%, federal DTC 15.0198%
Public corporations + most large CCPCs

Non-eligible dividend

Gross-up 15%, federal DTC 9.0301%
Income from small business deduction

Capital gains inclusion

- Individuals: 50% inclusion on amounts up to \$250,000/year
- Above \$250,000: 66.67% inclusion is legislatively pending. Verify current law.
- Corporations: 66.67% on all amounts (legislatively pending; verify)

Attribution rules ITA s.74.1

- Income on transferred property attributes back to the higher-income spouse
- Loans at the prescribed rate avoid attribution if interest paid by Jan 30 each year
- Capital gains on property transferred to a child do not attribute back

T-slip reference

- T3: trust and mutual fund distributions
- T5: dividend, interest, royalty income
- T5008: securities transactions
- NR4: non-resident income subject to withholding

Read the live cheat sheet

Updated tables, mini-quiz, and rule citations.

<https://ciroexam.ca/cheat-sheets/cire-taxation-tables>
