

How incomes are taxed in NaviPlan Extended

The table below describes how incomes are treated within NaviPlan Extended.

Income Type	Tax Rate	EI Premiums	CPP Premiums	Earned Income
Employment salary	Marginal	Yes	Yes	Yes
Employment bonus	Marginal	Yes	Yes	Yes
Self-employed earned	Marginal	No	Yes (x2)	Yes
Self-employed commission	Marginal	No	Yes (x2)	Yes
Professional fees	Marginal	No	Yes (x2)	Yes
Tax-free income	N/A	No	No	No
Royalty income	Marginal	No	No	Yes
Alimony payments	Marginal	No	No	Yes
EI benefits received	Marginal	No	No	No
Life insurance proceeds	N/A	No	No	No
Taxable benefits	Marginal	Yes	Yes	Yes
Other taxable	Marginal	No	No	No
Defined benefit	Marginal	No	No	No
Retiring allowance	Marginal	No	No	No
Misc. interest	Marginal	No	No	No
Misc. dividends	Gross-up & dividend tax credit applied	No	No	No
Misc. capital gains	50%	No	No	No
Misc. net rental income	Marginal	No	No	Yes