



GEIB & COMPANY  
PROFESSIONAL CORPORATION  
CHARTERED PROFESSIONAL ACCOUNTANTS

# 2025 Year in Review

## Are your income projections and installment payments accurate?

Many taxpayers unknowingly miscalculate their installment payments because income projections do not reflect current realities. Shifts in business performance, investments, or expenses can quickly change your tax position.

At Geib & Company, we review your year-to-date results to align projections with actual income and ensure installments are accurate.

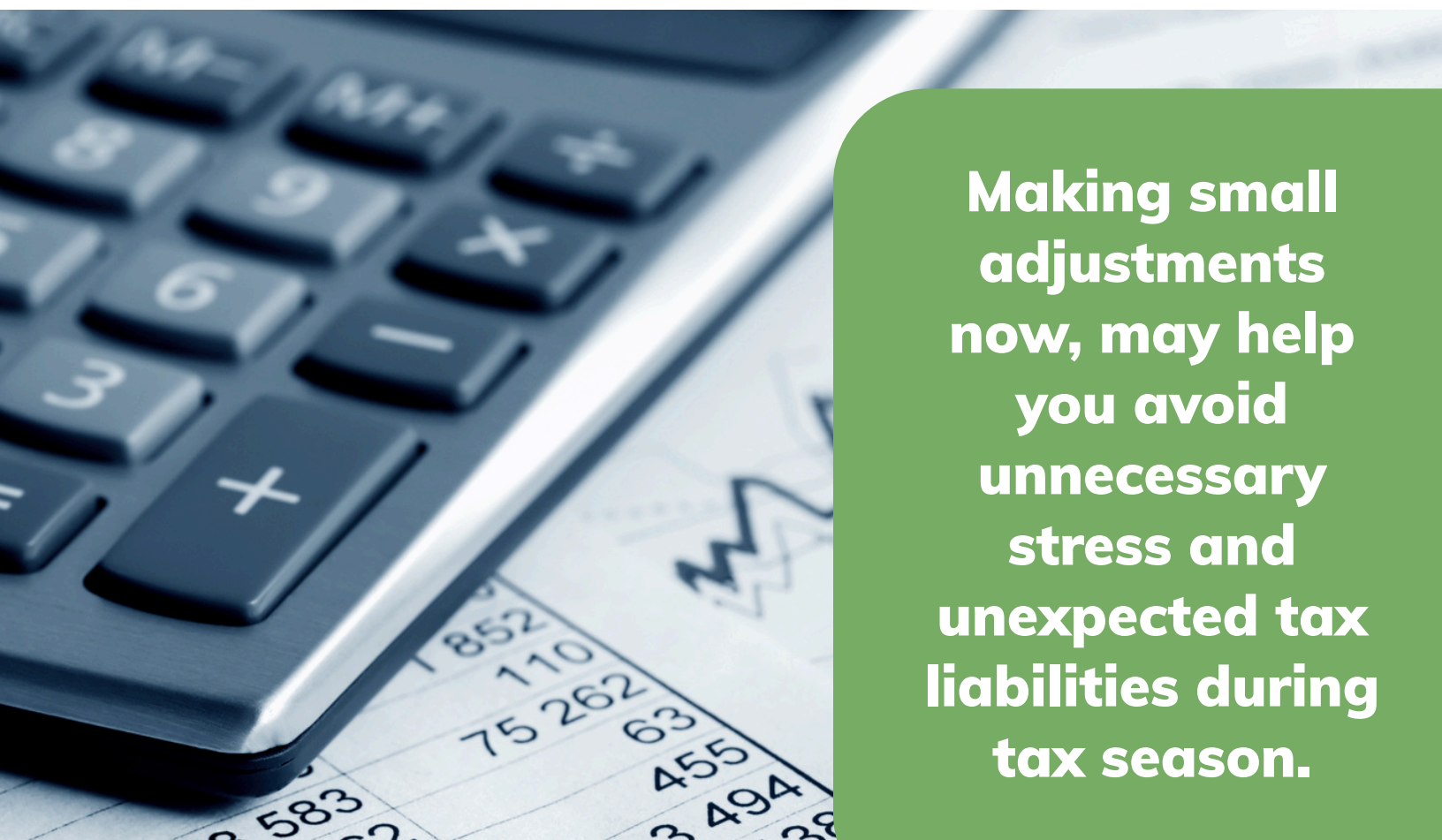
This proactive approach helps you avoid interest charges, improve cash flow, and eliminate surprises at year-end while keeping your finances efficient, compliant, and strategically positioned for growth.

## Smart Planning Starts Now: Make the Most of Your RRSP Deadline

Don't miss out on valuable tax savings simply because they underestimate the importance of RRSP deadlines. Your contribution room, income level, and timing all play a critical role in maximizing deductions and meeting long-term retirement goals.

At Geib & Company, we help you assess your contribution limits, review year-to-date income, and determine the optimal amount to contribute before the RRSP deadline.

This informed, proactive approach ensures you capture every eligible deduction, reduce taxable income, and strengthen your financial future—while keeping your overall strategy efficient, compliant, and aligned with your long-term planning objectives.



**Making small adjustments now, may help you avoid unnecessary stress and unexpected tax liabilities during tax season.**



# Is Your Tax Strategy Working For You?

Reviewing your income, structure, and strategy today can prevent costly surprises tomorrow. Geib & Company helps ensure your tax plan remains accurate, compliant, and optimized year-round.

## Important Tax Deadlines to Track

Keep these key tax deadlines handy to stay organized, avoid penalties, and make sure your filings and contributions are submitted on time.

### Important Tax Deadlines:

- T4/T5 Slips: February 28, 2026
- RRSP Contributions: March 1, 2026
- Personal Tax Filing: April 30, 2026
- Self-Employed Filing: June 15, 2026
- Installment Payments: Mar 15, Jun 15, Sep 15, Dec 15
- GST/HST:
  - Annual: June 15 (self-employed) or 3 months after year-end
  - Quarterly/Monthly: last day of the following month



## Have there been any changes to your business structure that may affect tax eligibility?

Even small shifts, such as incorporating, adding a shareholder, marriage, divorce, or a new dependent can change your tax position. Our team at Geib & Company can help you review these changes to ensure your structure remains tax-efficient and compliant.

## To support your planning efforts, we would be pleased to assist you with additional insights and resources, including:

- Updates on CPP and EI increases for 2026
- Highlights from the Federal Budget
- Grant opportunities such as the Canada-Alberta Productivity Grant and the Alberta Youth Employment Incentive
- Technology tips, including tools like QuickBooks Online

# Stay Compliant & Maximize Your Business Efficiency

Accurate payroll, GST, and HST filings — along with a smart contribution strategy for RRSPs, TFSAs, and RESPs — protect your business, optimize cash flow, and strengthen long-term financial growth.



## Are your payroll and GST or HST filings current?

Keeping your payroll and GST or HST filings up to date is essential for maintaining compliance and avoiding costly penalties or interest. Missed deadlines or reporting errors can create unnecessary cash flow challenges for your business.



## Take Advantage of This Year's Higher RRSP Contribution Limits

The maximum RRSP contribution limit has increased this year, creating new opportunities for tax savings and long-term retirement growth. Staying aware of these changes ensures you make the most of your available room and avoid falling behind on your retirement strategy.



## TFSA Contribution Limit Holds Steady at \$7,000 for 2026

The TFSA contribution limit remains at \$7,000 this year, offering consistent room for tax-free growth and flexible savings. Keeping track of your available TFSA space helps you maximize investment potential while avoiding over-contribution penalties.



## Changes to your family structure may affect tax eligibility?

Regularly reviewing your RRSP, TFSA, and RESP contributions helps you stay on track with your financial goals and maximize available tax advantages. Unused room or over contributions can affect your long-term returns.

Personal tax rates for 2026 remain largely consistent with 2025, with bracket thresholds indexed for inflation to provide modest relief for most taxpayers. These adjustments may shift some individuals into lower effective tax rates, creating planning opportunities for income splitting, contribution timing, and year-end optimization strategies.

TaxTips.ca - Combined Federal & Alberta Tax Brackets and Tax Rates									
2026 Taxable Income (1)	AB 2026 Marginal Tax Rates				2025 Taxable Income (1)	AB 2025 Marginal Tax Rates			
	Other Income	Capital Gains	Canadian Dividends			Other Income	Capital Gains	Canadian Dividends	
			Eligible	Non- Eligible				Eligible	Non- Eligible
first \$58,523	22.00%	11.00%	-1.57%	12.41%	first \$57,375	22.50%	11.25%	-0.88%	12.98%
over \$58,523	28.50%	14.25%	7.40%	19.88%	over \$57,375	28.50%	14.25%	7.40%	19.88%
over \$61,200	30.50%	15.25%	10.16%	22.18%	over \$60,00	30.50%	15.25%	10.16%	22.18%
over \$117,04	36.00%	18.00%	17.75%	28.51%	over \$114,75	36.00%	18.00%	17.75%	28.51%
over \$154,25	38.00%	19.00%	20.51%	30.81%	over \$151,23	38.00%	19.00%	20.51%	30.81%
over \$181,44	41.29%	20.65%	25.05%	34.59%	over \$177,88	41.31%	20.66%	25.08%	34.62%
over \$185,11	42.29%	21.15%	26.43%	35.74%	over \$181,48	42.31%	21.16%	26.46%	35.77%
over \$246,81	43.29%	21.65%	27.81%	36.89%	over \$241,97	43.31%	21.66%	27.84%	36.92%
over \$258,48	47.00%	23.50%	32.93%	41.16%	over \$253,41	47.00%	23.50%	32.93%	41.16%
over \$370,22	48.00%	24.00%	34.31%	42.31%	over \$362,96	48.00%	24.00%	34.31%	42.31%
Marginal tax rate for dividends is a % of actual dividends received (not grossed-up taxable amount). Marginal tax rate for capital gains is a % of total capital gains (not taxable capital gains).									

# Accounting Services Designed For Success

At Geib & Company, our dedicated professionals provide a wide range of accounting services to individuals and businesses in a variety of industries. We strive to meet each client's specific needs in planning for the future and achieving their goals.

## EXECUTIVE STARTING AT \$2,000/MTH

Ultimate attention to your business needs including leadership, strategic planning and analytical services.

- Bookkeeping: 100 or more transactions
- Year-end Financial Statements
- Corporate Tax Return
- Coaching Calls - Monthly
- Unlimited Access (Meetings & E-mails)

## PREMIER STARTING AT \$1,250/MTH

Enriched services which focus on the progression of your business and increased financial requirements.

- Bookkeeping: 50-100 transactions
- Year-end Financial Statements
- Corporate Tax Return
- Coaching Calls - Quarterly
- Up to 3 Zoom Calls/Month

## MODERATE STARTING AT \$600/MTH

Enhanced services to accommodate growth and ensure your financial requirements are met.

- Bookkeeping: 20-50 transactions
- Year-end Financial Statements
- Corporate Tax Return
- Coaching Calls - Annual
- Up to 3 E-mail questions/month

## FREELANCER STARTING AT \$400/MTH

Fundamental services designed for smaller businesses that require basic financial support.

- Bookkeeping: Less than 30 transactions
- Corporate Tax Return





## Common Sense Solutions to Everyday Business Challenges

For three generations, we have assisted small to medium size businesses achieve their goals by providing pragmatic and productive accounting services.

Always positive and always working together, we believe that our strength comes from our ability to depend on one another. This, coupled with our relentless drive to provide the smartest and most update solutions to all our clients, big and small, is the very core of our corporate culture.

**Contact us today  
for expert advice  
tailored to your  
needs.**

[www.geibco.com](http://www.geibco.com)



At Geib & Company, we are committed to helping businesses and individuals navigate these changes with clarity and confidence. Whether it's understanding tax incentives, capital gains adjustments, or rebate programs, we are here to guide you every step of the way.

As Canada's financial landscape evolves, staying proactive is key. Let us help you prepare for what is next.