

Tips for filing your 2018 income tax return

RRSP

You have until March 1, 2019 to contribute to your registered retirement savings plan (RRSP) for 2018. The contribution limit is equal to 18% of the income you earned in 2017, to a maximum of \$26,230.

If you're turning 71 this year, you will be able to make a final RRSP contribution before December 31, but you can claim the tax deduction in future years. However, you will have to convert the whole amount of your RRSP to an RRIF before the end of the year.

TFSA

Starting in 2019, you'll be allowed to contribute an additional \$6,000 to your tax-free savings account (TFSA), bringing the maximum contribution amount up to \$63,500. If you withdrawal funds, make sure you keep track, since the total amount you withdraw can only be added to your contribution room for the following year. Otherwise, you might exceed your annual contribution limit and face penalties.

RESP

One of the best ways to invest in the future of your children or grandchildren is through a registered education savings plan (RESP). If you make a \$2,500 contribution, the RESP will be eligible for the maximum annual government grant. If you contribute more, you can also get grants not issued in previous years. Plus, the investment grows tax-free.

APRIL 30, 2019

This is the deadline for filing your income tax return if you aren't reporting business income. Make sure you have all your year-end statements.

Statements and tax slips – Delivery dates

REGISTERED ACCOUNTS		
SLIP	TYPE OF SLIP	SENT BY
Contribution slip and 60 I(v) receipt for RRSPs	Contributions made between March 1 and December 31, 2018	January 15, 2019
	Contributions made between January 1 and March 1, 2019	Each week, as of February 1
NR4 (RSP)	Non-resident RRSP withdrawals	March 29, 2019
NR4 (RIF)	Non-resident RRIF withdrawals	
T4RSP/RL-2*	RRSP withdrawals	February 28, 2019
T4RIF/RL-2*		
T4A/RL-1*		

(continued on next page)

Statements and tax slips – Delivery dates (continued)

NON-REGISTERED ACCOUNTS NOTE: ALL SLIPS COME WITH A DETAILED STATEMENT (EXCEPT THE T5013/RL-15).		
SLIP	TYPE OF SLIP	SENT BY
T5/RL-3*	Dividend or interest income totalling \$50 and more	February 28, 2019
T5/RL-3* (Split Corp)	Split Corp income totalling \$50 and more	
T5008/RL-18*	Report of securities transactions	
T3 (trust units)/RL-16*	Income from trust units	March 29, 2019
T3 (ETF)/RL-16*	Income from ETFs	March 29, 2019
T3 (mutual funds)/RL-16*	Income distribution and capital repayment of mutual funds	Sent by the fund company by March 29, 2019**
T5013/RL-15*	Partnership income (For example, if you have an investment such as Brookfield LPU, make sure that you have this slip before you file your tax returns.)	March 29, 2019**
NR4	Distribution to non-residents: – Investment income totalling \$50 and more – Company earnings – Split Corp income	March 29, 2019
1099-INT 1099-DIV	Interest or dividend income for a U.S. citizen or resident	January 31, 2019
1099-B	Proceeds from a sale for a U.S. resident only	January 31, 2019
1042-S	Interest or dividend income from a U.S. source paid to a non-U.S. resident into a TFSA or RESP	March 15, 2019

* Note: Slips RL-1, RL-2, RL-3, RL-15, RL-16 and RL-18 are issued only to Quebec residents.

** For mutual funds with year-end distributions on December 15, 2018, the deadline is March 15, 2019.

Note: Since we have to wait for information from issuers, some statements may only be sent in early April.

FOR MORE INFORMATION, CONTACT
OUR CLIENT SERVICE AT 1-866-873-7103.

Open Monday to Friday, from 7 a.m. to 7 p.m. (ET)

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