

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

15. Enter the total of all amounts on line 14 of Area III. _____ 15
 16. Enter the amount from line 4 of Schedule T1-OVP.* _____ 16
 17. Line 15 plus line 16. _____ 17**
 × 1 % = _____

* 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.

Amount enclosed _____ **18**

Area V — Certification

I certify that the information given on this return is, to the best of my knowledge, correct and complete.

Date _____ Signature _____ Telephone Number _____

Notes

1. Do not include:
 • amounts you deducted for contributions you made to your RRSPs or your spouse's RRSPs in the first 60 days of 1995;
 • amounts you deducted for contributions you made to your RRSPs in 1994 for the following types of income you received and transferred to your RRSPs or RRIIFs, 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);
 — a lump-sum pension payment (box 18 of your T4A slip, and box 22 of your T3 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 RRIIF 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 T4RIF slip issued in the name of the estate); or
 — a RRIIF excess amount (box 24 of your T4RIF slip);
 • amounts you deducted for periodic RPP or DPSP pension payments you received in 1994 (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 certified.

2. This amount includes any 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 you transferred from your RPP to your RRSPs or RRIIFs (you would have received an official 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 you received and transferred to your RRSPs or RRIIFs, 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);
 — 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 RRIIF 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 RRIIF Annuitant — Designated Benefit*); or
 — a RRIIF 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.

3. Include amounts that your spouse withdrew from RRSPs or RRIIFs that you must include in your income for 1995 (you may have calculated these amounts on Form T2205, *Calculating Amounts From a Spousal RRSP or RRIIF to Include in Income for 1995*).
 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 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 filed a Schedule T1-OVP);
 • the part of these payments for which you will deduct an amount for 1995 as a transfer to another RRSP or RRIIF, or to an issuer to buy an eligible annuity for yourself. The types of payments this applies to are:
 — 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 RRIIF 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 RRIIF Annuitant — Designated Benefit*); or
 — a RRIIF excess amount (box 24 of your T4RIF slip).

4. This information is not available on our Tax Information Phone Service (T.I.P.S.). However, you can call the General Enquiries section of your tax services office to ask what your 1995 RRSP deduction limit would be if you did not have a 1995 net PSPA.
 If you have negative unused RRSP deduction room at the end of 1994 (your 1994 *Notice of Assessment or Notice of Reassessment* 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 _____ (i)
 Complete Steps 2, 3, and 4 of the chart on pages 9 and 10 of the 1995 *RRSP and Other Registered Plans for Retirement* guide, and enter the amount from line 28 _____ (ii)
 Line (i) plus line (ii) (this amount can be negative) _____ (iii)

Enter the result from line (iii), under each month on line 9 of Area III.

5. 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. 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.