TAX APPENDIX 2013

2013 INDIVIDUAL FEDERAL INCOME TAX RATES

Income Tax Rate Schedule - Individuals

Taxable Income	Tax
$43,561 or less	15%
$43,562 to $87,123	$6,534 + 22% on next $ 43,562
$87,124 to $135,054	$16,118 + 26% on next $ 47,931
$135,055 or more	$28,580 + 29% on remainder

2013 SELECTED NON-REFUNDABLE TAX CREDITS PERMITTED TO INDIVIDUALS FOR PURPOSES OF COMPUTING FEDERAL INCOME TAX

The tax credits are 15% of the following amounts:

Basic personal amount	$11,038
Married and equivalent to spouse amount (+ FCA?)	11,038
Net income threshold for married or equivalent amount	0
Age 65 or over in the year	6,854
Child amount (+ FCA?)	2,234
Disability amount	7,697
Disabled dependents who reach 18 in the year (+ FCA?)	4,490
Net income threshold for disabled dependents 18 and over	6,548
Caregiver (+ FCA?)	4,490
Net income threshold for caregiver	15,334
Family caregiver amount (FCA)	2,040
Adoption expenses	11,669
Child fitness tax credit / if disability	up to 500 / 1,000
Children's arts tax credit / if disability	up to 500 / 1,000
Canada employment amount	1,117
Pension	2,000
Education	400 (FT) / 120 (PT)
Textbook	65 (FT) / 20 (PT)

Other amounts:

CPP (Canada Pension Plan)	51,100 / 3,500 / (4.95%) / 2,356
EI (Employment Insurance)	47,400 / (1.88%) / 891
Tax-Free Savings Account (TFSA)	5,500
Medical expenses	2,152
Federal Political contribution	3/4 (400) / 1/2 (750) / 1/3 (1,275)
RRSP dollar limit	23,820
Dividends (Non-eligible / Eligible)	25% / 38% + 16.67% / 20.73%
Basic amount for Age credit and GST credit	34,562
Basic amount for Child tax benefit	43,561
Basic amount for OAS clawback	70,954

TAX APPENDIX 2013 (continued)

MAXIMUM CAPITAL COST ALLOWANCE RATES FOR SELECTED CLASSES

Class 1	4%, 6%, 10%
Class 3	5%
Class 8	20%
Class 10	30%
Class 10.1	30%
Class 12	100%
Class 13	original lease period plus one renewal period (Minimum 5 years and Maximum 40 years)
Class 14	length of life of property
Class 17	8%
Class 29	50%
Class 39	25%
Class 43	30%
Class 44	25%
Class 45	45%
Class 46	30%
Class 50	55%
Class 52	100%

SELECTED PRESCRIBED AUTOMOBILE AMOUNTS

Maximum depreciable cost - Class 10.1	\$30,000 + GST + PST
Maximum monthly deductible lease cost	\$800 + GST + PST
Maximum monthly deductible interest cost	\$300
Operating cost benefit - employee	27¢ per kilometre of personal use
Non-taxable car allowance benefit limits	
- first 5,000 km	54¢ per kilometre
- balance	48¢ per kilometre

PRESCRIBED INTEREST RATES

Year	Jan. 1 - Mar. 31	Apr. 1 - June 30	July 1 - Sept. 30	Oct. 1 - Dec. 31
2013	3	3	3	4
2012	3	3	3	3
2011	3	3	3	3
2010	3	3	3	3
2009	4	3	3	3
2008	6	6	5	5
2007	7	7	7	7

The rate is 2 percentage points higher for late or deficient income tax payments and unremitted withholdings.
The rate is 2 percentage points lower for deemed interest on employee and shareholder loans.