Ē	ď
Ş	ò
F	

1995 INDIVIDUAL INCOME TAX RETURN FOR RRSP EXCESS CONTRIBUTIONS

Hevenue	Canada	
	_	
	-	

- If your undeducted RRSP contributions are subject to tax, you have to complete this return and submit it to your tax services office no later than March 30, 1996.
- If you have excess RRSP contributions made before 1991 that are subject to tax, get T1-OVP Schedule, Calculating the Amount of RRSP Contributions Made Before 1991 that are Subject to Tax.

Sember 31 1904 that will not deduct an unit income the partition of the pa	Area III — Calculating the amount of undeducted RRSP contributions you made after 1990 which are subject to tax for 1995 Area III — Calculating the amount of undeducted RRSP contributions you made after 1990 which are subject to tax for 1995 Area III — Calculating the amount of undeducted RRSP contributions by our RRSPs or your spouses RRSPs in 1995 Area III — Calculating the amount of undeducted RRSP contributions or your RRSPs or your spouses RRSPs in 1995 Area III — Calculating the amount of undeducted RRSP contributions or your representations are more than \$8,000; or 30 or 1995 income tax returns, and one of the following conditions applies to you. You went you are dot yourget at any time in 1995 You would not any any time in 1995 You would not all this return, enter for January the amount from line 3. You would not applied a solution of the second problem of the second proble
	us old or younger at any time in 1995; 1 1995 RRSP contributions are more than \$8,000; or 1 1995 RRSP contributions are more than \$8,000; or 1 1995 RRSP contributions are more than \$8,000; or 2 ast-service pension adjustment (PSPA) for 1995. Ad Area II, enter "O" for January the amount from line 3. Advantage II, enter "O" for January the amount from line 3. Advantage II, enter "O" for January the amount from line 3. Advantage II, enter "O" for January the amount from line 3. Advantage II, enter "O" for January the amount from line 3. And RRIF Payments that you included or will include in income the back side). Pand RRIF Payments that you included or will include in income (see Note 3 on the back side). Pand RRIF Payments that you included or will include in income (see Note 3 on the back side). Pand RRIF Payments that you included or will include in income (see Note 3 on the back side). Pand RRIF Payments that you included or will include in income (see Note 3 on the back side). Pand RRIF Payments that you included or will include in income (see Note 3 on the back side). Pand RRIF Payments that you included or will include in income (see Note 3 on the back side). Pand RRIF Payments that you included or will include in income (see Note 3 on the back side). Pand RRIF Payments that you included or will include in income (see Note 3 on the back side). Pand RRIF Payments that you included or will include in income (see Note 3 on the back side). Pand RRIF Payments that you included or will include in income (see Note 3 on the back side).
each column of this area if you completed Area II of this return, or if you made contributions to your RRSPs or your spouse's RRSPs in we not and will not deduct these contributions on your 1994 or 1995 income tax returns, and one of the following conditions applies to y	or the back side). In 1995 Rel PSPA for the month it occurred and all subsequent months: In 1995 Rel PSPA for the month it occurred and all subsequent months: In 1995 Rel PSPA for the month it occurred and all subsequent months: In 1995 Rel PSPA for the month it occurred and all subsequent months: In 1995 Rel PSPA for the month it occurred and all subsequent months: In 1995 Rel PSPA for the month it occurred and all subsequent months: In 1995 Rel PSPA for the month it occurred and all subsequent months: In 1995 Rel PSPA for the month it occurred and all subsequent months: In 1995 Rel PSPA for the month it occurred and all subsequent months: In 1995 Rel PSPA for the month it occurred and all subsequent months: In 1995 Rel PSPA for the month it occurred and all subsequent months: In 1995 Rel PSPA for the month it occurred and all subsequent months: In 1995 Rel PSPA for the month it occurred and all subsequent months: In 1995 Rel PSPA for the month it occurred and all subsequent months: In 1995 Rel PSPA for the month it occurred and all subsequent months: In 1995 Rel PSPA for the month it occurred and all subsequent months: In 1995 Rel PSPA for the month it occurred and all subsequent months: In 1995 Rel PSPA for the month it occurred and all subsequent months: In 1995 Rel PSPA for the month it occurred and all subsequent months: In 1995 Rel PSPA for the month it occurred and all subsequent months:
aach column of this area if you completed Area II of this return, or if you made contributions to your RRSPs or your spouse's RRSPs in vice not and will not deduct these contributions on your 1994 or 1995 income tax returns, and one of the following conditions applies to your applies to your RRSPs or your spouse's RRSPs in the following conditions applies to your applies to your and one of the following conditions applies to you spouse's RRSPs or 1995;	lus line 5. E RRSP contributions you made during the month Lus line 5. E RRSP and RRIF payments that you included or will include in income E RRSP and RRIF payments that you included or will include in income E refer them in the month that you received or are considered to have I shall see. Note 3 on the back side). Intus line 7. Lur 1995 RRSP deduction limit without considering your 1995 net PSPA Let 4 on the back side). Lus line 10. Lus line 12. It negative, enter "0".
each column of this area if you completed Area II of this return, or if you made contributions to your RRSPs or your spouse's RRSPs in vie not and will not deduct these contributions on your 1994 or 1995 income tax returns, and one of the following conditions applies to your RRSPs or your spouse's RRSPs in vie not and will not deduct these contributions are more than \$8,000; or a net past-service pension adjustment (PSPA) for 1995. Ompleted Area II of this return, enter for January the amount from line 3. Ompleted Area II of this return, enter for January. For all other identifications applies to your RRSPs or your Spouse's RRSPs in view and in the following conditions applies to your RRSPs or your Spouse's RRSPs in view and in 1995 in completed Area II of this return, enter for January the amount from line 3.	e RRSP and RRIF payments that you included or will include in income Enter them in the month that you received or are considered to have Enter them in the month that you received or are considered to have I them (see Note 3 on the back side). Inture line 7. Inture line 7. Inture line 7. Inture line 7. Inture 1995 RRSP deduction limit without considering your 1995 net PSPA Inture 1995 RRSP deduction limit without considering your 1995 net PSPA Inture 10 interest and time in 1995, enter \$8,000. Inture line 10. Inture line 10. Inture line and all subsequent months Inture 10 inture line 10. Inture 10 inture line 10 interest line 10 inture line 10
and this area if you completed Area II of this return, or if you made contributions to your RRSPs or your spouse's RRSPs in vive not and will not deduct these contributions on your 1994 or 1995 income tax returns, and one of the following conditions applies to your and one of the following conditions applies to your and one of the following conditions applies to your and the following conditions applies to your RRSPs or your spouse's RRSPs in your additions are more than \$8,000; or a net past-service pension adjustment (PSPA) for 1995. January February March Area II of this return, enter for January. For all other id not have to complete Area II, enter "O" for January. For all other enter the amount from line 8 of the previous month. RRSP contributions you made during the month the back side).	e RRSP and RRIF payments that you included or will include in income Letter them in the month that you received or are considered to have I them (see Note 3 on the back side). Inlus line 7. Inlus line 7. In 1995 RRSP deduction limit without considering your 1995 net PSPA Let 4 on the back side). Let 4 on the back side). Lus line 10. Iu 1995 net PSPA for the month it occurred and all subsequent months E 5 on the back side). Iu 1995 net PSPA for the month it occurred and all subsequent months E 5 on the back side).
and this area if you completed Area II of this return, or if you made contributions to your RRSPs or your spouse's RRSPs in vive not and will not deduct these contributions on your 1994 or 1995 income tax returns, and one of the following conditions applies to your RRSPs or your spouse's RRSPs in vive not and will not deduct these contributions are more than \$8,000; or a net past-service pension adjustment (PSPA) for 1995. Ompleted Area II of this return, enter for January. For all other and the amount from line 8 of the previous month. The RRSP contributions you made during the month the 2 on the back side).	ur 1995 RRSP deduction limit without considering your 1995 net PSPA te 4 on the back side). Pre 19 years old or older at any time in 1995, enter S8,000. Lus line 10. ur 1995 net PSPA for the month it occurred and all subsequent months e 5 on the back side). minus line 12. If negative, enter "0".
each column of this area if you completed Area II of this return, or if you made contributions to your RRSPs or your spouse's RRSPs in ver not and will not deduct these contributions on your 1994 or 1995 income tax returns, and one of the following conditions applies to your sources that so the past service pension adjustment (PSPA) for 1995. The past service pension adjustment (PSPA) for 1995. The past service pension adjustment (PSPA) for 1995. The past service pension adjustment (PSPA) for all other and the past service pension adjustment from line 3 of the previous month. The past service pension adjustment that you included or will include in income and the month that you received or are considered to have 3. Enter them in the month that you received or are considered to have 3. Enter them in the month that you received or are considered to have 3. Enter them in the month that you received or are considered to have 3. Enter them in the month that you received or are considered to have 3. Enter them in the month that you received or are considered to have 3. Enter them in the month that you received or are considered to have 3. Enter them in the month that you received or are considered to have 3. Enter them in the month that you received or are considered to have 3. Enter them in the month that you received or are considered to have 3. Enter them in the month that you received or are considered to have 3. Enter them in the month that you received or are considered to have 3. Enter them in the month that you received or are considered to have 3. Enter them in the month that you received or are considered to have 3. Enter them in the month that you received or are considered to have 3. Enter them in the month that you received or are considered to have 3. Enter them in the month that you received or are considered to have 3. Enter them in the month that you received or are considered to have 3. Enter them that the second	ur 1995 RRSP deduction limit without considering your 1995 net PSPA te 4 on the back side). ere 19 years old or older at any time in 1995, enter \$8,000. Lus line 10. ur 1995 net PSPA for the month it occurred and all subsequent months ere 5 on the back side). minus line 12. If negative, enter "0".
are the column of this area if you completed Area II of this return, or if you made contributions to your RRSPs or your spouse's RRSPs in vier not and will not deduct these contributions on your 1994 or 1995 income tax returns, and one of the following conditions applies to your gouse's RRSPs in vier not and will not deduct these contributions on your 1994 or 1995 income tax returns, and one of the following conditions applies to your gounger at any time in 1995; a net past-service pension adjustment (PSPA) for 1995. The past-	lus line 10. In 1995, enter \$8,000. In 1995 net PSPA for the month it occurred and all subsequent months e 5 on the back side). Minus line 12. If negative, enter "0".
Complete each column of this area if you complete each column of this return, or if you were 17 years old or younger at any time in 1995; • you were 17 years old or younger at any time in 1995; • you were 17 years old or younger at any time in 1995; • you were 17 years old or younger at any time in 1995; • you were 17 years old or younger at any time in 1995; • you undeducted 1995 RRSP contributions are more than \$8,000; or • January Pebruary March April May 4. If you complete Area II enter "o" for January For all other months, enter the amount from line 8 of the previous month. 5. Enter the RRSP contributions you made during the month (see Note 2 on the back side). 7. Enter the RRSP contributions you received or are considered to have received them (see Note 3 on the back side). 8. Line 6 minus line 7. 9. Enter your 1995 RRSP deduction limit without considering your 1995 net PSPA (see Note 4 on the back side).	ur 1995 net PSPA for the month it occurred and all subsequent months e 5 on the back side). minus line 12. If negative, enter "0".
ach column of this area if you completed Area II of this return, or if you made contributions to your RRSPs or your spouses PRSPs in 1995 To pears old or younger at any time in 1995; and one of the following conditions applies to you: Ty pears old or older at any time in 1995; are not than 38,000; or met past-service pension adjustment (PSPA) for 1995. The past service pension adjustment (PSPA) for 1995 and 199	ur 1995 net PSPA for the month it occurred and all subsequent months 5 on the back side). Inus line 12. If negative, enter "0".
act ordinary since the following conditions are all your completed Area II of this return, or if you made contributions to your RRSPs or your spouse's RRSPs in 1995 are not and will not deduct these contributions on your 1994 or 1995 income tax returns, and one of the following conditions applies to you. 17 years old or younger at any time in 1995; 4 ducted 1995 RRSP contributions are more than \$3.00; or meleted 1995 RRSP contributions are more than \$3.00; or meleted 1995 RRSP contributions are more than \$3.00; or meleted 1995 RRSP contributions are more than \$3.00; or meleted 1995 RRSP contributions are more than \$3.00; or meleted 1995 RRSP contributions are more than \$3.00; or melet past-service pension adjustment (PSPA) for 1995. RRSP contributions you made during the month that you received or will include in income them from the month that you received or are considered to have them (see Note 3 on the back side). RRSP and RRIF payments that you received or are considered to have them (see Note 3 on the back side). In 1995 RRSP deduction limit without considering your 1995 net PSPA 4 on the back side). In 1995 RRSP deduction limit without considering your 1995 net PSPA 4 on the back side). In 1995 RRSP deduction limit without considering your 1995 net PSPA	ninus line 12. If negative, enter "0".
ach column of this rareal if you completed Area II of this return, or if you made contributions to your RRISPs or your spouses RRSPs in 1995 and count and will not deduct these conflictutions on your 1994 or 1995 income tax returns, and one of the following conditions applies to you: 17 years old or younger at any time in 1995. The past-service pension adjustment (PSPA) for 1995. The past-service pension adjustment (PSP	

 a lump-sum pension payment (box 18 of your T4A slip, and box 22 of your T3 slip); an RRSP refund of premiums (boxes 18 and 28 of your T4RSP slip, box 34 of the T4RSP slip issued in the name of the deceased annuitant, or line 4 of Form T2019, Death of an RRSP Annuitant — Refund of Premiums; an RRSP commutation payment (box 22 of your T4RSP slip); the eligible amount of a RRIF designated benefit (boxes 16 and 22 of your T4RIF slip, box 18 of the T4RIF slip issued in the name of the deceased annuitant, or line 4 of Form T1090, Death of a RRIF Annuitant — Designated Benefit); or a RRIF excess amount (box 24 of your T4RIF slip). amounts you transferred to your spouse's RRSPs during the first 60 days of 1995 for periodic RPP or DPSP pension payments you received and included in income for 1994 (box 16 or 28 of your T4A slip or box 31 of your T3 slip); amounts you transferred directly to your RRSPs from another RRSP, RPP, or a DPSP, or from the Saskatchewan Pension Plan for which you were not issued an official receipt or an income slip; or contributions that you have returned to your RRSPs because you did not need the funds to have a PSPA certified. 	 a lump-sum pension payment (box 18 or 19 our T4RSP slip, and box 22 of your T4RSP slip); an RRSP refund of premiums (box 18 or 28 of your T4RSP slip, box 34 of the T4RSP slip issued in the name of the deceased annuitant, and box 28 of the T4RSP slip issued in the name of the estate); an RRSP commutation payment (box 22 of your T4RSP slip); the eligible amount of a RRIF designated benefit (box 16 or 22 of your T4RIF slip, box 18 of the T4RSP slip issued in the name of the deceased annuitant, and box 22 of the te T4RIF slip); a RRIF excess amount (box 24 of your T4RIF slip); amounts you deducted for periodic RPP or DPSP pension payments you received in 1894 (box 16 or 28 of your T4A slip or box 31 of your T3 slip) and transferred to your spouse's RRSPs in 1994 or the first 60 days of 1995; or amounts you deducted for a contribution you returned to your RRSPs because you did not need the funds to have a PSPA or amount includes any gitts 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 you transferred from your RPP to your RRSPs or RRIFS (you would have notificial RRSP receipt for these contributions). Do not include: contributions that you made, during the first 60 days of 1995, to your RRSPs or your spouse's RRSPs that you deducted or will deduct for 1994; contributions that you made to your RRSPs for amounts you deducted or will deduct for 1995 for the following types of income your excess amount your RRSPs or RRIFs, or to an issuer to buy an eligible annuity for yourself: the eligible part of a retiring allowance (box 26 of your T4A slip, and box 36 of your T3 slip); 	Nutions you made to your RRSPs or your spouse's RRSPs in the first 60 days of 1995; utions you made to your RRSPs in 1994 for the following types of income you RRSPs or RRIFs, or to an issuer to buy an eligible annuity for yourself: wance (box 26 of your T4A slip, and box 36 of your T3 slip);	 You would have completed Schedule T1-OVP if you had excess RRSP contributions made before 1991 that were subject to tax. This is the amount of tax you have to pay. Your payment is due no later than March 30,1996. If you do not pay the tax by the deadline, you may also have to pay arrears interest on any unpaid amount. Attach a cheque or money order made payable to the Receiver General. Do not mail cash. It is a serious offence to make a false return. 	Area IV — Calculating the amount of tax you have to pay 15. Enter the total of all amounts on line 14 of Area III. 16. Enter the amount from line 4 of Schedule T1-OVP.* 17. Line 15 plus line 16.
If you have negative unused RRSP deduction room at the end of 1994 (your 1994 <i>Notice of Assessment</i> or <i>Notice of Reassessment</i> gives you your unused RRSP deduction room at the end of 1994), do the following calculation. Negative RRSP deduction room at the end of 1994 Complete Steps 2, 3, and 4 of the chart on pages 9 and 10 of the 1995 <i>RRSP and Other Registered Plans for Retirement</i> guide, and enter the amount from line 28 Line (i) plus line (ii) (this amount can be negative) Enter the result from line (iii), under each month on line 9 of Area III. You can determine when your PSPA occurred by referring to the T215 slip, <i>Past-Service Pension Adjustment (PSPA) Exempt from Certification</i> , or Form T1004, <i>Applying for the Certification of a Provisional PSPA</i> , issued to you. If, for example, your PSPA occurred in May 1995, enter the amount in the May to December boxes for line 12. You can also get this date by calling the General Enquiries section of your tax services office.		.	Date Signature Telephone Number	Area V — Certification I certify that the information given on this return is, to the best of my knowledge, correct and complete.