Canada Revenue Agency
Agence du revenu du Canada

Payroll Deductions Formulas

121st Edition
Effective July 1, 2025

Canada

Is this guide for you?

This guide is published biannually, effective January 1st and effective July 1st. For the July release, if the proposed changes are effective retroactively, the guide will use prorated amounts for the last six months of the year, for Option 1. This is to offset the amounts used for the first six months.

Use this guide if you are a payroll software provider or a company which develops its own in-house payroll solution.

This guide has the formulas you need to determine federal, provincial (except Quebec), and territorial income taxes, Canada Pension Plan (CPP) contributions, and employment insurance (EI) premium deductions. The formulas also let you calculate payroll deductions for income sources such as commission, pension, bonuses, and retroactive pay increases.

The formulas used in this guide to calculate statutory deductions have been approved for purposes of the Income Tax Act, the Canada Pension Plan, and the Employment Insurance Act, as well as their related regulations and any amendments proposed to these acts.

For more information on income amounts that are subject to payroll deductions, see the publication **T4001, Employers' Guide – Payroll Deductions and Remittances**.

If you have questions about the formulas in this guide, contact your tax services office or tax centre. For the address and telephone numbers of your tax services office or tax centre, see the listings in the government section of your telephone book or visit **canada.ca/taxes**.

All the updates in this guide are highlighted by grey boxes.

Distribution of this guide

This guide is available in electronic format only.

Electronic mailing lists – more ways to serve you!

We provide an electronic service that can notify you immediately, free of charge, of any changes for payroll deductions.

To subscribe, go to **canada.ca/cra-email-lists** and enter your business's email address for each mailing list that you want to join.

Payroll Deductions Online Calculator

You can use the Payroll Deductions Online Calculator (PDOC) to verify your payroll deductions in the most commonly occurring situations. The formulas provided in this guide produce results that are generally more precise than those obtained by using PDOC.

The calculator includes an option to help you make sure that enough CPP contributions and EI premiums have been withheld for employees that are employed for the full year.

It calculates payroll deductions for the most common pay periods, as well as the deductions for the applicable province (except Quebec) or territory. The calculation is based on exact salary figures.

PDOC is available at **canada.ca/pdoc**.

Payroll Deductions Tables

The tax deductions for CPP additional contributions are imbedded in the tables. The users are not required to take any additional steps to include these deductions.

You can choose to print only the pages or information that you need. For more information on payroll, see our webpage at **canada.ca/payroll**.

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La version française de cette publication est intitulée Formules pour le calcul des retenues sur la paie – 121ᵉ édition.

What's new for July 1, 2025?

This guide reflects some income tax changes recently announced which, if enacted as proposed, would be effective July 1, 2025. Please refer to the 120th edition for any sections that have not been reproduced. We recommend that you use the PDOC, the publication T4032 Payroll Deductions Tables, or the publication T4008 Payroll Deductions Supplementary Tables, and the formulas in this guide for withholding, starting with your first payroll in July 2025.

Federal Changes

On May 27, 2025, the Government of Canada tabled a Notice of Ways and Means Motion with proposed legislation that reduces the lowest income tax rate from 15% to 14% effective July 1, 2025.

In order to reflect the 1% cut in the lowest tax rate coming into effect halfway through the year, the full-year tax rate for 2025 will be 14.5% which means that a tax rate of 14% will apply for the remaining six months commencing with the first payroll in July. The tax rates and brackets are as follows:

- for income under $57,375, the tax rate is 14% (prorated)
- for income from $57,375 to $114,750, the tax rate is 20.5%
- for income from $114,750 to $177,882, the tax rate is 26%
- for income from $177,882 to $253,414, the tax rate is 29%
- for income of $253,414 and over, the tax rate is 33%.

See Table 8.1 for rates, income thresholds, and constants. The Option 2 rates will not be prorated.

For 2026 and subsequent tax years, the lowest federal tax bracket will be 14%.

Provincial and Territorial Changes

You will find below the provincial and territorial tax changes effective July 1, 2025. The current figures for the most commonly used rates, amounts and claim codes can be found in Chapter 8.

Please note that there is no change for British Columbia, New Brunswick, Newfoundland and Labrador, Northwest Territories, Nunavut, Ontario, Yukon or Outside Canada. For information on Quebec provincial tax, refer to Revenu Québec.

Alberta

On February 27, 2025, the Government of Alberta announced that for 2025 and subsequent tax years, a new tax rate of 8% will be applied on the first $60,000 of an individual's taxable income.

Since employees have been taxed at the rate of 10% for the first six months of the year, a prorated tax rate of 6% will apply for the remaining six months commencing with the first payroll in July. The tax rates and brackets are as follows:

- for income under $60,000, the tax rate is 6% (prorated)
- for income from $60,000 to $151,234, the tax rate is 10%
- for income from $151,234 to $181,481, the tax rate is 12%
- for income from $181,481 to $241,974, the tax rate is 13%
- for income from $241,974 to $362,961, the tax rate is 14%
- for income of $362,961 and over, the tax rate is 15%.

See Table 8.1 for rates, income thresholds, and constants. The Option 2 rates will not be prorated.

For 2026 and subsequent years, the $60,000 will be indexed similar to the other income thresholds, and the legislated tax rate of 8% will apply to this first tax bracket.

In addition to the new tax bracket, the Alberta budget also introduced the Alberta Supplemental Tax Credit for taxpayers with personal tax credits greater than $60,000. As a result, there is a new factor (K5P) added to the guide.

Since the employees have not received this tax credit for the first six months of the year, the formula in this guide has been prorated as follows:

K5P $=$ $((K1P + K2P) - \$3,600.00) \times (0.04/0.06)$

For 2026 and subsequent years, the K5P factor will be as follows:

K5P $=$ $((K1P + K2P) - \$4,800.00^*) \times (0.02/0.08)$

       * This amount is based on the 2025 first tax bracket and is subject to change for 2026 based on indexation.

The T4 formula for Alberta is also updated to account for K5P, see Chapter 4 for more details.

The Option 2 rates and amounts will not be prorated. See Chapter 5 for more details.

Manitoba

On March 20, 2025, the Government of Manitoba announced that for 2025 and subsequent tax years, the Manitoba Basic Personal Amount (BPAMB) and the Manitoba personal income tax bracket thresholds will not be indexed.

The BPAMB for 2025 is $15,780. Since the employees have received the indexed BPAMB of $15,969, a prorated BPAMB of $15,591 will be applicable for the remaining six months commencing with the first payroll in July.

The tax brackets for 2025 are as follows:

- for income under $47,000, the tax rate is 10.8%
- for income from $47,000 to $100,000, the tax rate is 12.75%
- for income of $100,000 and over, the tax rate is 17.40%.

Since the employers have made deductions based on the indexed personal income tax bracket thresholds for the first six months of the year, prorated amounts will be applicable. The prorated tax brackets for payroll effective July 1st are as follows:

- for income under $46,513, the tax rate is 10.8%
- for income from $46,513 to $98,796, the tax rate is 12.75%
- for income of $98,796 and over, the tax rate is 17.40%.

Nova Scotia

On February 18, 2025, the Government of Nova Scotia announced that the Nova Scotia Basic Personal Amount (BPANS) is now set at the maximum of $11,744, regardless of the taxable income.

For 2025, if the BPANS formula was previously implemented on your payroll system, some employees may have received a lower basic personal amount for the first six months of the year. Therefore, for the last 6 months in the year, employers will have the option to use a prorated basic personal amount calculation for these employees to account for the lower basic personal amount used for the first six months of the year, commencing with the first payroll in July.

BPANS = Where A ≤ $25,000, **BPANS** is equal to $11,744;

Where $25,000 < A < $75,000, **BPANS** is equal to $11,744 + [(A − $25,000) × 6%];

Where A ≥ $75,000, **BPANS** is equal to $14,744.

For Option 2, the BPANS formula will be removed and the BPANS is $11,744 for all employees.

See Chapter 2 for more details.

For 2026 and subsequent years, the BPANS formula will be removed for all employees.

Prince Edward Island

On April 10, 2025, the Government of Prince Edward Island announced an increase to the Basic Personal Amount (BPA) from $14,250 to $14,650, effective January 1, 2025.

Since the employees have received a lower basic personal amount for the first six months of the year, a prorated basic personal amount of $15,050 will apply for the remaining six months commencing with the first payroll in July.

The Option 2 personal amounts will not be prorated.

Saskatchewan

On December 5, 2024, the Government of Saskatchewan announced an increase to the BPA from $18,491 to $19,491, effective January 1, 2025.

Since the employees have received a lower basic personal amount for the first six months of the year, a prorated basic personal amount of $19,991 will apply for the remaining six months commencing with the first payroll in July.

The Option 2 personal amounts will not be prorated.

Chapter 1 – General information

As the general information has not changed, this section has not been reproduced.

Chapter 2 – Personal tax credits returns (Form TD1)

Only the sections pertaining to changes effective July 1, 2025, have been reproduced.

Option 1 – Indexing of Personal Amounts

Each year, certain personal tax credit amounts are indexed based on changes to the Consumer Price Index (CPI). Since only some of the amounts are indexed, we recommend that you record separately in your payroll records each item shown on the employee's or pensioner's TD1 form. This will allow you to automatically increase the applicable indexed claim amounts when necessary. This also means you will not have to ask your employees or pensioners to file a new TD1 form when indexing applies.

You can use the following method to calculate the value of TC or TCP (personal tax credits amount) when indexing applies:

Description	Amount
1. Enter the total claim amount reported on Form TD1...	$_____
2. Minus: Prior year BPANS (for Nova Scotia only)	$_____
3. Minus: Any pension income amount, tuition fees, and full-time or part-time education amounts claimed on Form TD1*..	$_____
4. Amount subject to annual indexing (line 1 minus line 2 and 3)	$_____
5. Enter the indexing factor that applies for the year**..	× _____
6. Multiply line 4 by line 5 (rounded to the nearest dollar)	$_____
7. Add current year BPANS***	$_____
8. Enter the amount from line 3 (non-indexed amounts)...	$_____
9. Revised factor TC or TCP (total of personal tax credits amounts) (line 6 plus line 7 and 8)	$_____

* For Ontario only, do not include any amounts on line 2, since all Ontario credits are indexed.

** Yukon personal amounts are not directly attributable to indexing, because they have harmonized amounts with the federal values.

*** Current year BPANS = Prior year BPANS + $263.00, to account for 2025 indexation.

> **Note:**
>
> For 2025 only, you may use the indexation rate for Nova Scotia up to a maximum of $11,744. If the BPANS formula was implemented, the amended formula below can be used starting the first payroll in July.

If no Form TD1 is on file for the employee or pensioner, use BPAF, BPAMB, BPAYT dynamic formula at the end of this chapter.

If the BPAF, BPANS, BPAYT formulas were previously implemented on your payroll system, you can continue to use these formulas.

No indexing applies to Prince Edward Island.

Federal, Provincial, and Territorial Claim Codes

The claim amounts that correspond to the federal claim codes are different than the claim amounts that correspond to the provincial or territorial claim codes. In Chapter 8, you will find a listing of claim codes and amount ranges.

> **Note:**
>
> If you have received a new Form TD1 and the basic personal amount is not the maximum BPAF, BPAMB, BPANS or BPAYT, you will need to create your own claim code charts by following the instructions below. Otherwise, use the claim code chart using the maximum BPAF, BPAMB, BPANS and BPAYT in Table 8.9, 8.12, 8.15 and 8.21 respectively.

The Federal and Yukon Claim Code chart income range is $2,778 between all claim codes once the BPAF or BPAYT has been calculated. For example, if the Federal BPAF is $14,538 for a particular employee, then claim code 2 range would be $14,538 – $17,316 and so forth up to claim code 10. Based on the example above, to calculate the non-refundable tax credits for the total claim on Form TD1 of $15,000, find the mid-point between $14,538 and $17,316, this amount will be the new total claim amount (Factor TC) for your calculation, multiply this TC by the lowest federal tax rate. If the employee is only claiming the BPAF, use claim code 1.

The Manitoba Claim Code chart income range is $1,693 between all claim codes once the BPAMB has been calculated. For example, if BPAMB is $0 for a particular employee, then the claim code 2 range would be $0 – $1,693 and so forth up to claim code 10. Based on the above example, to calculate the non-refundable tax credits for the total claim on Form TD1MB of $1,500, find the mid-point between $0 and $1,693, this amount will be the new total claim amount (Factor TCP) for your calculation, multiply this TCP by lowest provincial tax rate. If the employee is only claiming the BPAMB, use claim code 1.

The Nova Scotia Claim Code chart income range is $1,650 between all claim codes once the BPANS has been calculated. For example, if BPANS is $11,744 for a particular employee, then the claim code 2 range would be $11,744 – $13,394 and so forth up to claim code 10. Based on the above example, to calculate the non-refundable tax credits for the total claim on Form TD1NS of $12,000, find the mid-point between $11,744 and $13,394, this amount will be the new total claim amount (Factor TCP) for your calculation, multiply this TCP by lowest provincial tax rate. If the employee is only claiming the BPANS, use claim code 1.

PDOC will accept direct entry of TC and TCP. To verify your calculations using PDOC simply input the amount for TC and TCP obtained from the appropriate claim code table.

If federal Form TD1 is not submitted by the employee or pensioner, TC is calculated using the BPAF formula. If the appropriate provincial or territorial Form TD1 is not submitted by the employee or pensioner, TCP is the province or territory's Basic Personal Amount. For Nova Scotia and Yukon, use BPANS and BPAYT formulas respectively.

Manitoba Basic Personal Amount (BPAMB) Formula

Where NI* $\leq$ $200,000, **BPAMB** = $15,591;

Where $200,000 < NI* < $400,000, **BPAMB**** = $15,591 – (NI* – $200,000) $\times$ ($15,591/$200,000)***

Where NI* $\geq$ $400,000, **BPAMB** = $0.

*   NI = A + HD.

**   If the BPAMB has three or more digits after the decimal point, increase the second digit after the decimal point by one if the third digit is five or more, and drop the third digit. If the third digit after the decimal point is less than five, drop the third digit.

***   Note that there is no rounding on this division.

Nova Scotia Basic Personal Amount (BPANS) Formula

Where A $\leq$ $25,000, **BPANS** = $11,744;

Where $25,000 < A < $75,000, **BPANS** = $11,744 + [(A – $25,000) $\times$ 6%];

Where A $\geq$ $75,000, **BPANS** = $14,744.

*   If Nova Scotia's basic personal amount (BPANS) has three or more digits after the decimal point, increase the second digit by one if the third digit is five or more, and drop the third digit. If the third digit after the decimal point is less than five, drop the third digit.

Chapter 3 – Glossary

All factor definitions appear only in the Glossary unless further details are required in specific situations.

Table 3.1 Glossary

Factor	Meaning (for complete details, see the formulas)
A	Annual taxable income
B	Gross bonus, retroactive pay increase, vacation pay when vacation is not taken, accumulated overtime payment or other non-periodic payment
B1	Gross bonuses, retroactive pay increases, vacation pay when vacation is not taken, accumulated overtime payments or other non-periodic payments year-to-date (before the pay period)
BPAF	Federal Basic Personal Amount
BPAMB	Basic Personal Amount for Manitoba
BPANS	Basic Personal Amount for Nova Scotia
BPAYT	Basic Personal Amount for Yukon
C	Canada (or Quebec) Pension Plan contributions for the pay period
C2	Second additional Canada (or Quebec) Pension Plan contributions for the pay period
CEA	Canada Employment Amount, a non-refundable tax credit used in the calculation for K4 and K4P
D	Employee's year-to-date (before the pay period) Canada Pension Plan contribution with the employer
DQ	Employee's year-to-date (before the pay period) Quebec Pension Plan contribution with the employer
D1	Employee's year-to-date (before the pay period) employment insurance premium with the employer
D2	Employee's year-to-date (before the pay period) second additional Canada Pension Plan contribution with the employer
D2Q	Employee's year-to-date (before the pay period) second additional Quebec Pension Plan contribution with the employer
E	Total commission expenses deductions reported on Form TD1X
EI	Employment insurance premiums for the pay period
F	Payroll deductions for the pay period for employee contributions to a registered pension plan (RPP) for current and past services, a registered retirement savings plan (RRSP), to a pooled registered pension plan (PRPP), or a retirement compensation arrangement (RCA). For tax deduction purposes, employers can deduct amounts contributed to an RPP, RRSP, PRPP, or RCA by or on behalf of an employee to determine the employee's taxable income
F1	Annual deductions such as childcare expenses and support payments requested by an employee or pensioner and authorized by a tax services office or tax centre
F2	Alimony or maintenance payments required by a legal document dated before May 1, 1997, to be payroll-deducted authorized by a tax services office or tax centre
F3	Employee registered pension plan or registered retirement savings plan contributions deducted from the current non-periodic payment. You can also use this field or design another to apply other tax-deductible amounts to the non-periodic payment, such as union dues
F4	Employee registered pension plan or registered retirement savings plan contributions deducted from the year-to-date non-periodic payments. You can also use this field or design another to apply other tax-deductible amounts to the non-periodic payment, such as union dues
F5	Deductions for Canada Pension Plan additional contributions for the pay period
F5A	Deductions for Canada (or Quebec) Pension Plan additional contributions for the pay period deducted from the periodic income
F5B	Deductions for Canada (or Quebec) Pension Plan additional contributions for the pay period deducted from the non-periodic payment
F5Q	Deductions for Quebec Pension Plan additional contributions for the pay period
G	Gross commission amount including gross salary at the time of payment, plus any taxable benefits for commission-remunerated employees who have filled out Form TD1X. When an employee has not filed Form TD1X, tax is calculated the regular way
HD	Annual deduction for living in a prescribed zone, as shown on Form TD1

Factor	Meaning (for complete details, see the formulas)
I	Gross remuneration for the pay period. This includes overtime earned and paid in the same pay period, pension income, qualified pension income, and taxable benefits, but does not include bonuses, retroactive pay increases, or other non-periodic payments
I1	Total remuneration for the year reported on Form TD1X. This includes commission payments, salary (where applicable), non-periodic payments, and taxable benefits
IE	Insurable earnings for the pay period, including insurable taxable benefits, bonuses, and retroactive pay increases
K	Federal constant. The constant is the tax overcharged when applying the 20.5%, 26%, 29%, and 33% rates to the annual taxable income A
KP	Provincial or territorial constant
K1	Federal non-refundable personal tax credit (the lowest federal tax rate is used to calculate this credit)
K1P	Provincial or territorial non-refundable personal tax credit (the lowest tax rate of the province or territory is used to calculate this credit)
K2	Base Canada Pension Plan contributions and employment insurance premiums federal tax credits for the year (the lowest federal tax rate is used to calculate this credit). Note: If an employee has already contributed the maximum CPP and EI, for the year with the employer, use the maximum base CPP contribution and the maximum EI premium to calculate the credit for the rest of the year. If, during the pay period in which the employee reaches the maximum, the CPP and EI, when annualized, is less than the annual maximum, use the maximum base CPP contribution and the maximum EI premium in that pay period
K2P	Provincial or territorial base Canada Pension Plan contributions and employment insurance premiums tax credits for the year (the lowest provincial or territorial tax rate is used to calculate this credit). If an employee reaches the maximum CPP or EI for the year with an employer, the instructions in the note for the K2 factor also apply to the K2P factor. For employees paid by commission, use the federal K2 formula for commissions and replace the lowest federal rate in the K2 formula with the lowest provincial or territorial tax rate
K2Q	Base Quebec Pension Plan contributions, employment insurance premiums, and Quebec Parental Insurance Plan premiums federal tax credits for the year (the lowest federal tax rate is used to calculate this credit)
K2R	Base Canada Pension Plan contributions and employment insurance premiums tax credits for the year (the lowest federal tax rate is used to calculate this credit), for employees that are transferred from Quebec to a location outside Quebec. The term "location outside Quebec" refers to a province or territory outside Quebec
K2RQ	Base Quebec Pension Plan contributions, employment insurance premiums, and Quebec Parental Insurance Plan premiums federal tax credits for the year (the lowest federal tax rate is used to calculate this credit), for employees that are transferred to Quebec from a location outside Quebec. The term "location outside Quebec" refers to a province or territory outside Quebec
K3	Other federal non-refundable tax credits (such as medical expenses and charitable donations) authorized by a tax services office or tax centre
K3P	Other provincial or territorial non-refundable tax credits (such as medical expenses and charitable donations) authorized by a tax services office or tax centre
K4	Federal non-refundable tax credit calculated using the Canada employment amount (the lowest federal tax rate is used to calculate this credit)
K4P	Territorial non-refundable tax credit calculated using the provincial or territorial Canada employment amount (the lowest territorial tax rate is used to calculate this credit)
K5P	Provincial supplemental non-refundable tax credit (the lowest provincial tax rate is used to calculate this credit)
L	Additional tax deductions for the pay period requested by the employee or pensioner as shown on Form TD1
LCF	Federal labour-sponsored funds tax credit
LCP	Provincial or territorial labour-sponsored funds tax credit
M	Accumulated federal and provincial or territorial tax deductions (if any) to the end of the last pay period
M1	Year-to-date tax deducted on all payments included in B1
N	The number of days in the current year since the last payment. The minimum basic exemption amount of $67.30 is included in the formula in line with CPP legislation
NI	Net income for the year from the employer
P	The number of pay periods in the year
PI	Pensionable earnings for the pay period, or the gross income plus any taxable benefits for the pay period, including bonuses and retroactive pay increases where applicable

Factor	Meaning (for complete details, see the formulas)
PM	The total number of months during which CPP and/or QPP contributions are required to be deducted (used in the proration of maximum contribution). For detailed information and examples, refer to **T4001 Employers' Guide – Payroll Deductions and Remittances**
PR	The number of pay periods left in the year (including the current pay period)
R	Federal tax rate that applies to the annual taxable income A
S	Provincial tax reduction (only applies to Ontario and British Columbia)
S1	Annualizing factor
S2	Basic amount used in the calculation of Factor S (only applies to Ontario and British Columbia)
T	Estimated federal and provincial or territorial tax deductions for the pay period
T1	Annual federal tax deduction
T2	Annual provincial or territorial tax deduction (except Quebec)
T3	Annual basic federal tax
T4	Annual basic provincial or territorial tax
TB	Tax deductions, i.e., bonuses or retroactive pay increases, payable now
TC	"Total claim amount," reported on federal Form TD1. If Form TD1 is not filed by the employee or pensioner, calculate TC using BPAF formula, and for non-resident individuals, TC is $0. If the claim code is E, T = $0. If the province is Ontario, even if the claim code is E, the Ontario Health Premium is payable on annual income over $20,000
TCP	"Total claim amount," reported on the provincial or territorial Form TD1. If this form is not filed, TCP is the provincial or territorial basic personal amount, refer to Table 8.2. For Manitoba and Yukon, use BPAMB and BPAYT formulas respectively
U1	Union dues for the pay period paid to a trade union, an association of public servants, or dues required under the law of a province to a parity or advisory committee or similar body
V	Provincial or territorial tax rate for the year (does not apply to Quebec, outside Canada, or in Canada beyond the limits of any province or territory)
V1	Provincial surtax calculated on the basic provincial tax (only applies to Ontario)
V2	Additional tax calculated on taxable income (only applies to the Ontario Health Premium)
W	The greater of year-to-date (before the pay period) pensionable earnings (PI_{YTD} or G_{YTD}) and employee's Year's Maximum Pensionable Earnings (YMPE). This is used to calculate Factor C_2
Y	Additional provincial tax reduction amount based on the number of eligible dependents used in the calculation of Factor S (only applies to Ontario)
YAMPE	Year's Additional Maximum Pensionable Earnings
YMPE	Year's Maximum Pensionable Earnings
YTD	Year-to-date, not including current pay period

All factor definitions appear only in the glossary unless further details are required in specific situations.

Chapter 4 – Option 1 – Tax Formulas

As there are no known updates to the Option 1 – Tax formulas at this time, this section has not been reproduced.

Step 1 – Formula to calculate annual taxable income (A)

As the formula to calculate the annual taxable income and the explanatory variables have not changed, they have not been reproduced.

Step 2 – Formula to calculate basic federal tax (T3)

T_3 =   Annual basic federal tax

      = $(R \times A) - K - K_1 - K_2{}^* - K_3 - K_4$

If the result is negative, T_3 = $0.

* For employees that are transferred from Quebec to a location outside Quebec, replace K_2 with K_2R.

Only for employees in Quebec:

$(R \times A) - K - K_1 - K_2Q{}^* - K_3 - K_4$

If the result is negative, T3 = $0.

* For employees that are transferred to Quebec from a location outside Quebec, replace K2Q with K2RQ.

R and K are based on 2025 index values for A see the **Rates (R, V), income thresholds (A), and constants (K, KP) for 2025** Table 8.1 in Chapter 8.

K1	=	$0.14 \times TC$
K2	=	$[(0.14 \times (P \times C \times (0.0495/0.0595), \text{maximum } \$3,356.10 \times (PM/12))) + (0.14 \times (P \times EI, \text{maximum } \$1,077.48))]$
K2R	=	$[(0.14 \times (P \times C \times (0.0495/0.0595), \text{maximum } (\$3,356.10 \times (PM/12) - (DQ \times (0.0495/0.0640)) + (DQ \times (0.0540/0.0640)))))) + (0.14 \times (P \times EI, \text{maximum } \$1,077.48))]$

Only for employees in Quebec:

K2Q	=	Quebec Pension Plan contributions, employment insurance premiums, and Quebec Parental Insurance Plan premiums federal tax credits for the year
	=	$[(0.14 \times (P \times C \times (0.0540/0.0640), \text{maximum } \$3,661.20 \times (PM/12))) + (0.14 \times (P \times EI, \text{maximum } \$860.67)) + (0.14 \times (P \times IE \times 0.00494, \text{maximum } \$484.12))]$
K2RQ	=	$[(0.14 \times (P \times C \times (0.0540/0.0640), \text{maximum } (\$3,661.20 \times (PM/12) - (D \times (0.0540/0.0595)) + (D \times (0.0495/0.0595)))))) + (0.14 \times (P \times EI, \text{maximum } \$860.67)) + (0.14 \times (P \times IE \times 0.00494, \text{maximum } \$484.12))]$

Note:

In order to ensure that the employee will get the appropriate CPP, EI, and QPIP tax credit, it is recommended that in the period in which the employee contributions or premiums have reached the annual maximum for CPP, EI or QPIP, and for the rest of the pay periods in the year, $(P \times C \times (\text{base rate/total contribution rate}))$, $(P \times EI)$, or $(P \times IE \times 0.00494)$ (as applicable) is replaced by the employee's maximum annual base contribution or premium.

It is also recommended to use the greater of i) $(P \times C \times (\text{base rate/total contribution rate}))$ or $(P \times EI)$ and ii) D or D1 for all pay periods, to provide a more accurate annualized amount.

If you want to use the year-to-date method to calculate CPP, EI, and QPIP federal tax credits:

$(P \times C \times (0.0495/0.0595))$ is changed to the lesser of:
(i) $\$3,356.10 \times (PM/12)$;
(ii) $(D \times (0.0495/0.0595)) + (PR \times C \times (0.0495/0.0595))$

$(P \times EI)$ is changed to the lesser of:
(i) $\$1,077.48$;
(ii) $D1 + (PR \times EI)$

Only for employees in Quebec:

$(P \times C \times (0.0540/0.0640))$ is changed to the lesser of:
(i) $\$3,661.20 \times (PM/12)$;
(ii) $(DQ \times (0.0540/0.0640)) + (PR \times C \times (0.0540/0.0640))$

$(P \times EI)$ is changed to the lesser of:
(i) $\$860.67$;
(ii) $D1 + (PR \times EI)$

$(P \times IE \times 0.00494)$ is changed to the lesser of:
(i) $\$484.12$;
(ii) $QPIP_{YTD} + (PR \times IE \times 0.00494)$

Only for employees paid by commission:

K2	=	$[(0.14 \times (0.0495 \times (I_1 - \$3,500.00)^*$, maximum $\$3,356.10 \times (PM/12))) + (0.14 \times (0.0164 \times I_1$, maximum $\$1,077.48))]$

  * If the resulting amount is negative, enter $0.

K2R	=	$[(0.14 \times (0.0495 \times (I_1 - \$3,500.00)^*$, maximum $(\$3,356.10 \times (PM/12) - (DQ \times (0.0495/0.0640)) + (DQ \times (0.0540/0.0640))))) + (0.14 \times (0.0164 \times I_1$, maximum $\$1,077.48))]$

  * If the resulting amount is negative, enter $0.

Only for employees in Quebec:

K2Q	=	$[(0.14 \times (0.0540 \times (I_1 - \$3,500.00)^*$, maximum $\$3,661.20 \times (PM/12))) + (0.14 \times (0.0131 \times I_1$, maximum $\$860.67)) + (0.14 \times (0.00494 \times I_1$, maximum $\$484.12))]$

  * If the resulting amount is negative, enter $0.

K2RQ	=	$[(0.14 \times (0.0540 \times (I_1 - \$3,500.00)^*$, maximum $(\$3,661.20 \times (PM/12) - (D \times (0.0540/0.0595)) + (D \times (0.0495/0.0595))))) + (0.14 \times (0.0131 \times I_1$, maximum $\$860.67)) + (0.14 \times (0.00494 \times I_1$, maximum $\$484.12))]$

  * If the resulting amount is negative, enter $0.

Note:

The preceding is subject to the rules in Chapter 6 – "Canada Pension Plan (CPP)" and Chapter 7 – "Employment Insurance (EI)" of this document and the instructions in Guide **T4001 Employers' Guide – Payroll Deductions and Remittances**.

K3	=	If the K3 amount is implemented after the first pay period in the year, K3 must be adjusted using the following formula:

(P × K3) / PR.

K4	=	The lesser of:

  (i) $0.14 \times A^*$;

  (ii) $0.14 \times CEA$

CEA is an indexed amount. See Table 8.2 **Other rates and amounts**.

* For the Canada employment amount, A is the annual gross income from office or employment before deductions. Only include the amounts from office or employment, this is the same amount you normally report in box 14 of the T4 slip (s).

Step 3 – Formula to calculate the annual federal tax payable (T1)

Tax calculation formulas for bonuses, retroactive pay increases, and other non-periodic payments

(1) Regular bonus calculation

Step 1

Determine the annual tax (T1 + T2) based on the annual taxable income (factor A) with the non-periodic payment payable now. The formula to calculate factor A is as follows:

A	=	$([P \times (I - F - F2 - F5A - U1)] - HD - F1)^* + (B - F3 - F5B)^{**} + (B1 - F4 - F5B_{YTD})^{**}$

  *   If the result is negative, enter $0.

  ** Result cannot be negative, and the result cannot be negative after deducting CPP and EI.

Note:

If the result above is less than or equal to **$5,000**, deduct 15% tax (10% in Quebec) from the bonus or retroactive pay increase.

Step 2

Determine the annual tax (T1 + T2) based on the annual taxable income (factor A) without the non-periodic payment payable now. The formula to calculate factor A is as follows:

A   = $([P \times (I - F - F2 - F5A - U1)] - HD - F1)^* + (B1 - F4 - F5B_{YTD})^{**}$

      *   If the result is negative, enter $0.

      **   Result cannot be negative, and the result cannot be negative after deducting CPP and EI.

If I = 0, use the most recent I.

Example for regular bonus calculation method

In this example, an employee receives a weekly salary of $1,000. There is a $2,500 bonus that is payable in the current pay period. Twenty-nine pay periods have passed and twenty-three pay periods remain in the year. Year-to-date income is $30,500, which includes a one-time bonus of $1,500 that was previously paid. The employee received $14.60 of CPP deductions for additional contributions (F5B_{YTD}) on the $1,500 bonus payment that was previously received.

*Note: This example incorporates assumptions that PDOC considers for the calculation of tax on bonus payments. If the guidance mentioned above is followed for the calculation of tax on bonuses, users can use assumptions different than the ones shown in this example.

C   = $0.0595 \times (\$3{,}500 - (\$3{,}500/52))$

    = $204.25

F5   = $C \times (0.0100/0.0595) + C2$

    = $\$204.25 \times (0.0100/0.0595) + \$0$

    = $34.33

F5A   = $\$34.33 \times ((\$3{,}500 - \$2{,}500)/\$3{,}500)$

    = $9.81

F5B   = $\$34.33 \times (\$2{,}500/\$3{,}500)$

    = $24.52

Step 1

A   =   Annual taxable income with the non-periodic payment payable now

    = $([P \times (I - F - F2 - F5A - U1)] - HD - F1) + (B - F3 - F5B) + (B1 - F4 - F5B_{YTD})$

    = $(52 \times (\$1{,}000 - \$9.81)) + (\$2{,}500 - \$24.52) + (\$1{,}500 - \$14.60)$

    = $55,450.76

K_1 = $0.14 \times \$16{,}129$

    = $2,258.06

K_2 = $[(0.14 \times ((52 \times (\$55.50 \times (0.0495/0.0595))) + (\$148.75 \times 0.0495/0.0595) + (\$89.25 \times 0.0495/0.0595)$, maximum $\$3{,}356.10 \times (PM/12))) + (0.14 \times ((52 \times \$16.40) + (\$41.00 + \$24.60)$, maximum $\$1{,}077.48))]$

    = $492.42

K_4 = $0.14 \times \$1{,}471$

    = $205.94

T_3 = $(R \times A) - K - K1 - K2 - K3 - K4$

    = $(0.14 \times \$55{,}450.76) - \$2{,}258.06 - \$492.42 - \$205.94$

    = $4,806.69

T_1 = $4,806.69

Step 2

A	=	Annual taxable income without the non-periodic payment payable now
	=	$([P \times (I - F - F2 - F5A - U1)] - HD - F1) + (B1 - F4 - F5B_{YTD})$
	=	$(52 \times (\$1,000 - \$9.81)) + (\$1,500 - \$14.60)$
	=	$\$52,975.28$

K_1	=	$0.14 \times \$16,129$
	=	$\$2,258.06$
K_2	=	$[(0.14 \times ((52 \times (\$55.50 \times (0.0495/0.0595))) + (\$89.25 \times 0.0495/0.0595), \text{maximum } \$3,356.10 \times (PM/12))) +$
		$(0.14 \times ((52 \times \$16.40) + \$24.60, \text{maximum } \$1,077.48))]$
	=	$\$469.35$
K_4	=	$0.14 \times \$1,471$
	=	$\$205.94$
T_3	=	$(R \times A) - K - K1 - K2 - K3 - K4$
	=	$(0.14 \times \$52,975.28) - \$2,258.06 - \$469.35 - \$205.94$
	=	$\$4,483.19$
T_1	=	$\$4,483.19$
TB	=	$\$4,806.69 - \$4,483.19$
	=	$\$323.50$

Step 4 – Formula to calculate annual basic provincial or territorial tax (T_4)

As the formula to calculate the annual basic provincial or territorial tax and the explanatory variables have not significantly changed, only the changes have been reproduced.

T_4	=	$(V \times A) - KP - K1P - K2P* - K3P - K4P - K5P$
		If the result is negative, $T_4 = \$0$
		* For employees that are transferred from Quebec to a location outside Quebec, replace K2P with K2RP

Step 5 – Formulas to calculate the annual provincial or territorial tax deduction (T_2)

Alberta

K_1P	=	$0.0600 \times TCP$
		Where:
		TCP = The total of personal non-refundable tax credits amounts reported on Form TD1AB. If Form TD1AB is not filed, TCP is $22,323.
K_2P	=	$[(0.0600 \times (P \times C \times (0.0495/0.0595), \text{maximum } \$3,356.10 \times (PM/12))) + (0.0600 \times (P \times EI, \text{maximum } \$1,077.48))]$
K_2RP	=	$[(0.0600 \times (P \times C \times (0.0495/0.0595), \text{maximum } (\$3,356.10 \times (PM/12) - (DQ \times (0.0495/0.0640)) + (DQ \times (0.0540/0.0640))))) + (0.0600 \times (P \times EI, \text{maximum } \$1,077.48))]$
K_5P	=	$((K1P + K2P*) - \$3,600.00) \times (0.04/0.06)$
		If the result is negative, $K5P = \$0$
		* For employees that are transferred from Quebec to Alberta, replace K2P with K2RP

Manitoba

$$K_1P = 0.1080 \times TCP$$

Where:

TCP = The total of personal non-refundable tax credits amounts reported on Form TD1MB. If Form TD1MB is not filed, TCP is $15,591.

Prince Edward Island

$$K_1P = 0.0950 \times TCP$$

Where:

TCP = The total of personal non-refundable tax credits amounts reported on Form TD1PE. If Form TD1PE is not filed, TCP is $15,050.

Saskatchewan

$$K_1P = 0.1050 \times TCP$$

Where:

TCP = The total of personal non-refundable tax credits amounts reported on Form TD1SK. If Form TD1SK is not filed, TCP is $19,991.

Chapter 5 – Option 2 – Tax formulas based on cumulative averaging

As the formula to calculate the estimated federal and provincial or territorial tax deductions for the pay period and the explanatory variables have not significantly changed, only the changes have been reproduced.

Formula to calculate basic federal tax (T_3)

$$T_3 = (R \times A) - K - K_1 - K_2 - K_3 - K_4$$

If the result is negative, $T_3 = \$0$.

Only for employees in Quebec:

$$T_3 = (R \times A) - K - K_1 - K_2Q - K_3 - K_4$$

If the result is negative, $T_3 = \$0$.

R and K are based on 2025 index values for A see the **Rates (R, V), income thresholds (A), and constants (K, KP) for 2025** Table 8.1 in Chapter 8.

A = Projected annual taxable income

K_1 = $0.1450 \times TC$

K_2 = $[(0.1450 \times (0.0495 \times ((S_1 \times PE) + B_1 - \$3,500)^*, \text{maximum } \$3,356.10)) +$
$(0.1450 \times (0.0164 \times ((S_1 \times IE) + B_1), \text{maximum } \$1,077.48))]$

* If the result is negative, enter $0.

Only for employees in Quebec:

K_2Q = $[(0.1450 \times (0.0540 \times ((S_1 \times PE) + B_1 - \$3,500)^*, \text{maximum } \$3,661.20)) +$
$(0.1450 \times (0.0131 \times ((S_1 \times IE) + B_1), \text{maximum } \$860.67)) +$
$(0.1450 \times (0.00494 \times S_1 \times IE) + B_1), \text{maximum } \$484.12))]$

* If the result is negative, enter $0.

Where:

PE = Pensionable earnings for the pay period, or the gross income plus any taxable benefits for the pay period, plus PE_{YTD}

IE = Insurable earnings for the pay period, including insurable taxable benefits for the pay period, plus IE_{YTD}

The above has to follow the rules in Chapter 6 – "Canada Pension Plan (CPP)" and Chapter 7 – "Employment Insurance (EI)" of this publication and the instructions contained in Guide **T4001, Employers' Guide – Payroll Deductions and Remittances**

K4 = The lesser of:

(i) $0.1450 \times A^*$;

(ii) $0.1450 \times CEA$

CEA is an indexed amount. See Table 8.2 **Other rates and amounts** in Chapter 8.

* For the Canada employment amount, A is the annual gross income from office or employment before deductions. Only include the amounts from office or employment, this is the same amount you normally report in box 14 of the T4 slip (s).

Use the following table for R and K values for Option 2:

		1st	2nd	3rd	4th	5th
Federal	**A**	0	57,375	114,750	177,882	253,414
	R	0.1450	0.2050	0.2600	0.2900	0.3300
	K	0	3,443	9,754	15,090	25,227

Formulas to calculate provincial and territorial tax payable (T2)

T4 = $(V \times A) - KP - K_1P - K_2P^* - K_3P - K_4P - K_5P$

If the result is negative, T4 = $0

* For employees that are transferred from Quebec to a location outside Quebec, replace K2P with K2RP

Alberta

K1P = $0.0800 \times TCP$

Where:

TCP = The total of personal non-refundable tax credits amounts reported on Form TD1AB. If Form TD1AB is not filed, TCP is $22,323.

K2P = $[(0.0800 \times (0.0495 \times ((S_1 \times PE) + B_1 - \$3{,}500)^*, \text{maximum } \$3{,}356.10)) + (0.0800 \times (0.0164 \times ((S_1 \times IE) + B_1), \text{maximum } \$1{,}077.48))]$
* If the result is negative, enter $0

K5P = $((K_1P + K_2P) - \$4{,}800) \times (0.02/0.08)$

If the result is negative, K5P = $0

Use the following table for V and KP values for Option 2:

		1st	2nd	3rd	4th	5th	6th
AB	**A**	0	60,000	151,234	181,481	241,974	362,961
	V	0.0800	0.1000	0.1200	0.1300	0.1400	0.1500
	KP	0	1,200	4,225	6,039	8,459	12,089

Manitoba

K1P = $0.1080 \times TCP$

Where:

TCP = The total of personal non-refundable tax credits amounts reported on Form TD1MB. If Form TD1MB is not filed, TCP is $15,780.

Use the following table for V and KP values for Option 2:

		1st	2nd	3rd
MB	**A**	0	47,000	100,000
	V	0.1080	0.1275	0.1740
	KP	0	917	5,567

Nova Scotia

K₁P = $0.0879 \times TCP$

Where:

TCP = The total of personal non-refundable tax credits amounts reported on Form TD1NS. If Form TD1NS is not filed, TCP is $11,744. If the BPANS formula was previously implemented, it is removed and replaced with $11,744 for all employees.

Prince Edward Island

K₁P = $0.0950 \times TCP$

Where:

TCP = The total of personal non-refundable tax credits amounts reported on Form TD1PE. If Form TD1PE is not filed, TCP is $14,650.

Saskatchewan

K₁P = $0.1050 \times TCP$

Where:

TCP = The total of personal non-refundable tax credits amounts reported on Form TD1SK. If Form TD1SK is not filed, TCP is $19,491.

Chapter 6 – Canada Pension Plan (CPP)

As the formula to calculate the Canada Pension Plan contributions and the explanatory variables have not changed, they have not been reproduced.

Chapter 7 – Employment Insurance (EI)

As the formula to calculate the employment insurance premiums and the explanatory variables have not changed, they have not been reproduced.

Chapter 8 – Rates and amounts

Only the sections pertaining to changes effective July 1, 2025, have been reproduced.

Table 8.1 Rates (R, V), income thresholds (A), and constants (K, KP) for 2025

		1st	2nd	3rd	4th	5th	6th	7th	8th
Federal	A	0	57,375	114,750	177,882	253,414			
	R	0.1400	0.2050	0.2600	0.2900	0.3300			
	K	0	3,729	10,041	15,377	25,514			
AB	A	0	60,000	151,234	181,481	241,974	362,961		
	V	0.0600	0.1000	0.1200	0.1300	0.1400	0.1500		
	KP	0	2,400	5,425	7,239	9,659	13,289		
BC	A	0	49,279	98,560	113,158	137,407	186,306	259,829	
	V	0.0506	0.0770	0.1050	0.1229	0.1470	0.1680	0.2050	
	KP	0	1,301	4,061	6,086	9,398	13,310	22,924	
MB	A	0	46,513	98,796					
	V	0.1080	0.1275	0.1740					
	KP	0	907	5,501					
NB	A	0	51,306	102,614	190,060				
	V	0.0940	0.1400	0.1600	0.1950				
	KP	0	2,360	4,412	11,064				
NL	A	0	44,192	88,382	157,792	220,910	282,214	564,429	1,128,858
	V	0.0870	0.1450	0.1580	0.1780	0.1980	0.2080	0.2130	0.2180
	KP	0	2,563	3,712	6,868	11,286	14,108	16,930	22,575
NS	A	0	30,507	61,015	95,883	154,650			
	V	0.0879	0.1495	0.1667	0.1750	0.2100			
	KP	0	1,879	2,929	3,725	9,137			
NT	A	0	51,964	103,930	168,967				
	V	0.0590	0.0860	0.1220	0.1405				
	KP	0	1,403	5,145	8,270				
NU	A	0	54,707	109,413	177,881				
	V	0.0400	0.0700	0.0900	0.1150				
	KP	0	1,641	3,829	8,276				
ON	A	0	52,886	105,775	150,000	220,000			
	V	0.0505	0.0915	0.1116	0.1216	0.1316			
	KP	0	2,168	4,294	5,794	7,994			
PE	A	0	33,328	64,656	105,000	140,000			
	V	0.0950	0.1347	0.1660	0.1762	0.1900			
	KP	0	1,323	3,347	4,418	6,350			
SK	A	0	53,463	152,750					
	V	0.1050	0.1250	0.1450					
	KP	0	1,069	4,124					
YT	A	0	57,375	114,750	177,882	500,000			
	V	0.0640	0.0900	0.1090	0.1280	0.1500			
	KP	0	1,492	3,672	7,052	18,052			

Table 8.2 Other rates and amounts for 2025

	Basic amount	Index rate	LCP rate	LCP amount	CEA	S2	T4 to V1	V1 rate	Abatement	Surtax
Federal	BPAF	0.027	0.150	750	1,471					
AB	22,323	0.020								
BC	12,932	0.028				562				
MB	BPAMB	0.012	0.150	1,800						
NB	13,396	0.027	0.200	2,000						
NL	11,067	0.023								
NS	11,744	0.031	0.200	2,000						
NT	17,842	0.027								
NU	19,274	0.027								
ON	12,747	0.028				294	0	0.000		
							5,710	0.200		
							7,307	0.360		
PE	15,050	–								
QC	–	–							0.165	
SK	19,991	0.027	0.175	875						
YT	BPAYT	0.027			1,471					
Outside Canada										0.480

Claim codes for 2025

Table 8.9 Federal claim codes (using maximum BPAF and prorated tax rate)

Claim code	Total claim amount ($) from	Total claim amount ($) to	Option 1, TC ($)	Option 1, K1 ($)
0	No claim amount	No claim amount	0.00	0.00
1	0.00	16,129.00	16,129.00	2,258.06
2	16,129.01	18,907.00	17,518.00	2,452.52
3	18,907.01	21,685.00	20,296.00	2,841.44
4	21,685.01	24,463.00	23,074.00	3,230.36
5	24,463.01	27,241.00	25,852.00	3,619.28
6	27,241.01	30,019.00	28,630.00	4,008.20
7	30,019.01	32,797.00	31,408.00	4,397.12
8	32,797.01	35,575.00	34,186.00	4,786.04
9	35,575.01	38,353.00	36,964.00	5,174.96
10	38,353.01	41,131.00	39,742.00	5,563.88

Table 8.10 Alberta claim codes (using prorated tax rate)

Claim code	Total claim amount ($) from	Total claim amount ($) to	Option 1, TCP ($)	Option 1, K1P ($)
0	No claim amount	No claim amount	0.00	0.00
1	0.00	22,323.00	22,323.00	1,339.38
2	22,323.01	25,516.00	23,919.50	1,435.17
3	25,516.01	28,709.00	27,112.50	1,626.75
4	28,709.01	31,902.00	30,305.50	1,818.33
5	31,902.01	35,095.00	33,498.50	2,009.91
6	35,095.01	38,288.00	36,691.50	2,201.49
7	38,288.01	41,481.00	39,884.50	2,393.07
8	41,481.01	44,674.00	43,077.50	2,584.65
9	44,674.01	47,867.00	46,270.50	2,776.23
10	47,867.01	51,060.00	49,463.50	2,967.81

Table 8.12 Manitoba claim codes (using prorated maximum BPAMB)

Claim code	Total claim amount ($) from	Total claim amount ($) to	Option 1, TCP ($)	Option 1, K1P ($)
0	No claim amount	No claim amount	0.00	0.00
1	0.00	15,591.00	15,591.00	1,683.83
2	15,591.01	17,284.00	16,437.50	1,775.25
3	17,284.01	18,977.00	18,130.50	1,958.09
4	18,977.01	20,670.00	19,823.50	2,140.94
5	20,670.01	22,363.00	21,516.50	2,323.78
6	22,363.01	24,056.00	23,209.50	2,506.63
7	24,056.01	25,749.00	24,902.50	2,689.47
8	25,749.01	27,442.00	26,595.50	2,872.31
9	27,442.01	29,135.00	28,288.50	3,055.16
10	29,135.01	30,828.00	29,981.50	3,238.00

Table 8.15 Nova Scotia claim codes

Claim code	Total claim amount ($) from	Total claim amount ($) to	Option 1, TCP ($)	Option 1, K1P ($)
0	No claim amount	No claim amount	0.00	0.00
1	0.00	11,744.00	11,744.00	1,032.30
2	11,744.01	13,394.00	12,569.00	1,104.82
3	13,394.01	15,044.00	14,219.00	1,249.85
4	15,044.01	16,694.00	15,869.00	1,394.89
5	16,694.01	18,344.00	17,519.00	1,539.92
6	18,344.01	19,994.00	19,169.00	1,684.96
7	19,994.01	21,644.00	20,819.00	1,829.99
8	21,644.01	23,294.00	22,469.00	1,975.03
9	23,294.01	24,944.00	24,119.00	2,120.06
10	24,944.01	26,594.00	25,769.00	2,265.10

Table 8.19 Prince Edward Island claim codes (using prorated BPA)

Claim code	Total claim amount ($) from	Total claim amount ($) to	Option 1, TCP ($)	Option 1, K1P ($)
0	No claim amount	No claim amount	0.00	0.00
1	0.00	15,050.00	15,050.00	1,429.75
2	15,050.01	16,650.00	15,850.00	1,505.75
3	16,650.01	18,250.00	17,450.00	1,657.75
4	18,250.01	19,850.00	19,050.00	1,809.75
5	19,850.01	21,450.00	20,650.00	1,961.75
6	21,450.01	23,050.00	22,250.00	2,113.75
7	23,050.01	24,650.00	23,850.00	2,265.75
8	24,650.01	26,250.00	25,450.00	2,417.75
9	25,250.01	27,850.00	27,050.00	2,569.75
10	27,850.01	29,450.00	28,650.00	2,721.75

Table 8.20 Saskatchewan claim codes (using prorated BPA)

Claim code	Total claim amount ($) from	Total claim amount ($) to	Option 1, TCP ($)	Option 1, K1P ($)
0	No claim amount	No claim amount	0.00	0.00
1	0.00	19,991.00	19,991.00	2,099.06
2	19,991.01	22,435.00	21,213.00	2,227.37
3	22,435.01	24,879.00	23,657.00	2,483.99
4	24,879.01	27,323.00	26,101.00	2,740.61
5	27,323.01	29,767.00	28,545.00	2,997.23
6	29,767.01	32,211.00	30,989.00	3,253.85
7	32,211.01	34,655.00	33,433.00	3,510.47
8	34,655.01	37,099.00	35,877.00	3,767.09
9	37,099.01	39,543.00	38,321.00	4,023.71
10	39,543.01	41,987.00	40,765.00	4,280.33