



- If you have a carryover of excess registered retirement savings plan (RRSP) contributions made before 1991 that you did not withdraw from your plans before February 1, 1994, complete **Area I** of this return.
- Complete **Area II** of this return:
 - if you filed a 1993 T1-OVP return and the amount in box 5 under the December column in Part II of Area II of that return is more than "0;" or
 - if you did not file a 1993 T1-OVP return but you made RRSP contributions to your RRSPs or your spouse's RRSPs in 1991, 1992, or 1993, that you did not deduct on your 1990, 1991, 1992, or 1993 income tax returns.
- Complete **Area III** of this return if you made RRSP contributions to your RRSPs or your spouse's RRSPs in 1994, and you have not and will not deduct these contributions on your 1993 or 1994 income tax returns, and one of the following conditions applies to you for 1994:
 - you were under 18 at any time in 1994;
 - you did not have a net past service pension adjustment (PSPA) for 1994, and your undeducted 1994 RRSP contributions are more than \$8,000; or
 - you had a net PSPA for 1994.
- If your excess or undeducted contributions are subject to tax, send a completed copy of this return to your taxation centre no later than March 31, 1995.

Last name	First name and initials	Social insurance number
Address		

Area I – Calculating the amount of excess RRSP contributions made before 1991 that are subject to tax in 1994

	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1. Excess contributions at the beginning of the month.*												
2. Amounts you withdrew in the month.**												
3. Box 1 minus box 2. If the result is negative, enter "0." This is the amount that is subject to tax.***												

- * In the January column, enter the amount from line 3 under the December column of Part I of Area II of your 1993 T1-OVP return.
- ** If the amount received from the RRSP is shown in box 26 of your T4RSP slip, enter the amount under the column for the month the RRSP is deemed deregistered. Contact your RRSP issuer to determine the date your plan was deemed deregistered.
- *** Enter the total of all amounts from line 3 of Area I, on line 24 of Area IV.

Area II – Calculating your undeducted RRSP contributions for the month ending December 31, 1993

<p>4. Enter the total RRSP contributions you made to your RRSPs and your spouse's RRSPs in 1991, 1992, and 1993. Include gifts made to your RRSPs. A gift is any amount contributed to your RRSP by someone other than you or your spouse. Do not include amounts that you have returned to your RRSPs because you did not need the funds to have a PSPA certified, and for which you deducted or will deduct an amount for the years 1991, 1992, or 1993. Also, do not include amounts for which an official receipt was not issued.</p>	_____ 4
<p>5. Enter the total amounts you deducted on your 1990, 1991, 1992, and 1993 income tax returns for the contributions listed on line 4 above. Include amounts you deducted for periodic registered pension plan (RPP) or deferred profit-sharing plan (DPSP) payments (boxes 16 and 28 of your T4A slip, and box 31 of your T3 slip) which you received and transferred to your spouse's RRSP. Also include amounts you deducted for income you received and transferred to your RRSP or registered retirement income fund (RRIF), or to an issuer to buy an eligible annuity. These amounts include:</p> <ul style="list-style-type: none"> • the eligible part of a retiring allowance (box 26 of your T4A slip and box 36 of your T3 slip); • lump-sum pension payments (box 18 of your T4A slip and box 22 of your T3 slip); • an RRSP refund of premiums (boxes 18 and 34 of your T4RSP slip, box 34 of the T4RSP slip issued in the name of the estate, and box 24 of a 1991 and 1992 T4RIF slip); • RRSP commutation payments (box 22 of your T4RSP slip); • the eligible amount of a RRIF designated benefit (boxes 16 and 18 of your T4RIF slip); and • RRIF excess amounts (box 24 of your T4RIF slip). <p>If you were a non-resident, include these amounts even if you did not deduct them.</p>	_____ 5
<p>6. Line 4 minus line 5.</p>	_____ 6
<p>7. Enter the total amounts you received from your RRSPs and RRIFs in 1991, 1992, and 1993, that you included in your income for the year you received them. Also include amounts that your spouse received from RRSPs or RRIFs that you are considered to have received for these years. You had to include these amounts in your income for the year you are considered to have received them (you may have completed Form T2205, <i>Calculating Amounts From a Spousal RRSP or RRIF to Include in Income for 19...</i>).</p>	_____ 7
<p>8. Enter the total amounts you withdrew from your RRSPs in 1991, 1992, and 1993, that reduced the amount of tax on excess RRSP contributions. You would have entered this amount on line 2 in Part I of Area II of the T1-OVP returns you filed for these years.</p>	_____ 8
<p>9. Line 7 minus line 8.</p>	_____ 9
<p>10. Enter the total amounts you deducted for the years 1991, 1992, and 1993, for income you received and transferred either to your RRSP or RRIF, or to an issuer to buy an eligible annuity. These amounts include:</p> <ul style="list-style-type: none"> • an RRSP refund of premiums (boxes 18 and 34 of your T4RSP slip, box 34 of the T4RSP slip issued in the name of the estate, and box 24 of a 1991 and 1992 T4RIF slip); • RRSP commutation payments (box 22 of your T4RSP slip); • the eligible amount of a RRIF designated benefit (boxes 16 and 18 of your T4RIF slip); and • RRIF excess amounts (box 24 of your T4RIF slip). 	_____ 10
<p>11. Line 9 minus line 10.</p>	_____ 11
<p>12. Line 6 minus line 11. This is the total of your undeducted RRSP contributions for the month ending December 31, 1993. Enter this amount on line 13 under the January column of Area III of this return. If this amount is more than "0," you should complete a T1-OVP return for the previous years to determine if you have to pay such tax.</p>	_____ 12

Area III – Calculating the amount of undeducted RRSP contributions made after 1990 that are subject to tax for 1994

	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
13. If you completed Area II of this return, enter the amount from line 12 for January. If you did not have to complete Area II, enter "0" for January. For all other months, enter the amount from box 17 of the previous month.												
14. Enter the RRSP contributions you made during the month.*												
15. Box 13 plus box 14.												
16. Enter the RRSP and RRIF payments that you included or will include in income for 1994, in the month that you received or are considered to have received them.**												
17. Box 15 minus box 16.												
18. Enter your 1994 RRSP deduction limit without regard to your 1994 net PSPA.***												
19. If you were 19 or older at any time in 1994, enter \$8,000.												
20. Box 18 plus box 19.												
21. Enter your net PSPA from the time it occurred.****												
22. Box 20 minus box 21. If negative, enter "0."												
23. Box 17 minus box 22. If negative, enter "0." This is the amount that is subject to tax.*****												

- * This amount has to include gifts made to your RRSPs. A gift is any amount contributed to your RRSPs by someone other than you or your spouse. Also include any excess amount that you transferred from your RPP to your RRSP or RRIF (you would have received an official RRSP receipt for these contributions). Do not include:
- contributions that you made during the first 60 days of 1994, that you deducted or will deduct for 1993;
 - amounts you transferred to your spouse's RRSPs for periodic pension income you received and included in income for 1994;
 - amounts you transferred directly to your RRSPs from another RRSP, RPP, DPSP, or the Saskatchewan Pension Plan for which you were not issued an official receipt or an income slip;
 - amounts that you have returned to your RRSPs because you did not need the funds to have a PSPA certified, and for which you deducted or will deduct an amount for 1994;
 - contributions that you made to your RRSPs for amounts you deducted or will deduct for 1994, for the following types of income you received and transferred to your RRSP or RRIF, or to an issuer to buy an eligible annuity:
 - the eligible part of a retiring allowance (box 26 of your T4A slip and box 36 of your T3 slip);
 - lump-sum pension payments (box 18 of your T4A slip and box 22 of your T3 slip);
 - periodic RPP or DPSP payments (boxes 16 and 28 of your T4A slip, and box 31 of your T3 slip);
 - an RRSP refund of premiums (boxes 18 and 34 of your T4RSP slip, and box 34 of the T4RSP slip issued in the name of the estate);
 - RRSP commutation payments (box 22 of your T4RSP slip);
 - the eligible amount of a RRIF designated benefit (boxes 16 and 18 of your T4RIF slip); and
 - RRIF excess amounts (box 24 of your T4RIF slip).
- ** Include amounts that your spouse withdrew from RRSPs or RRIFs that you are including in your income for 1994 (you may have calculated these amounts on Form T2205, *Calculating Amounts From a Spousal RRSP or RRIF to Include in Income for 19__*). If the amount received from the RRSP is shown in box 26 of your T4RSP slip, enter the amount under the column for the month the RRSP is deemed deregistered. Contact your RRSP issuer to determine the date your plan was deemed deregistered. Do not include:
- amounts that reduce your tax payable on excess contributions made before 1991 (you would have entered these amounts on line 2 of Area I);
 - the part of these payments for which an amount will be deducted for 1994 as a transfer to another RRSP or RRIF, or to an issuer to buy an eligible annuity. The types of payments this applies to are:
 - an RRSP refund of premiums (boxes 18 and 34 of your T4RSP slip, and box 34 of the T4RSP slip issued in the name of the estate);
 - RRSP commutation payments (box 22 of your T4RSP slip);
 - the eligible amount of a RRIF designated benefit (boxes 16 and 18 of your T4RIF slip); and
 - RRIF excess amounts (box 24 of your T4RIF slip).
- *** You can call the general enquiries area of your income tax office to ask what your 1994 RRSP deduction limit would be if you did not have a net PSPA.
- **** For example, if your PSPA occurred in May 1994, enter this amount in the May to December boxes for line 21. You can determine when your PSPA occurred by referring to the T215 slip, *Past Service Pension Adjustment (PSPA) Exempt From Certification*, or Form T1004, *Applying for the Certification of a Provisional PSPA*, issued to you. You can also get this date by calling the general enquiries area of your income tax office.
- *****On line 25 of Area IV, enter the total of all amounts from line 23.

Area IV – Calculating the amount of tax you have to pay

24. Total of amounts entered for each month on line 3 of Area I.	_____	24
25. Total of amounts entered for each month on line 23 of Area III.	_____	25
26. Line 24 plus line 25.	_____	x 1% = _____ 26*
<p>* This is the amount of tax you have to pay. Your payment is due no later than March 31, 1995. If you do not pay the tax by that date, you may also have to pay arrears interest on any unpaid amount. Attach a cheque or money order payable to the Receiver General. Do not mail cash. It is a serious offence to make a false return.</p>		<p>Amount enclosed _____</p>

Certification

The information on this return is true, correct, and complete.

_____ Date

_____ Signature

_____ Telephone number