

Chart to calculate the amount of unused RRSP contributions you made after 1990 that are subject to tax for 2009

The chart below will help you determine whether your unused RRSP contributions are subject to tax for 2009. To determine if you have to complete the entire chart, read the instructions at the beginning of each part.

To complete a particular part, start with the column for the month of January, and complete all the lines for that month before going on to the next month. Complete all the months in each part before going on to the next part.

Part A – Complete this part if you completed Step 2 of this return, or if you made contributions to your own RRSPs or your spouse's RRSPs or common-law partner's RRSPs in 2008, and you did not and will not deduct these on line 208 of your 2009 or 2009 tax return.
1. For January, enter the amount from line 3 of Step 2 of this return. If you did not have to complete Step 2, enter "0" for January. For all other months, enter the amount from line 5 of the previous month.
2. Enter the RRSP contributions you made during the month (see Note 3 on the back of this return).
3. Line 1 plus line 2
4. Enter the RRSP and RRIF payments that you included or will include in income for 2009. Enter them in the column for the month that you received or are considered to have received them (see Note 4 on the back of this return).
5. Line 3 minus line 4 (if negative, enter the amount in brackets).
6. Enter, in each column, your 2009 RRSP deduction limit without considering your 2009 net past service pension adjustment (PSPA) (see note 5 on the back of this return).
7. Enter the total of all your pension adjustment reversals (PARs) (box 2 of all your 2009 T10 slips) in each column, as long as this amount is not already included in line 6 above. Otherwise, enter "0".
8. Line 6 plus line 7 (if the total is negative, enter it in brackets).
9. Enter \$2,000 in each column if you were 19 years old or older at any time in 2009.
10. Line 8 plus line 9 (if the total is negative, enter it in brackets).
Part B – Complete this part only if you completed Part A, you were 33 years old or older at any time in 2009, and you contributed amounts to your own RRSPs or your spouse's RRSPs from January 1, 1991, to February 26, 1995, that you did not deduct on line 208 of your 1990 to 2008 tax returns.
11. For January, enter the amount from line 7 of Step 2 of this return. If you did not have to complete Step 2, enter "0" for January. For all other months, enter the amount from line 13 of the previous month.
12. Enter the RRSP and RRIF payments that you included or will include in income for 2008 that represent contributions you made before February 27, 1995. Enter them in the column for the month that you received or are considered to have received them (see Note 4 on the back of this return).
13. Line 11 minus line 12
14. Enter, in each column, the total contributions you made from January 1, 2009 to March 1, 2009, that you deducted on your 2007 tax return.
15. Line 13 minus line 14
16. If the amount on line 15 is more than zero, enter the result of line 15 minus line 10 (if negative, enter "0"). Otherwise, enter "0".
17. Enter the amount from line 16 or \$6,000, whichever is less .
Part C – Complete this part only if you completed Part A and you made mandatory contributions to a group RRSP in 2008 or 2009. Such contributions are the result of an irrevocable agreement (usually between employee and employer) which determines the percentage of your remuneration to be contributed to the group RRSP. If you made such contributions in 2007 but did not file a T1-OVP return for 2008 because your total unused RRSP contributions were not subject to tax, complete the T1-OVP return for that year to determine the amount to enter on line 19 below.
18. Under each month, enter the amount contributed from January 1, 2009, to the end of that month for your participation in a group RRSP, or \$21,000, whichever is less .
19. If you filed or completed a T1-OVP return for 2008, enter the amount from line 25 under December in Part C of that return in each column. If you did not participate in a group RRSP in 2008, enter "0" in each column.
20. Line 8 minus line 19 (if negative, enter "0").
21. Line 18 minus line 20 (if negative, enter "0").
22. Enter the amount from line 18 or line 21, whichever is less .
23. Line 10 plus line 17
24. Line 5 minus line 23 (if negative, enter "0").
25. Enter the amount from line 22 or line 24, whichever is less .
Part D – Complete this part to calculate the total amount subject to tax for each month.
26. Add lines 10, 17, and 25. If you did not have to complete Part B or Part C of this chart, use "0" for the amount on line 17 or line 25, whichever applies. If the result is negative, enter "0".
27. Line 5 minus line 26. This is the total amount subject to tax for the month. Add the amounts for all months and enter the total on line 8 of Step 3 (if negative, enter "0").

Notes

1. Complete the chart below to determine the amount to enter on line 1 of Step 2 of this form. When completing the chart:

- only enter consecutive years ending with 2008 in which you had unused RRSP contributions. For example, if you had unused RRSP contributions in 2002 to 2004 and deducted them in 2005, then you had other unused contributions in 2006 to 2008, only complete the chart for 2006, 2007, and 2008; and
- do not** complete column E for the 2008 tax year.

Attach a separate sheet if you need more space.

Year	A Unused RRSP contributions at the end of the preceding year (col. D minus col. E of the previous year) *	B RRSP contributions made during the year (see Note 3)	C RRSP and RRIF payments included in income for the year (see Note 4)	D (col. A plus col. B) minus col. C *	E RRSP contributions deducted on line 208 of your tax return (see Note 2)
	0				

* If the result is negative, enter "0".

2. **Do not include** amounts you deducted for:

- contributions you made to your own RRSPs or your spouse's RRSPs or your common-law partner's RRSPs in the first 60 days of the following year (see Note 6);
- contributions you made to your RRSPs in the year for the following types of income you received and transferred to your RRSPs:
 - the eligible part of a retiring allowance; – an RRSP commutation payment;
 - the eligible part of a lump-sum pension payment; – the eligible amount of a RRIF designated benefit;
 - an RRSP refund of premiums; – a RRIF excess amount; or
- a contribution you returned to your RRSPs because you did not need the funds to have a past-service pension adjustment (PSPA) certified.

3. Include any gifts made to your RRSPs (a gift is any amount contributed to your RRSPs by someone other than you or your spouse or common-law partner). Also include any excess amount you transferred from your registered pension plan (RPP) to your RRSPs or RRIFs (you would have received an official RRSP receipt for these contributions). **Do not include:**

- contributions you made during the first 60 days of the year to your own RRSPs or your spouse's RRSPs or common-law partner's RRSPs that you deducted or will deduct for the preceding year (see Note 6);
- contributions you made to your RRSPs that you designated as repayments under the Home Buyers' Plan or the Lifelong Learning Plan;
- contributions you made to your RRSPs for amounts you deducted or will deduct for the year for the following types of income you received and transferred to your RRSPs:
 - the eligible part of a retiring allowance; – an RRSP commutation payment;
 - the eligible part of a lump-sum pension payment; – the eligible amount of a RRIF designated benefit;
 - an RRSP refund of premiums; – a RRIF excess amount; or
- amounts that were transferred directly to your RRSPs from another RRSP, RPP, deferred profit sharing plan (DPSP), or from the Saskatchewan Pension Plan for which you were not issued an official receipt or slip; or
- contributions you have returned to your RRSPs because you did not need the funds to have a PSPA certified.

4. Include amounts that your spouse or common-law partner withdrew from RRSPs or RRIFs that you must include in your income for the year. You may have calculated these amounts on Form T2205, *Amounts From a Spousal or Common-Law Partner RRSP or RRIF to Include in Income for* ____.

Do not include:

- amounts shown on T1-OVP Schedule that reduce your tax payable on excess contributions you made before 1991; or
- the part of amounts you received for which you will deduct an amount for the year as a transfer to another RRSP. This applies to:
 - an RRSP refund of premiums; – the eligible amount of a RRIF designated benefit; and
 - an RRSP commutation payment; – a RRIF excess amount.

If you are completing line 4 in Part A of the chart on the middle pages of this return, do the following: If the amount received or considered received from the RRSP is shown in box 26 of a T4RSP slip, enter the amount under the column for the date the RRSP is considered deregistered. Contact the RRSP issuer to determine this date.

5. Go to www.cra.gc.ca/myaccount or call **1-800-959-8281** to find out what your 2009 RRSP deduction limit would be if you did not have a 2009 net PSPA. If you have negative unused RRSP deduction room at the end of 2008 (from your 2008 notice of assessment, notice of reassessment, or a T1028), do the following calculation:

Negative RRSP deduction room at the end of 2008	_____	(i)
Complete Steps 2, 3, 4, and 5 of chart 3 in the 2009 version of Guide T4040, <i>RRSPs and Other Registered Plans for Retirement</i> , and enter the amount from line 33.	_____	(ii)
Line (i) plus line (ii) (the result can be negative). Enter this amount under each month on line 6 in Part A of the chart on the middle pages of this return.	_____	(iii)

6. If you were allowed an extension for making deductible RRSP contributions in a year, use the number of days of the extended deadline for that year instead of "60 days". For example, the reference to "60 days" in notes 2 and 3 should be read as "90 days" for qualifying individuals affected by the ice storms in early 1998, since the deadline for making deductible 1997 RRSP contributions was extended to March 31, 1998.