T + Conside Customs Asserted des designs						
Canada Customs Agence des douane and Revenue Agency et du revenu du Cal	nada	PART XI.3 TAX RETUR	RN		Do not use this area	
	RETIREMENT (COMPENSATION ARRA	ANGEMENT (RCA	Δ)		
Commission this waterman region the impatrocation		Som Engarion And	AITOLINEITT (ITO)	•/		
Complete this return using the instruction Retirement Compensation Arrangements		Is this the first T3-RCA tax return file	ed? Yes No			
			H., H.,			
RCA trust's taxation year		Is this an amended T3-RCA tax reti	ırn? Yes No			
Identification						
RCA trust's name						
Custodian's name						
Custodian's address	I M	lailing address (if different)				
Gustodiam's address	IVI	idiiing address (ii diiicicin)				
					count number	
				CS		
Person to contact about this tax return				Area code	Telephone number	
Complete the steps in order. S	ton 1 is on nage	2 of this tay return				
Step 4 − Election under subst						
You can make this election only if all of						
subsections 164(1) or 207.7(2) consist		•	scribed stock exchanç	ge, or any comb	ination of these.	
Property of the RCA trust (at the end	of the taxation year):					
Cash						01
Debt obligations: Principal amounts					02	
Fair market values		+			03	1
Line 02 or 03 for each, whichever is mo	re	++	++		+	04
Fair market value of shares listed on a	prescribed stock exch	nange			<u>+</u>	05
Total property of the RCA trust at the er	nd of the taxation yea	ar (add lines 01, 04, and 05).	ransfer this amount to	line 01 of Step	5. =	06
	_			•	-	
You have to complete and sign the e	lection before we ca	an retund the tax.				
Election						
		-4				DOA 44
l,	, cus	stodian of the				RCA trust,
(print name)						
elect to have the amount on line 06 abo		undable tax at the end of the	taxa	ition year. I have	e attached separate	lists giving
details of amounts entered on lines 02,	03, and 05.					
Date		Cus	todian's signature (this must	be an original signatu	ure)	
- Step 5 - Part XI.3 tax payable	or refundable					
Refundable tax on hand at the end of the taxation				r one applies)		01
Deduct: Refundable tax on hand at the	beginning of the yea	ar			02	
Refundable tax on hand trans	ferred during the year	r to another RCA			03	
Refundable tax on hand trans	ferred during the year	r from another RCA	+		04	
Line 02 minus line 03 plus lin					Ü_	05
Subtotal: Line 01 minus line 05 (if neg.					<u>-</u>	06
				1	· · -	0
Deduct: Refundable tax deducted and					07	
Refundable tax remitted by cu	stodian during the ye	ear	<u>+</u>		08	
Line 07 plus 08			=		> -	09
Balance owing or refund (line 06 minus	line 09)				=	10
,	<u>, </u>				_=	
Refund	11	Balance owing	12	Amount enclos	ed	
		der payable to the Receiver General				
	une end of the year for w	which the return is being filed. You	may nave to pay a penait	y ioi iale payment	ii you nave a palance o	willy.
Step 6 - Certification -						
l,		certify that the information in the				
			and fully discloses the	e income from a		f my
(print name)		knowledge, correct, complete,	and rany discloses and		III sources.	f my
(print name)		knowledge, correct, complete,	and rany discloses the		all sources.	f my
						f my
(print name) Date	k	Authorized person's signature	and rany discisses the		Position or office	f my
Date .	Do not us	Authorized person's signature se this area			Position or office	
	Do not us	Authorized person's signature				TSO code
Date .	Do not us	Authorized person's signature se this area		erest :	Position or office Tax Centre	
Date .	Do not us Pay	Authorized person's signature te this area ments Arrears interes asse) in refundable Refundable tax—end	t Refund int	erest :	Position or office Tax Centre WINNIPEG	TSO code
Date Tax Penalty	Do not us Pay	Authorized person's signature se this area ments Arrears interes	t Refund int	erest :	Position or office Tax Centre	TSO code



_ S	tep	1 - 5	Supr	ort	ina	docu	mentation					2
	ls th	nis the	first t	axati	ion y	ear of	the RCA trust, or were any changes made tduring the year?	No No	Yes	If Yes, attach document or amended arrangement		inal
2.	Wer to y		trans	fers	of be	eneficia	I interests in the arrangement reported	No	Yes	If Yes, provide the follow	ving:	
			rson wh	o disp	osed	of an inte	rest			Social insurance	number or Business Numb	per
Address												
		ress	rson wh	o bou	ght an	interest				Social insurance	number or Business Numb	per
3.	Wer						an employer or contributor, or distributed	No	Yes	If Yes, attach copies of of NR4 slips, as applical	T4A-RCA slips or co	pies
4.	Indicate how many members of the RCA for whom the RCA trust received contributions.											
5.	Was	s any	prope	rty of	ther	than ca	ash distributed during the year?	No	Yes	If Yes, attach complete	details.	
6.		the Rer than					disposed of property during the year at	No	Yes	If Yes, attach complete	details.	
7.								If Yes, attach complete	details.			
8.	Did	the R	CA tru	ıst lo	an n	noney	out of the RCA?	No	Yes	If Yes, attach a copy of	the loan agreement.	
9.		re any year?	amo	unts t	trans	sferred	to, or received from, another RCA during	No	Yes	If Yes, attach a copy of	the letter of agreeme	ent.
10	Is the RCA associated with another plan, such as an employee benefit plan, a registered pension plan, or a salary deferral arrangement?											
11.	If th	e emp refuse	oloyer d to re	subr egist	mitte er th	d the F e arrar	CA for registration under the <i>Income Tax</i> gement as an RPP, give the date of the fi	Act as a reginal determina	stered pension ation.	plan (RPP), and	Year Month	Day
							p 2 for us to process your retur					
	•						outions received during the yea					
Pa	art 1	– Ar	noun	ts re	ecei	ived fi	om employer (Give details for each contribution	ution received f	rom an employer of	during the year—attach a sepa	rate list if required.)	
		ate co		1								
l		Yea	r	Mo	nth	Day					Amount received	d
			_		 							_
		1			 							_
					 							_
		1			<u> </u> 							
					 							_
												
						_						
	إــــا											
										Subtotal		· ·
							transfer this amount to line 02 of Step 3 of					X 2
T7	37-R	CA in	forma	tion s	slips	—the to	otal in box 18 on all the slips has to equal	the amount o	on line 01			01
P	art 2	– Ar	noun	ts r	ecei	ved d	irectly from an RCA member (attach	a separate list it	f required)			
		ate co		ution	rece			Jopaiato ilot il				
		Yea	r	Мо	nth	Day	Name of memb	er who made	the contribution	1	Amount received	d
				Ш								
				آللا								
To	tal co	ontribu	itions	from	me	mbers	transfer this amount to line 03 of Step 3 c	n page 4)				02
							d directly from another RCA trust (a					
"		ate co					a directly from another ROA trust (a	illacii a separat	e nst ii requirea)			
		Yea		Мо		Day	Name of RC	A trust makin	g the transfer		Amount received	d
		I	ı			1						
		<u> </u>	İ									
Fο	r moi	re info	rmatio	on ah	oout	transfe	rring amounts between trusts, see page 1	6 of the T404	11. Retirement	Subtotal		
						ts Guid		5. 110 1707	,	Capicial		X 2
Tra	nsfe	rred a	moun	it (tra	ansfe	er this a	mount to line 04 of Step 3 on page 4) – A	ttach a copy	of the letter of a	greement		03

Before you mail your tax return, make sure that all required information slips, documents, and statements giving the details requested are attached to this page.

When and where to file a T3-RCA tax return

- Send the completed tax return no later than 90 days after the end of the RCA trust's taxation year, together with all required attachments and payment for any balance owing, to the RCA Unit, Winnipeg Tax Centre, 66 Stapon Road, Winnipeg MB R3C 3M2. Send this tax return separately from any other return. Keep a photocopy for your records.
- If the employer submitted the RCA for registration under the *Income Tax Act* as a registered pension plan (RPP), and we have refused to register the arrangement as an RPP, the T3-RCA tax return is due no later than 90 days after the date of the final determination.
- If refundable tax is due, attach a cheque or money order payable to the Receiver General for Canada. On the back of the payment, write "Form T3-RCA" and indicate the name of the custodian whose account is to be credited and the **CS** Custodian account number to which the payment applies.
- We can apply a penalty if you file this tax return late. The penalty is 5% of the unpaid tax that is due on the filing deadline, plus 1% of
 this unpaid tax for each complete month that the tax return is late, up to a maximum of 12 months.

When you are ready to make the first distribution out of the RCA trust to a beneficiary

• You should apply for a remittance account number by completing Form T735, Application for a Remittance Number for Tax Withheld From a Retirement Compensation Arrangement (RCA). For more information, see page 12 in the T4041, Retirement Compensation Arrangements Guide.

Documents you should attach to the T3-RCA tax return

- Include with this tax return one copy of the financial statements for income (losses) from business or property.
- If you answered Yes to any of the questions in Step 1, attach the requested documents and complete details.
- If this is the first taxation year of the RCA trust, attach a copy of the original trust agreement, or if there were changes made to the terms of the arrangement, attach a copy of the amended trust agreement.
- Include with this tax return one copy of all required information slips (including any T737-RCA, T4A-RCA, and NR4 information slips, if applicable).
- If any property other than cash was distributed during the year, attach complete details.
- If the RCA trust acquired or disposed of property during the year at other than fair market value, attach complete details.
- If any property of the RCA trust was leased or used by any member of the RCA or a related person, attach complete details.
- If the RCA trust loaned money out of the RCA, attach a copy of the loan agreement.
- If any amounts were transferred to, or received from, another RCA trust during the year, attach a copy of the letter of agreement. See the T4041, *Retirement Compensation Arrangements Guide*, for the information required.
- If the RCA trust is associated with another plan, attach complete details.
- If you completed Option B in Part 3 of Step 3, attach a copy of the T4A-RCA and NR4 information slips for the next year.
- If you have elected to recover a refund of refundable tax on hand, attach details of the amounts entered on lines 04 and 05 in Step 4. If you do not sign the election in Step 4, we will not refund any amount.

 Step 3 – Calculating the refundable tax on hand for the 	current year -			4
Part 1 - Refundable tax on hand before distributions or election	n			
Refundable tax on total contributions at the beginning of the year (from line	06 of Step 3 of your	prior year's tax ret	turn)	01
Current year's employer contributions (from line 01 of Step 2)		02		
Current year's member contributions (from line 02 of Step 2)		03		
Current year's amount transferred from another RCA trust (from line 03 of Step 2).		04		
Refundable tax on total contributions (add lines 02 to 04)	=	X 50% =	···········• <u>+</u>	05
Refundable tax on total contributions at the end of the year (line 01 plus line	e 05)		<u>=</u>	06
Income and capital gains at the beginning of the year (from line 10 of	,			
Step 3 of your prior year's tax return)		07		
Current year's income from business and property *		08		
Current year's capital gains		09		
Total income and capital gains (add lines 07 to 09)	=	<u>_</u> ►	10	
Losses and capital losses at the beginning of the year (from line 14 of		44		
Step 3 of your prior year's tax return)		11		
Current year's losses from business and property *		12 13		
Current year's capital losses		13	14	
			14	
Excess of income and capital gains over losses and capital losses (line 10 minus line 14—if negative, enter "0")		=	15	
Refundable tax on excess of income and capital gains over losses and capital				16
Refundable tax on hand before distributions or election (line 06 plus line 16	6). Transfer this am	ount to line 17 in	Part 3 below =	17
* If you enter income or losses from business and property on line 08 or line				
, , , ,				
Part 2 – Distributions				
Distributions at the beginning of the year (from line 22 in Part 2 of Step 3 or	n page 4 of your prio	or year's return)		18
Current year's distributions out of the RCA trust (Do not include amounts tra				1
the employer.) Attach copy 5 of all T4A-RCA information slips and a photoc		•	·	19
Current year's amounts returned to employer or employee to be included in all T4A-RCA information slips and a photocopy of all NR4 information slips.	employer's or employer's	oyee's income (Atta	ach copy 5 of +	20
Current year's amounts transferred directly to another RCA trust (Attach a cope For more information about transferring amounts between trusts, see page	py of the letter of agreem ge 16 of the RCA Gu	nent.) ide.	X 2 <u>+</u>	21
Total distributions (add lines 18 to 21). Transfer this amount to line 22 in	Part 3 below		<u>=</u>	22
Part 3 – Refundable tax on hand (after distributions) at the end	of the taxation y	/ear		
Enter the amount from line 17 in Part 1 above.			17	
Enter the amount from line 22 in Part 2 above.		22		
	X 50% =	<u>-</u>	23	
Refundable tax on hand (after distributions) at the end of the taxation year.	(line 17 minus line 23)	<u>=</u>	24	
Complete Option A or Option B, whichever one applies.				
A – If, during the taxation year, you did not make any distributions out of contributions to the employer, and you do not want to elect under refundable tax on hand held for this RCA trust, or				
If, during the taxation year, you distributed amounts out of the RCA but some property remains in the RCA trust at the end of the taxatio of some of the refundable tax on hand held for this RCA trust:				
Enter the amount from line 24 above				25
 B – If, during the taxation year, you distributed all the funds out of the R trust at the end of the taxation year, and you are entitled to recover this RCA trust: Enter the amount from line 24 above. 	a refund of all the re	efundable tax on h	and held for	26
Amount to be distributed when current-year refund is received				
(Attach the T4A-RCA and NR4 information slips for the next year.)			27 50% =	28
Line 26 minus line 28			····	29
If the amount on line 29 is a positive amount, complete and sign Step				
If the amount on line 29 is "0," transfer "0" to line 01 of Step 5 on pag election in Step 4.	ge 1. You do not have	e to complete the		