

WINNIPEG MB R3C 3M2

Agency

## Notice details

Social insurance number

| Tax year    | 2019         |
|-------------|--------------|
| Date issued | Jul 23, 2020 |
|             |              |

SASKATOON SK S7R 0K7

# Notice of assessment

We assessed your 2019 income tax and benefit return and calculated your balance.

You have a refund of \$1,300.00.

We will deposit your refund into your bank account.

Thank you,

**Bob Hamilton** Commissioner of Revenue

## Account summary

You have a refund in the amount shown below.

**Refund:** 

\$1,300.00

## Go paperless!

Get your mail online through My Account.

1. Log in at canada.ca/guide-my-cra-account. 2. Select "Manage online mail".



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| Social insurance number |  |  |
|-------------------------|--|--|
|                         |  |  |
|                         |  |  |

### Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to **canada.ca/taxes-reviews**. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

#### Summary

| Line  | Description                                   | \$ Final amount CR/DR |
|-------|---|-----------------------|
| 15000 | Total income                                  | 31,347                |
|       | Deductions from total income                  | 41                    |
| 23600 | Net income                                    | 31,306                |
| 26000 | Taxable income                                | 31,306                |
| 35000 | Total federal non-refundable tax<br>credits   | 2,200                 |
| 61500 | Total Saskatchewan non-refundable tax credits | 1,831                 |
| 42000 | Net federal tax                               | 2,495.28              |
| 42800 | Net Saskatchewan tax                          | 1,455.76              |
| 43500 | Total payable                                 | 3,951.04              |
| 43700 | Total income tax deducted                     | 5,251.04              |
| 48200 | Total credits                                 | 5,251.04              |
|       | Total payable minus Total credits             | 1,300.00 CR           |
|       | Balance from this assessment                  | 1,300.00 CR           |
|       | Direct deposit                                | 1,300.00 CR           |

#### Explanation of changes and other important information

Your Canada training credit limit for next year is \$250.00. This credit will expire at the end of the year you turn 65 or the year of death.

If you have any questions about your assessment, please call our Individual Tax and Enquiries line at 1-800-959-8281.

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## Notice details

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Tax year

## **RRSP deduction limit statement**

For more information about the details listed below or how employer contributions to a PRPP or group RRSP will affect your contribution room for the year, go to **canada.ca/rrsp** or refer to Guide T4040, RRSPs and Other Registered Plans for Retirement.

| Description  | \$ Amount |
|--|-----------|
| RRSP deduction limit for 2019  | 55,531    |
| Minus: Employer's PRPP contributions for 2019  | 0         |
| Minus: Allowable RRSP contributions deducted for 2019  | 0         |
| Plus: 18% of 2019 earned income, up to a maximum of \$27,230                                 | 5,642     |
| Minus: 2019 pension adjustment   | 0         |
| Minus: 2020 net past service pension adjustment  | 0         |
| Plus: 2020 pension adjustment reversal   | 0         |
| RRSP deduction limit for 2020  | 61,173    |
| <b>Minus:</b> Unused RRSP contributions previously reported and available to deduct for 2020 | 0         |
| Available contribution room for 2020   | 61,173    |

**Note:** If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2020 and may have over contributed to your RRSP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

#### More information

If you need more information about your income tax and benefit return, go to canada.ca/taxes, go to My Account at canada.ca/guide-my-cra-account, or call 1-800-959-8281.

To find your tax centre, go to canada.ca/cra-offices.

#### If you move

Let us know your new address as soon as possible. For more information on changing your address, go to **canada.ca/cra-change-address**.

# If you have new or additional information and want to change your return:

- go to canada.ca/change-tax-return for faster service; or - write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

#### If you want to register a formal dispute:

- go to canada.ca/cra-complaints-disputes; you have 90 days from the date of this notice to register your dispute.

#### Definitions

DR (debit) is the amount you owe us and CR (credit) is the amount we owe you.

# Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, or audio format. For more information about other formats, go to canada.ca/cra-multiple-formats.

If you use a teletypewriter, you can get tax information by calling 1-800-665-0354.

#### My Account

Use My Account to see and manage your tax information online. Make changes to your return, check your RRSP information, set up direct deposit, and more. To register for My Account, go to canada.ca/guide-my-cra-account.

#### Fraudulent communications (scams)

The CRA is committed to protecting the personal information of taxpayers and benefit recipients. We will never ask you to give us personal information of any kind by email, text message, or by clicking on a link. Nor will we ask you to pay your balance through the use of a pre-paid credit card. For more information about how to recognize scams and protect yourself, go to canada.ca/taxes-security.