

# Tax filing tips for your 2018 return

At this time of year, we like to offer a few tips to help you simplify and speed up your tax filing process.

## Gather your tax slips in advance

The first step in preparing to complete your tax return is to gather your tax slips together.

### Pension contribution reporting for Registered Pension and Deferred Profit Sharing Plans

T4 slips from your employer(s) will provide amounts of income received and deductions your employer made from income throughout the year.

Note: your T4 will show contributions you made to your company pension plan in Box 20 (and in Box D of the Relevé 1 for Quebec residents). These amounts are tax deductible. The total of all Pension and Deferred Profit Sharing Plan contributions are stated in Box 52 and are not tax deductible but reduce your RRSP room for the following year.

### Group RRSPs

RRSP receipts will be generated for the periods of March 1 to December 31, 2018 and January 1 to March 1, 2019. Amounts from these receipts that you choose to claim on your return reduce your taxable income. You may choose to use the January 1 to March 1, 2019 receipt for your 2018 income tax return, or, for your 2019 return.

Please note: you must ensure that the total amount you claim as an RRSP deduction does not exceed your allowed amount for 2018. Please refer to your 2018 Notice of Assessment to verify your allowed RRSP contribution amount for 2018.

## Take advantage of all allowed credits

We recommend that you review the General Income Tax and Benefit Guide for 2018 to ensure that you do not miss claiming any deductions that may apply to you. For example, many Canadians do not claim the medical expenses tax credit, credits and deductions for children, and charitable donations, among others.

If you have questions regarding the tax information provided to you for your registered plans, you may contact Reuter Benefits at 1-800-666-0142 or email us at [retire@reuterbenefits.com](mailto:retire@reuterbenefits.com).

For additional details you may wish to contact Canada Revenue Agency (CRA) at 1-800-959-8281 or access their website at [www.cra.gc.ca](http://www.cra.gc.ca).

