



GRAHAM SCOTT ENNS LLP
CHARTERED PROFESSIONAL ACCOUNTANTS

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25 John Street South, Aylmer, ON N5H 2C1

www.grahamscottenns.com

April 4, 2024

PERSONAL AND CONFIDENTIAL

MR Paul Mailing
309-35 Boardwalk Drive
Toronto ON M4L 3Y8

MR Mailing,

Please sign the enclosed engagement letter if you accept the terms of the agreement by virtue of which we have prepared your federal tax return(s) for 2023 and subsequent years.

Please find enclosed your 2023 tax return with the documents provided to prepare it if applicable. Review it carefully to make sure that it is accurate and complete.

As soon as we receive a duly signed copy Form T183, we will transmit your federal tax return to the Canada Revenue Agency.

You are entitled to a refund of \$12,534.93 on your tax return which will be deposited directly in your bank account. Interest is paid on your refund beginning on May 31, 2024, or the 31st day after you file your federal tax return, whichever is later.

At your request an "X" has been entered beside "Yes" on page 1 of the federal tax return, in reply to the question from the CRA regarding authorization to provide your name, address and date of birth to Elections Canada to keep the National Register of Electors up-to-date.

According to the information you provided, you did not hold foreign property at any time in 2023 with a total cost of more than CAN\$100,000. If this information is incorrect please contact us immediately in order for us to prepare Form T1135, and for you to avoid penalties.

If you receive a notice of assessment which differs from the federal tax return as filed, please send it to us. We must determine if the assessment is correct before the time limit for an objection expires.

You are eligible for the Climate action incentive amount for 2024. You are entitled to an amount of \$732.00.

Based on your earned income, you can contribute up to \$198,608.00 to your 2024 Registered Retirement Savings Plan and/or your Pooled Registered Pension Plan.

Please contact us if you have any questions about your tax return.

Sincerely,

Graham Scott Enns LLP



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Subject: Personal Tax Return Engagement

It is desirable to have a clear understanding of the terms of our engagement as preparers of your personal tax return(s) for 2023 and subsequent years.

It is understood and agreed that you have provided us with accurate and complete information necessary to compile such tax return(s). We will prepare your personal tax return(s) using the information provided by you. We will not audit, review or otherwise attempt to verify the accuracy or completeness of any information provided. The responsibility remains with you.

Your personal tax return(s) will be stamped with the following communication: **Prepared without audit from information supplied by the taxpayer.**

This communication will appear with the name Graham Scott Enns LLP as your personal tax return preparers.

We will assist you in providing additional information or explanations related to our preparation of your personal tax return(s) should any taxation authorities subsequently request it. We wish to emphasize that this engagement cannot be relied on to prevent or detect errors or other irregularities in the information provided to us. Our professional fees are based on our standard rates and are due upon reception of the invoice. Interest will be charged on all overdue accounts at the rate of 1.00% after 30 days. Our professional fees will be based upon time required for each engagement at our standard rates and are due upon reception of the invoice.

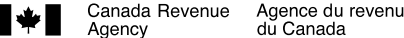
Sincerely,

Graham Scott Enns LLP

I agree with your understanding of the terms of your engagement as preparers of my personal tax return(s) as set out in this letter.

Signature

Date



Information Return for Electronic Filing of
an Individual's Income Tax and Benefit Return

Protected B
when completed

Tax year: 2023

The information on this form relates to the tax year shown in the top right corner. Before you fill out this form, read the information and instructions on **page 2**. The individual identified in Part **A** (or the individual's legal representative) must sign Part **F**. Your electronic filer must fill out Part **C** and Part **D** before submitting your return. Give the signed original of this form to your electronic filer and keep a copy for yourself.

Part A – Identification and address as shown on your tax return (mandatory)				
First name Paul		Last name Mailing		Social insurance number XXX XX4 780
Mailing address: Apt number – Street number – Street name 309-35 Boardwalk Drive				
PO Box	RR	City Toronto	Prov./Terr ON	Postal code M4L 3Y8

Get your CRA mail electronically delivered in My Account (optional)

Email Address: _____

By giving an email address, I am registering to receive email notifications from the CRA and agreeing to the terms of use on **page 2**.

Part B – Declaration of amounts from your Income Tax and Benefit Return (mandatory)

Enter the following amounts from your return, if applicable:

Total income (line 15000)	216,666	67	Refund (line 48400)	12,534	93
Taxable income (line 26000)	216,035	67	or		
Total federal non-refundable tax credits (line 35000)	2,763	78	Balance owing (line 48500)		

Part C – Electronic filer identification (mandatory)

By signing Part **F** below, I declare that the following person or firm is electronically filing the new or the amended Income Tax and Benefit Return of the person named in Part **A**. Part **F** **must be signed** before the return is electronically transmitted.

Name of person or firm: Graham Scott Enns LLP

Electronic filer number: A4980

Representative identifier (Rep ID): _____

Part D – Document Control number (mandatory)

The document control number generated for my electronic record: A498023EST7GW

Part E – How do you want to receive your notices of assessment and reassessment? (select one or more of the following electronic options)

☐ I am registering (as indicated in Part A above) or I am already registered to receive electronic mail from the CRA and can view and access my notices of assessment and reassessment online.

☐ I would like my electronic filer to receive a one time notice of assessment and reassessment electronically in their software and provide me with a copy.

I understand that by ticking (x) this box, I am allowing the CRA to electronically provide my assessment results and my notices of assessment and reassessment to the electronic filer (including a discounter) named in Part **C**. I will now receive a copy of my notices of assessment and reassessment from my electronic filer. For more information, see the Express NOA section on **page 2**.

OR

☒ I would like to receive paper notices of assessment and reassessment through Canada Post.

I will receive my notices of assessment and reassessment through Canada Post once my return or amended return has been assessed. If I have already registered to receive electronic mail from the CRA and I tick this box, I understand that I will **not** receive a copy of my notice through Canada Post.

Part F – Declaration and authorization (mandatory)

I declare that the information entered in parts **A**, **B** and **C** is correct and complete and fully discloses my income from all sources. I also declare that I have read the information on **page 2**, and that the electronic filer identified in Part **C** is filing my return. I allow this electronic filer to communicate with the CRA to correct any errors or omissions.

Signature (individual identified in Part A or legal representative)	Name and title of legal representative
	_____ Year Month Day HH MM SS

Income Tax and Benefit Return

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If this return is for a deceased person, enter their information on this page. For more information, see Guide T4011, Preparing Returns for Deceased Persons. Attach to your paper return only the documents that are requested to support your deduction, claim or expense. Keep all other documents in case the Canada Revenue Agency (CRA) asks to see them later.

Step 1 – Identification and other information

ON 7

Identification MR	Social insurance number (SIN)	Marital status on December 31, 2023:
First name Paul	XXX XX4 780	1 ☐ Married
Last name Mailing	Date of birth (Year Month Day) 1974-11-04	2 ☒ Living common-law
Mailing address (apartment - number, street) 309-35 Boardwalk Drive	If this return is for a deceased person, enter the date of death (Year Month Day)	3 ☐ Widowed
PO Box RR		4 ☐ Divorced
City Toronto		5 ☐ Separated
Prov./Terr. ON		6 ☐ Single
Postal code M4L 3Y8		
Email Address		
By providing an email address, you are registering to receive email notifications from the CRA and agree to the Terms of use. To view the Terms of use, go to canada.ca/cra-email-notifications-terms .	Your language of correspondence: ☒ English Votre langue de correspondance : ☐ Français	

Residence information	
Your province or territory of residence on December 31, 2023: Ontario	If you became a resident of Canada in 2023 for income tax purposes, enter your date of entry: (Month Day)
Your current province or territory of residence if it is different than your mailing address above:	
Province or territory where your business had a permanent establishment if you were self-employed in 2023:	If you ceased to be a resident of Canada in 2023 for income tax purposes, enter your date of departure: (Month Day)

Your spouse's or common-law partner's information	
Their first name Tiffany	Their SIN XXX XX8 212
Tick this box if they were self-employed in 2023.	1 ☐
Net income from line 23600 of their return to claim certain credits (even if the amount is "0")	213,953 86
Amount of universal child care benefit (UCCB) from line 11700 of their return	
Amount of UCCB repayment from line 21300 of their return	

Do not use this area.

Do not use this area.	17200					17100				
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Protected B when completed

Step 1 – Identification and other information (continued)



Elections Canada

For more information, go to canada.ca/cra-elections-canada.

A) Do you have Canadian citizenship?

If **yes**, go to question B. If **no**, skip question B.

1 ☒ Yes 2 ☐ No

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth and citizenship to Elections Canada to update the National Register of Electors or, if you are 14 to 17 years of age, the Register of Future Electors?

1 ☒ Yes 2 ☐ No

Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the Canada Elections Act, which include sharing lists of electors produced from the National Register of Electors with provincial and territorial electoral agencies, members of Parliament, registered and eligible political parties, and candidates at election time.

Your information in the Register of Future Electors will be included in the National Register of Electors once you turn 18 and your eligibility to vote is confirmed. Information from the Register of Future Electors can be shared only with provincial and territorial electoral agencies that are allowed to collect future elector information. In addition, Elections Canada can use information in the Register of Future Electors to provide youth with educational information about the electoral process.

Indian Act – Exempt income

Tick this box if you have income that is exempt under the Indian Act.

For more information about this type of income, go to canada.ca/taxes-indigenous-peoples.

1 ☐

If you ticked the box above, complete Form T90, Income Exempt from Tax under the Indian Act, so that the CRA can calculate your Canada workers benefit for the 2023 tax year, if applicable, and your family's provincial or territorial benefits. The information you provide on Form T90 will also be used to calculate your Canada training credit limit for the 2024 tax year.

Climate action incentive payment

Tick this box if you **reside outside** of the census metropolitan areas (CMA) of Barrie, Belleville, Brantford, Greater Sudbury, Guelph, Hamilton, Kingston, Kitchener-Cambridge-Waterloo, London, Oshawa, the Ontario part of Ottawa-Gatineau, Peterborough, St. Catharines-Niagara, Thunder Bay, Toronto or Windsor, as determined by Statistics Canada (2016), and expect to continue to reside outside the same CMA on April 1, 2024.

1 ☐

Note: If your marital status is married or living common-law, and both you and your spouse or common-law partner were residing in the same location outside of a CMA, you must tick this box on both of your returns.

Foreign property

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2023, was **more than CAN\$100,000**?

26600 1 ☐ Yes 2 ☒ No

If **yes**, complete Form T1135, Foreign Income Verification Statement. There are substantial penalties for not filing Form T1135 by the due date. For more information, see Form T1135.

Consent to share contact information – Organ and tissue donor registry

I authorize the CRA to provide my name and email address to Ontario Health so that Ontario Health (Trillium Gift of Life) may contact or send information to me by email about organ and tissue donation.

For more information about organ and tissue donation in Canada, go to canada.ca/organ-tissue-donation.

1 ☐ Yes 2 ☒ No

Note: You are **not** consenting to organ and tissue donation when you authorize the CRA to share your contact information with Ontario Health. Your authorization is only valid for the tax year for which you are filing this tax return. Your information will only be collected under the Ontario Gift of Life Act

Protected B when completed

Complete only the lines that apply to you, unless stated otherwise. You can find more information about the lines on this return by going to **canada.ca/line-xxxxx** and replacing "xxxxx" with any 5-digit line number from this return. For example, go to **canada.ca/line-10100** for information about line 10100.

Step 2 – Total income

As a resident of Canada, you need to report your income from all sources inside and outside Canada.

Employment income (box 14 of all T4 slips)		10100	216,666	67	1
Tax-exempt income for emergency services volunteers	10105				
Commissions included on line 10100 (box 42 of all T4 slips)	10120				
Wage-loss replacement contributions	10130				
Other employment income		10400			2
Old age security (OAS) pension (box 18 of the T4A(OAS) slip)		11300			3
CPP or QPP benefits (box 20 of the T4A(P) slip)		11400			4
Disability benefits included on line 11400 (box 16 of the T4A(P) slip)	11410				
Other pensions and superannuation		11500			5
Elected split-pension amount (complete Form T1032)		11600			6
Universal child care benefit (UCCB) (see the RC62 slip)		11700			7
UCCB amount designated to a dependant	11701				
Employment insurance (EI) and other benefits (box 14 of the T4E slip)		11900			8
EI maternity and parental benefits, and provincial parental insurance plan (PPIP) benefits	11905				
Taxable amount of dividends from taxable Canadian corporations (use Federal Worksheet):					
Amount of dividends (eligible and other than eligible)		12000			9
Amount of dividends (other than eligible)	12010				
Interest and other investment income (use Federal Worksheet)		12100			10
Net partnership income (limited or non-active partners only)		12200			11
Registered disability savings plan income (box 131 of the T4A slip)		12500			12
Rental income (see Guide T4036)	Gross 12599		Net 12600		13
Taxable capital gains (complete Schedule 3)			12700		14
Support payments received (see Guide P102)	Total 12799		Taxable amount 12800		15
Registered retirement savings plan (RRSP) income (from all T4RSP slips)			12900		16
Taxable first home savings account (FHSA) income (boxes 22 and 26 of all T4FHSA slips)			12905		17
Taxable FHSA income – other (boxes 24 and 28 of all T4FHSA slips)			12906		18
Other income (specify):			13000		19
Taxable scholarships, fellowships, bursaries and artists' project grants			13010		20
Add lines 1 to 20.			216,666	67	21
Self-employment income (see Guide T4002):					
Business income	Gross 13499		Net 13500		22
Professional income	Gross 13699		Net 13700		23
Commission income	Gross 13899		Net 13900		24
Farming income	Gross 14099		Net 14100		25
Fishing income	Gross 14299		Net 14300		26
Add lines 22 to 26.			Net self-employment income		27
Line 21 plus line 27				216,666	67 28
Workers' compensation benefits (box 10 of the T5007 slip)		14400			29
Social assistance payments		14500			30
Net federal supplements paid (box 21 of the T4A(OAS) slip)		14600			31
Add lines 29 to 31 (see line 25000 in Step 4).		14700			32
Line 28 plus line 32			Total income 15000	216,666	67 33

Protected B when completed

Step 3 – Net income

Enter the amount from line 33 of the previous page.

216,6666734

Pension adjustment (box 52 of all T4 slips and box 034 of all T4A slips)		20600			
Registered pension plan (RPP) deduction (box 20 of all T4 slips and box 032 of all T4A slips)		20700			35
RRSP deduction (see Schedule 7 and attach receipts)		20800			36
FHSA deduction (see Schedule 15 and attach receipts)		20805			37
Pooled registered pension plan (PRPP) employer contributions (amount from your PRPP contribution receipts)		20810			
Deduction for elected split-pension amount (complete Form T1032)		21000			38
Annual union, professional or like dues (receipts and box 44 of all T4 slips)		21200			39
Universal child care benefit repayment (box 12 of all RC62 slips)		21300			40
Child care expenses (complete Form T778)		21400			41
Disability supports deduction (complete Form T929)		21500			42
Business investment loss (see Guide T4037)					
Gross	21699	Allowable deduction	21700		43
Moving expenses (complete Form T1-M)			21900		44
Support payments made (see Guide P102)					
Total	21999	Allowable deduction	22000		45
Carrying charges, interest expenses and other expenses (use Federal Worksheet)		22100			46
Deduction for CPP or QPP contributions on self-employment income and other earnings (complete Schedule 8 or Form RC381, whichever applies)		22200			•47
Deduction for CPP or QPP enhanced contributions on employment income (complete Schedule 8 or Form RC381, whichever applies)		(maximum \$631.00) 22215	631 00		•48
Exploration and development expenses (complete Form T1229)		22400			49
Other employment expenses (see Guide T4044)		22900			50
Clergy residence deduction (complete Form T1223)		23100			51
Other deductions (specify):		23200			52
Add lines 35 to 52.		23300	631 00	▶	631 00 53
Line 34 minus line 53 (if negative, enter "0")		Net income before adjustments 23400		216,035 67	54
Social benefits repayment:					
Complete the chart for line 23500 using your Federal Worksheet if one or more of the following apply:					
• You entered an amount for EI and other benefits on line 11900 and the amount on line 23400 is more than \$76,875					
• You entered an amount for OAS pension on line 11300 or net federal supplements paid on line 14600 and the amount on line 23400 is more than \$86,912					
If not, enter "0" on line 23500.			23500		•55
Line 54 minus line 55 (if negative, enter "0")					
(If this amount is negative, you may have a non-capital loss. See Form T1A.)		Net income 23600		216,035 67	56

Protected B when completed

Step 4 – Taxable income

Enter the amount from line 56 of the previous page.			216,035	67	57
Canadian Armed Forces personnel and police deduction (box 43 of all T4 slips)	24400	58			
Security options deductions (boxes 39 and 41 of T4 slips or see Form T1212)	24900	59			
Other payments deduction (enter the amount from line 14700 if you did not enter an amount on line 14600; otherwise, use Federal Worksheet)	25000	60			
Limited partnership losses of other years	25100	61			
Non-capital losses of other years	25200	62			
Net capital losses of other years	25300	63			
Capital gains deduction (complete Form T657)	25400	64			
Northern residents deductions (complete Form T2222)	25500	65			
Additional deductions (specify):	25600	66			
Add lines 58 to 66.	25700				67
Line 57 minus line 67 (if negative, enter "0")			Taxable income 26000 216,035 67 68		

Step 5 – Federal tax

Part A – Federal tax on taxable income

Use the amount from line 26000 to complete the appropriate column below.

	Line 26000 is \$53,359 or less	Line 26000 is more than \$53,359 but not more than \$106,717	Line 26000 is more than \$106,717 but not more than \$165,430	Line 26000 is more than \$165,430 but not more than \$235,675	Line 26000 is more than \$235,675	
Amount from line 26000				216,035 67		69
Line 69 minus line 70 (cannot be negative)	0 00	53,359 00	106,717 00	165,430 00	235,675 00	70
Line 71 multiplied by the percentage from line 72	15 %	20.5 %	26 %	29 %	33 %	71
				14,675 64		72
	0 00	8,003 85	18,942 24	34,207 62	54,578 67	73
Line 73 plus line 74						74
Federal tax on taxable income				48,883 26		75

Enter the amount from line 75 on line 118 and continue at line 76.

Part B – Federal non-refundable tax credits

Basic personal amount:
If the amount on line 23600 is \$165,430 or less, enter \$15,000.
If the amount on line 23600 is \$235,675 or more, enter \$13,520.

Otherwise, use the Federal Worksheet to calculate the amount to enter.	(maximum \$15,000)	30000	13,933 78	76
Age amount (if you were born in 1958 or earlier) (use Federal Worksheet)	(maximum \$8,396)	30100		77
Spouse or common-law partner amount (complete Schedule 5)		30300		78
Amount for an eligible dependant (complete Schedule 5)		30400		79
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (complete Schedule 5)		30425		80
Canada caregiver amount for other infirm dependants age 18 or older (complete Schedule 5)		30450		81
Canada caregiver amount for infirm children under 18 years of age (see Schedule 5)				
Number of children you are claiming this amount for	30499	x \$2,499 =	30500	82
Add lines 76 to 82.			13,933 78	83

Protected B when completed

Part B – Federal non-refundable tax credits (continued)

Enter the amount from line 83 of the previous page.				13,933	78	84
Base CPP or QPP contributions (complete Schedule 8 or Form RC381, whichever applies):						
through employment income	30800	3,123	45			85
on self-employment income and other earnings	31000					86
Employment insurance premiums:						
through employment (boxes 18 and 55 of all T4 slips)	(maximum \$1,002.45) 31200					87
on self-employment and other eligible earnings (complete Schedule 13)	31217					88
Volunteer firefighters' amount (VFA)	31220					89
Search and rescue volunteers' amount (SRVA)	31240					90
Canada employment amount:						
Enter whichever is less : \$1,368 or line 1 plus line 2.	31260	1,368	00			91
Home buyers' amount (maximum \$10,000)	31270					92
Home accessibility expenses (use Federal Worksheet) (maximum \$20,000)	31285					93
Adoption expenses	31300					94
Digital news subscription expenses (maximum \$500)	31350					95
Add lines 85 to 95.		4,491	45		4,491	45 96
Pension income amount (use Federal Worksheet)	(maximum \$2,000) 31400					97
Add lines 84, 96 and 97.					18,425	23 98
Disability amount for self (if you were under 18 years of age, use Federal Worksheet; if not , claim \$9,428)	31600					99
Disability amount transferred from a dependant (use Federal Worksheet)	31800					100
Add lines 98 to 100.					18,425	23 101
Interest paid on your student loans (see Guide P105)	31900					102
Your tuition, education and textbook amounts (complete Schedule 11)	32300					103
Tuition amount transferred from a child or grandchild	32400					104
Amounts transferred from your spouse or common-law partner (complete Schedule 2)	32600					105
Add lines 101 to 105.					18,425	23 106
Medical expenses for self, spouse or common-law partner and your dependent children under 18 years of age	33099	321	98			107
Amount from line 23600 216,035 67 x 3% =	6,481	07				108
Enter whichever is less : \$2,635 or the amount from line 108.		2,635	00			109
Line 107 minus line 109 (if negative, enter "0")						110
Allowable amount of medical expenses for other dependants (use Federal Worksheet)	33199					111
Line 110 plus line 111	33200					112
Line 106 plus line 112	33500				18,425	23 113
Federal non-refundable tax credit rate					15 %	114
Line 113 multiplied by the percentage from line 114	33800				2,763	78 115
Donations and gifts (complete Schedule 9)	34900					116
Line 115 plus line 116	Total federal non-refundable tax credits 35000				2,763	78 117

Protected B when completed

Part C – Net federal tax

Enter the amount from line 75.			48,883	26	118
Federal tax on split income (TOSI) (complete Form T1206)	40424				•119
Line 118 plus line 119	40400		48,883	26	120
Amount from line 35000		2,763	78	121	
Federal dividend tax credit (use Federal Worksheet)	40425				•122
Minimum tax carryover (complete Form T691)	40427				•123
Add lines 121 to 123.		2,763	78	▶	
Line 120 minus line 124 (if negative, enter "0")		Basic federal tax	42900	46,119	48 125
Federal surtax on income earned outside Canada (complete Form T2203)					126
Line 125 plus line 126				46,119	48 127
Federal foreign tax credit (complete Form T2209)		40500			128
Line 127 minus line 128				46,119	48 129
Recapture of investment tax credit (complete Form T2038(IND))					130
Line 129 plus line 130				46,119	48 131
Federal logging tax credit					132
Line 131 minus line 132 (if negative, enter "0")		Federal tax	40600	46,119	48 •133
Federal political contribution tax credit (use Federal Worksheet)					
Total federal political contributions (attach receipts)	40900	(maximum \$650)	41000		•134
Investment tax credit (complete Form T2038(IND))		41200			•135
Labour-sponsored funds tax credit					
Net cost of shares of a provincially registered fund	41300	Allowable credit	41400		•136
Add lines 134 to 136.		41600		▶	137
Line 133 minus line 137 (if negative, enter "0")		41700		46,119	48 138
Advanced Canada workers benefit (ACWB) (complete Schedule 6)		41500			•139
Special taxes		41800			•140
Add lines 138 to 140.		Net federal tax	42000	46,119	48 141

Step 6 – Refund or balance owing

Amount from line 42000			46,119	48	142
CPP contributions payable on self-employment income and other earnings (complete Schedule 8 or Form RC381, whichever applies)	42100				•143
Employment insurance premiums payable on self-employment and other eligible earnings (complete Schedule 13)	42120				144
Social benefits repayment (amount from line 23500)	42200				145
Provincial or territorial tax (complete and attach your provincial or territorial Form 428, even if the result is "0")	42800		28,612	37	•146
Add lines 142 to 146.		Total payable	43500	74,731	85 •147

74,731|85 148

Generally, the CRA does not charge or refund a difference of \$2 or less.

Refund	48400	12,534	93	•	Balance owing	48500		•
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For more information and ways to enrol for direct deposit,
go to **canada.ca/cra-direct-deposit**.

Your balance owing is due **no later than April 30, 2024**.
For more information on how to make your payment,
go to **canada.ca/payments**.

Ontario **Ontario opportunities fund**

Amount from line 48400 above		1
Your donation to the Ontario opportunities fund	46500	2
Net refund (line 1 minus line 2)	46600	3

I certify that the information given on this return and in any attached documents is correct, complete and fully discloses all of my income.		If this return was completed by a tax professional, tick the applicable box and provide the following information:	
Sign here _____ It is a serious offence to make a false return.		Was a fee charged? 49000 1 ☒ Yes 2 ☐ No	
Telephone number: (519) 633-0726		EFILE number (if applicable): 48900 A4980	
Date: _____		Name of tax professional: Graham Scott Enns LLP	
_____		Telephone number: (519) 633-0700	

Personal information (including the SIN) is collected and used to administer or enforce the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance and collection. The information collected may be disclosed to other federal, provincial, territorial, aboriginal or foreign government institutions to the extent authorized by law. Failure to provide this information may result in paying interest or penalties, or in other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 005 on Information about Programs and Information Holdings at canada.ca/cra-information-about-programs.

Do not use this area.

Worksheet for the return

Use this worksheet to calculate amounts to report on your return. Complete the charts for the lines that apply to your situation.
Keep this worksheet for your records.

Line 30000 – Basic personal amount

If your net income at line 23600 of your return is **more than \$165,430**, but **less than \$235,675**, complete the following calculation to determine how much to claim on line 30000 of your return.
Otherwise, follow the instructions above line 30000 of your return.

Minimum amount									13,520	00	1
Additional amount								1,480.00	2		
Your net income from line 23600 of your return		216,035	67								
Net income from pre, post and in-bankruptcy returns	+										
Your net income	=	216,035	67		216,035	67	3				
Income threshold	–				165,430	00	4				
Line 3 minus line 4	=				50,605	67	5				
	÷				70,245	00	6				
Line 5 divided by line 6	=				0.720417	7					
	x				1,480.00	8					
Line 7 multiplied by line 8	=				1,066	22	9	1,066	22		
Line 2 minus line 9	=				413	78		413	78	10	
Line 1 plus line 10	=									13,933	78 11
Enter this amount on line 30000 of your return.								(maximum \$15,000)		13,933	78

T1-2023

Canada Pension Plan Contributions and Overpayment

Schedule 8

Protected B when completed

The Canada Pension Plan (CPP) was amended to provide for the enhancement of pensions. The government of Quebec also adopted legislative amendments to enhance the Quebec Pension Plan (QPP) in a similar way as the federal plan. The enhancements are funded by additional enhanced contributions that began in January 2019.

The contributions consist of a base amount and an enhanced amount. Your employer will have already deducted the contributions from your salary and wages. As a self-employed individual, you will calculate your required contributions (if any) on this schedule including the base and enhanced amounts.

For more information about lines 22200, 22215, 30800 and 31000, go to canada.ca/fed-tax-information.

Find out if this schedule is for you

Complete this schedule to calculate your required CPP contributions or overpayment for 2023 if you were a resident of a province or territory **other than Quebec** on December 31, 2023, and you have **no** earned income from the province of Quebec.

Attach a copy of this schedule to your paper return.

Do **not** complete this schedule if **any** of your T4 slips show QPP contributions. **Instead**, complete Form RC381, Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments.

Parts you need to complete

Part 1 – Complete this part if you are electing to **stop** contributing to the CPP or you are **revoking** a prior election.

Part 2 – Complete this part to determine the number of months for the CPP contributions calculation.

Part 3 – Complete this part if you are reporting employment income.

Part 4 – Complete this part if you are reporting **only** self-employment income or other earnings you are electing to pay CPP contributions on.

Part 5 – Complete this part if you are reporting employment income **and** self-employment income or other earnings you are electing to pay CPP contributions on. (You must first complete Part 3.)

Part 1 – Election to stop contributing to the CPP or revocation of a prior election

You were considered a CPP working beneficiary and were required to make CPP contributions in 2023 if you met **all** of the following conditions:

- You were 60 to 70 years of age
- You received a CPP or QPP retirement pension
- You had employment income or self-employment income or both

However, if you were **at least 65 years of age, but under 70 years of age**, you can elect to stop paying CPP contributions.

Employment income

If you had employment income for 2023 and you elected in 2023 to stop paying CPP contributions or revoked in 2023 an election made in a previous year, you should have already completed and sent Form CPT30, Election to Stop Contributing to the Canada Pension Plan or Revocation of a Prior Election, to the Canada Revenue Agency (CRA) and your employer(s).

Self-employment income only

If you had only self-employment income for 2023 and are electing in 2023 to **stop** paying CPP contributions on your self-employment earnings, enter the month in 2023 you are choosing to start this election on line 50372 on the next page. The date **cannot** be earlier than the month you turn 65 years of age and are receiving a CPP or QPP retirement pension. For example, if you turn 65 in June, you can choose any month from June to December. If you choose the month of June, enter "06" on line 50372.

If, in 2023, you are **revoking** an election made in a previous year on contributions on self-employment earnings, enter the month in 2023 you are choosing to revoke this election on line 50374 on the next page. Your election remains valid until you revoke it or turn 70 years of age. If you start receiving employment income (other than employment income earned in Quebec) in a future year, you will need to complete Form CPT30 in that year for your election to remain valid.

Part 1 – Election to stop contributing to the CPP or revocation of a prior election (continued)

Employment and self-employment income

If you had **both** employment income and self-employment income in 2023 and you wanted to elect to **stop** paying CPP contributions in 2023 or **revoke**, in 2023, an election made in a previous year, you should have completed Form CPT30 in 2023. An election made using Form CPT30 applies to all income from pensionable earnings, including self-employment earnings, as of the first day of the month after the date you gave this form to your employer.

If you completed and sent Form CPT30 when you became employed in 2023, but your intent was to elect in 2023 to stop paying CPP contributions or revoke an election made in a previous year on your self-employment income before you became employed, enter the month you want to stop contributing on line 50372.

If you want to revoke in 2023 an election made in a previous year, enter the month you want to resume contributing on line 50374.

If you did **not** complete and send Form CPT30 for 2023 when you became employed, you cannot elect to stop paying CPP contributions or revoke an election made in a previous year on your self-employment earnings for 2023 on this schedule.

Election or revocation

If you had self-employment income in 2023, an election or a revocation that begins in 2023 must be made **on or before June 15, 2025**, to be valid.

I elect to **stop** contributing to the CPP on my self-employment earnings on the first day of the month entered on line 50372. Month
50372

I want to **revoke** an election made in a previous year to stop contributing to the CPP on my self-employment earnings and resume contributing on the first day of the month entered on line 50374. Month
50374

Part 2 – Determine the number of months for the CPP contributions calculation

Enter "12" on line A below **unless** any of the following conditions apply:

- a) You turned 18 years of age in 2023. Enter the number of months in the year after the month you turned 18 on line A
- b) You were receiving a CPP or QPP disability pension for all of 2023. Enter "0" on line A. If you started or stopped receiving a CPP or QPP disability pension in 2023, enter the number of months you were not receiving a disability pension on line A
- c) You were 65 to 70 years of age in 2023 receiving a CPP or QPP retirement pension and you elected to stop paying CPP contributions in 2023. Enter the number of months in the year, up to and including the month you made the election, on line A. If you had self-employment income in 2023 and entered a month on line 50372 of Part 1, enter on line A the number of months in the year prior to the month that you entered on line 50372
- d) You were 65 to 70 years of age in 2023 receiving a CPP or QPP retirement pension, elected to stop paying CPP contributions in a previous year and you have **not** revoked that election. Enter "0" on line A
- e) You were 65 to 70 years of age in 2023 receiving a CPP or QPP retirement pension, elected to stop paying CPP contributions in a previous year and you revoked that election in 2023. Enter the number of months in the year after the month you revoked the election on line A. If you had self-employment income in 2023 and entered a month on line 50374 of Part 1, enter on line A the number of months in the year after and including the month you entered on line 50374
- f) You turned 70 years of age in 2023 and did not elect to stop paying CPP contributions. Enter the number of months in the year, up to and including the month you turned 70 years of age, on line A
- g) You were 70 years of age or older for all of 2023. Enter "0" on line A
- h) The individual died in 2023. Enter the number of months in the year, up to and including the month the individual died, on line A

If **more than one** condition above applies to you, calculate the number of months based on the combined conditions and enter the result on line A.

Enter the number of months that **CPP** applied in 2023. A

Protected B when completed

Use the number of months from line A of Part 2 to determine your prorated **maximum CPP pensionable earnings** and **maximum basic CPP exemption** on the table below.

Monthly proration table for 2023					
Number of months	Maximum CPP pensionable earnings	Maximum basic CPP exemption ⁽¹⁾	Number of months	Maximum CPP pensionable earnings	Maximum basic CPP exemption ⁽¹⁾
1	\$5,550.00	\$291.67	7	\$38,850.00	\$2,041.67
2	\$11,100.00	\$583.33	8	\$44,400.00	\$2,333.33
3	\$16,650.00	\$875.00	9	\$49,950.00	\$2,625.00
4	\$22,200.00	\$1,166.67	10	\$55,500.00	\$2,916.67
5	\$27,750.00	\$1,458.33	11	\$61,050.00	\$3,208.33
6	\$33,300.00	\$1,750.00	12	\$66,600.00	\$3,500.00

Part 3 – Calculating your CPP contributions and overpayment on employment income

Enter your maximum CPP pensionable earnings from the monthly proration table above using the number of months from line A of Part 2.	(maximum \$66,600)	66,600	00	1
Total CPP pensionable earnings:				
Enter the total from box 26 of all of your T4 slips (maximum \$66,600 per slip) (if box 26 is blank, enter the amount from box 14).		50339	66,600	00 2
Enter whichever is less : amount from line 1 or line 2.			66,600	00 3
Enter your maximum basic CPP exemption from the monthly proration table above using the number of months from line A of Part 2.	(maximum \$3,500)		3,500	00 4
Earnings subject to CPP contributions: line 3 minus line 4 (if negative, enter "0")	(maximum \$63,100)		63,100	00 5
Actual total contributions on CPP pensionable earnings:				
Enter the total CPP contributions deducted from box 16 of all of your T4 slips.		50340	3,754	45 • 6
Actual base contributions on CPP pensionable earnings:				
Amount from line 6		3,754	45	x 83.1933% = 3,123 45 7
Actual enhanced contributions on CPP pensionable earnings: line 6 minus line 7				
			631	00 8
Required base contributions on CPP pensionable earnings:				
Amount from line 5	63,100	00	x 4.95%	= (maximum \$3,123.45) 3,123 45 9
Required enhanced contributions on CPP pensionable earnings:				
Amount from line 5	63,100	00	x 1%	= (maximum \$631.00) 631 00 10
Total required contributions on CPP pensionable earnings: line 9 plus line 10				
			3,754	45 11
Enter the amount from line 6.				
			3,754	45 12
Enter the amount from line 11.				
			3,754	45 13
Line 12 minus line 13 (if negative, enter "0") ⁽²⁾				
				14

If you are self-employed or electing to pay additional CPP contributions on other earnings, continue at Part 5. If your earnings subject to contributions are from **employment only**, claim the deduction and tax credit as follows:

- Enter on **line 30800** of your return (in dollars and cents) **whichever is less**: amount from line 7 or line 9.
Also enter this amount on **line 58240** of your provincial or territorial Form 428 (in dollars and cents), if applicable
- Enter on **line 22215** of your return (in dollars and cents) **whichever is less**: amount from line 8 or line 10
- Enter on **line 44800** of your return (in dollars and cents) the amount from line 14 if it is positive

If you are completing Part 5 and calculate that your self-employment income and other earnings subject to contributions (line 22 of Part 5) are "0," report your CPP contributions as noted above.

(1) If you started receiving CPP retirement benefits in 2023, your basic exemption may be prorated by the CRA.

(2) If this amount is negative, you may be able to make additional CPP contributions. See Form CPT20, Election to Pay Canada Pension Plan Contributions.

Part 4 – CPP contributions on self-employment income and other earnings only
(no employment income)

Pensionable net self-employment earnings ⁽³⁾ (amount from line 12200 of your return plus line 27 of your return)			1
Employment earnings not shown on a T4 slip that you elect to pay additional CPP contributions on (complete Form CPT20)	50373		2
CPP pensionable earnings: Line 1 plus line 2 (if negative, enter "0")	(maximum \$66,600) ⁽⁴⁾		3
Basic exemption	(maximum \$3,500) ⁽⁴⁾		4
Line 3 minus line 4 (if negative, enter "0")	(maximum \$63,100)		5
CPP contribution rate		11.9 %	6
CPP contributions payable on self-employment and other earnings: Line 5 multiplied by the percentage from line 6 Enter this amount (in dollars and cents) on line 42100 of your return.			7
Deduction and tax credit for CPP contributions on self-employment income and other earnings			
Required base contributions on CPP pensionable earnings: Amount from line 7	x 83.1933% =		8
Required enhanced contributions on CPP pensionable earnings: Line 7 minus line 8			9
Tax credit for base CPP contributions on self-employment income and other earnings: Enter the result of the following calculation (in dollars and cents) on line 31000 of your return:			
Amount from line 8	x 50% =		10
Deduction for CPP contributions on self-employment income and other earnings: Line 9 plus line 10 Enter this amount (in dollars and cents) on line 22200 of your return.			11

Part 5 – CPP contributions on self-employment income and other earnings when you have employment income

Pensionable net self-employment earnings ⁽³⁾ (amount from line 12200 of your return plus line 27 of your return)			1
Employment earnings not shown on a T4 slip that you elect to pay additional CPP contributions on (complete Form CPT20)	50373		2
Employment earnings shown on a T4 slip that you elect to pay additional CPP contributions on (complete Form CPT20)	50399		3
Add lines 1 to 3.			4
Enter the amount from line 6 of Part 3.	Actual total CPP contributions		5
Enter the amount from line 14 of Part 3 if it is positive (if not , enter "0").			6
Line 5 minus line 6 (if negative, enter "0")			7
Amount from line 7	x 16.80672 =		8

(3) If applicable, self-employment earnings should be prorated according to the number of months that CPP applied for conditions a) to g) of line A in Part 2. Self-employment earnings are **not** prorated for condition h).

(4) Maximum CPP pensionable earnings and the basic exemption should be prorated according to the number of months entered on line A of Part 2. See the monthly proration table on page 3 to find the amount that corresponds to the number of months entered on line A of Part 2.

Part 5 – CPP contributions on self-employment income and other earnings when you have employment income (continued)

CPP pensionable earnings:

Enter the amount from line 1 of Part 3. (maximum \$66,600)

9

Basic exemption:

Enter the amount from line 4 of Part 3. (maximum \$3,500)

10

Line 9 minus line 10 (if negative, enter "0") (maximum \$63,100)

11

Enter the amount from line 8 of Part 5.

12

Line 11 minus line 12 (if negative, enter "0")

13

Enter **whichever is less**: amount from line 4 of Part 5 or line 13 above.

14

Amount from line 4 of Part 3

15

Amount from line 2 of Part 3

16

Line 15 minus line 16

17

(if negative, enter "0" on lines 17 and 21 and continue at line 22)

Amount from line 4 of Part 5

18

Amount from line 11 above

19

Line 18 minus line 19 (if negative, enter "0")

20

Line 17 minus line 20 (if negative, enter "0")

21

Earnings subject to contributions: line 14 minus line 21 (if the result is negative, enter "0" and follow the instructions at the end of Part 3 to claim the deduction and tax credit for the contributions on your employment income; if the result is positive, continue at line 23)

22

Amount from line 22

x 11.9% =

23

Amount from line 14 of Part 3 (if positive)

x 2 =

24

Line 23 minus line 24 (if negative, show in brackets)

25

If the amount from line 25 is negative, enter it as a positive amount.

26

Deductions and tax credits for CPP contributions

Tax credit for base CPP contributions through employment income:

Enter the amount from line 7 of Part 3.

27

Enter the amount from line 9 of Part 3.

28

Line 27 minus line 28 (if negative, enter "0")

29

Enter **whichever is less**: amount from line 27 or line 28.

Enter this amount (in dollars and cents) on **line 30800** of your return.

30

Deduction for CPP enhanced contributions on employment income:

Enter the amount from line 8 of Part 3.

31

Enter the amount from line 10 of Part 3.

32

Line 31 minus line 32 (if negative, enter "0")

33

Enter **whichever is less**: amount from line 31 or line 32.

Enter this amount (in dollars and cents) on **line 22215** of your return.

34

Part 5 – CPP contributions on self-employment income and other earnings when you have employment income (continued)

If the amount from line 25 of the previous page is:

- **negative**, complete Part 5a below
- **positive**, complete Part 5b below
- "0," enter the amount from line 29 of the previous page on **line 31000** of your return (in dollars and cents) and enter the amount from line 33 of the previous page on **line 22200** of your return (in dollars and cents)

Part 5a – Amount from line 25 is negative

CPP overpayment:

Enter the result of the following calculation (in dollars and cents) on **line 44800** of your return:

Amount from line 26 of the previous page	x	50%	=	
Amount from line 35	x	83.1933%	=	
Line 35 minus line 36				

Enter the amount from line 29 of the previous page.

Enter the amount from line 36.

Tax credit for base CPP contributions on self-employment income and other earnings:

Line 38 minus line 39

Enter this amount (in dollars and cents) on **line 31000** of your return.

Enter the amount from line 33 of the previous page.

Enter the amount from line 37.

Deduction for CPP contributions on self-employment income and other earnings:

Line 41 minus line 42

Enter this amount (in dollars and cents) on **line 22200** of your return.

Part 5b – Amount from line 25 is positive

CPP contributions payable on self-employment income and other earnings:

Enter the amount from line 25 of the previous page.

Enter this amount (in dollars and cents) on **line 42100** of your return.

Amount from line 44	x	83.1933%	=	
Line 44 minus line 45				
Amount from line 45	x	50%	=	
Line 46 plus line 47				

Enter the amount from line 29 of the previous page.

Enter the amount from line 47.

Tax credit for base CPP contributions on self-employment income and other earnings:

Line 49 plus line 50

Enter this amount (in dollars and cents) on **line 31000** of your return.

Enter the amount from line 33 of the previous page.

Enter the amount from line 48.

Deduction for CPP contributions on self-employment income and other earnings:

Line 52 plus line 53

Enter this amount (in dollars and cents) on **line 22200** of your return.

		35
		36
		37
		38
		39
		40
		41
		42
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		51
		52
		53
		54

See the privacy notice on your return.



Ontario Tax

Form ON428
2023

Protected B when completed

For more information about this form, go to canada.ca/on-tax-info.

Part A – Ontario tax on taxable income

Enter your **taxable income** from line 26000 of your return. 216,035|67 1

Use the amount from line 1 to complete the appropriate column below.

	Line 1 is \$49,231 or less	Line 1 is more than \$49,231 but not more than \$98,463	Line 1 is more than \$98,463 but not more than \$150,000	Line 1 is more than \$150,000 but not more than \$220,000	Line 1 is more than \$220,000	
Amount from line 1				216,035 67		2
Line 2 minus line 3 (cannot be negative)	0 00	49,231 00	98,463 00	150,000 00	220,000 00	3
				66,035 67		4
Line 4 multiplied by the percentage from line 5	5.05 %	9.15 %	11.16 %	12.16 %	13.16 %	5
				8,029 94		6
Line 6 plus line 7	0 00	2,486 17	6,990 89	12,742 42	21,254 42	7
Ontario tax on taxable income				20,772 36		8

Enter the amount from line 8 on line 51 and continue at line 9.

Part B – Ontario non-refundable tax credits

	Internal use	56050			
Basic personal amount	Claim \$11,865	58040	11,865 00		9
Age amount (if you were born in 1958 or earlier) (use Worksheet ON428)	(maximum \$5,793)	58080			10
Spouse or common-law partner amount:					
Base amount			11,082 00	11	
Your spouse's or common-law partner's net income from line 23600 of their return			213,953 86	12	
Line 11 minus 12 (if negative, enter "0")	(maximum \$10,075)	58120			13
Amount for an eligible dependant:					
Base amount				14	
Your eligible dependant's net income from line 23600 of their return				15	
Line 14 minus line 15 (if negative, enter "0")	(maximum \$10,075)	58160			16
Ontario caregiver amount (use Worksheet ON428)			58185		17
Add lines 9, 10, 13, 16 and 17.			11,865 00		18
CPP or QPP contributions:					
Amount from line 30800 of your return	58240		3,123 45	•19	
Amount from line 31000 of your return	58280			•20	
Employment insurance premiums:					
Amount from line 31200 of your return	58300			•21	
Amount from line 31217 of your return	58305			•22	
Adoption expenses	58330				23
Add lines 19 to 23.			3,123 45		24
Line 18 plus line 24					25
					14,988 45

Protected B when completed

Part B – Ontario non-refundable tax credits (continued)

Amount from line 25 of the previous page		14,988	45	26
Pension income amount	(maximum \$1,641)	58360		27
Line 26 plus line 27		14,988	45	28
Disability amount for self (claim \$9,586 or, if you were under 18 years of age, use Worksheet ON428)		58440		29
Disability amount transferred from a dependant (use Worksheet ON428)		58480		30
Add lines 28 to 30.		14,988	45	31
Interest paid on your student loans (amount from line 31900 of your return)		58520		32
Your unused tuition and education amounts (attach Schedule ON(S11))		58560		33
Amounts transferred from your spouse or common-law partner (attach Schedule ON(S2))		58640		34
Add lines 31 to 34.		14,988	45	35
Medical expenses:				
Go to canada.ca/on-tax-info and read line 58689 under "Form ON428 – Ontario Tax".		58689	321 98	36
Amount from line 23600 of your return	216,035	67		37
Applicable rate		3 %		38
Line 37 multiplied by the percentage from line 38	6,481	07		39
Enter whichever is less : \$2,685 or the amount on line 39.		2,685	00	40
Line 36 minus line 40 (if negative, enter "0")				41
Allowable amount of medical expenses for other dependants (use Worksheet ON428)		58729		42
Line 41 plus line 42		58769		43
Line 35 plus line 43		58800	14,988	45
Ontario non-refundable tax credit rate			5.05%	44
Line 44 multiplied by the percentage from line 45		58840	756	92
Donations and gifts:				
Amount from line 13 of your federal Schedule 9	x 5.05% =			47
Amount from line 14 of your federal Schedule 9	x 11.16% =			48
Line 47 plus line 48		58969		49
Line 46 plus line 49				
Enter this amount on line 52.	Ontario non-refundable tax credits	61500	756	92
				50

Part C – Ontario tax

Ontario tax on taxable income from line 8		20,772	36	51
Ontario non-refundable tax credits from line 50		756	92	52
Line 51 minus line 52 (if negative, enter "0")		20,015	44	53
Ontario tax on split income (complete Form T1206)		61510		54
Line 53 plus line 54		20,015	44	55
Ontario minimum tax carryover:				
Enter the amount from line 53 above.		20,015	44	56
Ontario dividend tax credit (use Worksheet ON428)		61520		57
Line 56 minus line 57 (if negative, enter "0")		20,015	44	58
Amount from line 40427 of your return	x 33.67% =			59
Enter whichever is less : amount from line 58 or line 59.		61540		60
Line 55 minus line 60 (if negative, enter "0")		20,015	44	61

Protected B when completed

Part C – Ontario tax (continued)

Amount from line 61 of the previous page				20,015	44	62
Ontario surtax:						
Amount from line 62			20,015	44		63
Ontario tax on split income from line 54						64
Line 63 minus line 64 (if negative, enter "0")			20,015	44		65
Complete lines 66 to 68 if the amount on line 65 is more than \$5,315 . If the amount is less than \$5,315 , enter "0" on line 68 and continue on line 69.						
(Line 65	20,015	44	– \$5,315) × 20% (if negative, enter "0")	=	2,940	09 66
(Line 65	20,015	44	– \$6,802) × 36% (if negative, enter "0")	=	4,756	84 67
Line 66 plus line 67					7,696	93 ▶ 68
Line 62 plus line 68					27,712	37 69
Ontario dividend tax credit from line 57						70
Line 69 minus line 70 (if negative, enter "0")					27,712	37 71
Ontario additional tax for minimum tax purposes: If you entered an amount on line 98 of Form T691, use Worksheet ON428 to calculate your additional tax for minimum tax purposes.						
Line 71 plus line 72						72
					27,712	37 73

Ontario tax reduction

Enter "0" on line 80 if **any** of the following applies to you:

- You were **not** a resident of Canada at the beginning of the year
- You were **not** a resident of Ontario on December 31, 2023
- There is an amount on line 72
- The amount on line 73 is "0"
- You were bankrupt at any time in 2023
- Your return is filed for you by a trustee in bankruptcy
- You are choosing **not** to claim an Ontario tax reduction

If **none** of the above applies to you, complete lines 74 to 80 to calculate your Ontario tax reduction.

Basic reduction				274	00	74
If you had a spouse or common-law partner on December 31, 2023, only the individual with the higher net income can claim the amounts on lines 75 and 76.						
Reduction for dependent children born in 2005 or later:						
Number of dependent children	60969	× \$506 =				75
Reduction for dependants with a mental or physical impairment:						
Number of dependants	60970	× \$506 =				76
Add lines 74 to 76.				274	00	77
Amount from line 77 above	274	00 × 2 =		548	00	78
Amount from line 73 above				27,712	37	79
Line 78 minus line 79 (if negative, enter "0")						▶ 80
Line 73 minus line 80 (if negative, enter "0")					27,712	37 81
Provincial foreign tax credit (complete Form T2036)						82
Line 81 minus line 82 (if negative, enter "0")					27,712	37 83

Protected B when completed

Part C – Ontario tax (continued)

Amount from line 83 of the previous page	27,712	37	84
Low-income individuals and families tax (LIFT) credit (complete Schedule ON428–A)	62140		85
Line 84 minus line 85 (if negative, enter "0")	27,712	37	86
Community food program donation tax credit for farmers: Enter the amount of qualifying donations that have also been claimed as a charitable donation.	62150	× 25% =	87
Line 86 minus line 87 (if negative, enter "0")	27,712	37	88
Ontario health premium (complete the chart below)	900	00	89
Line 88 plus line 89			
Enter this amount on line 42800 of your return.	Ontario tax	28,612	37 90

Ontario health premium

Go to the line on the chart below that corresponds to your taxable income from line 1 to determine your Ontario health premium.

Taxable income	Ontario health premium
\$20,000 or less	\$ 0
more than \$20,000 but not more than \$25,000	− \$ 20,000 = × 6 % =
more than \$25,000 but not more than \$36,000	\$ 300
more than \$36,000 but not more than \$38,500	− \$ 36,000 = × 6 % = + \$ 300 =
more than \$38,500 but not more than \$48,000	\$ 450
more than \$48,000 but not more than \$48,600	− \$ 48,000 = × 25 % = + \$ 450 =
more than \$48,600 but not more than \$72,000	\$ 600
more than \$72,000 but not more than \$72,600	− \$ 72,000 = × 25 % = + \$ 600 =
more than \$72,600 but not more than \$200,000	\$ 750
more than \$200,000 but not more than \$200,600	− \$ 200,000 = × 25 % = + \$ 750 =
more than \$200,600	\$ 900
Enter the result on line 89 above.	

See the privacy notice on your return.

T1028 – RRSP Deduction Limit Statement

This statement indicates the actual amount of 2023 RRSP deduction limit.

RRSP deduction limit

Enter the amount of maximum RRSP deduction room from the 2022 Notice of Assessment

OR perform the following calculation:

2022 RRSP deduction limit			136,268
Allowable RRSP/PRPP deducted in 2022		-	
2022 employer PRPP contribution amount		-	
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)		-	
Unused RRSP deduction limit at the end of 2022			= 136,268
2022 earned income	185,000	x 18% (maximum \$30,780.00)	30,780
2022 pension adjustment		-	
2023 prescribed amount for connected persons		-	
		=	30,780
			30,780
		Subtotal	= 167,048
2022 Net past-service pension adjustment (T215)		-	
2023 pension adjustment reversal (PAR) (T10)		+	
		RRSP deduction limit for 2023	= 167,048
Unused RRSP contributions			

2023 PRPP non-deductible limit (tax exempt income)

Note: Starting in 2013, with regards to contributions to a pooled registered pension plan (PRPP), the *Income Tax Act* allows tax exempt earned income by an Indian (as per the *Indian Act* definition) to be included in the calculation of his or her non-deductible PRPP limit.

Enter the amount of maximum PRPP non-deductible room from the 2022 Notice of Assessment

OR perform the following calculation:

2022 PRPP non-deductible limit			
2022 PRPP contributions		-	
2022 employer PRPP contribution amount		-	
Unused PRPP contributions at the end of 2022			=
2022 tax-exempt earned income		x 18% (maximum \$30,780.00)	+
		PRPP non-deductible limit for 2023	=

Next Year RRSP Deduction Limit

Step 1 – Calculation of the unused RRSP deduction room at the end of 2023

2023 RRSP deduction limit		167,048	00	1
Total RRSP contributions deducted on line 20800	-			2
2023 employer PRPP contribution amount	-			3
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)	-			4
Unused RRSP deduction room at the end of 2023. (This amount can be negative.)	=	167,048	00	5

Step 2 – 2024 RRSP dollar limit

2023 earned income	216,666	67	x 18%	=	39,000	00	6
RRSP dollar limit for 2024					31,560	00	7
Enter the amount from line 6 or 7, whichever is less				=	31,560	00	8

Step 3 – 2023 pension adjustment (PA)

2023 PA (the total from box 52 of 2023 T4 slips and box 034 of 2023 T4A slips)	-			9
Line 8 minus line 9 (if negative, enter "0")	=	31,560	00	10

Step 4 – 2024 pension adjustment reversal (PAR)

PAR and PAC (the total from box 2 of 2024 T10 slips)	+			11
Line 10 plus line 11 (enter amount on line 19)	=	31,560	00	12

Step 5 – 2024 net past service pension adjustment (PSPA)

Exempt PSPA and PCC for 2023 (the total from box 2 of T215 slips)				13
Certified PSPA for 2024 (line A in Part 3 of Form T1004, Applying for the Certification of a Provisional PSPA)	+			14
Line 13 plus line 14	=			15
Qualifying withdrawals for 2024 (Part 3 of Form T1006, Designating an RRSP Withdrawal as a Qualifying Withdrawal)	-			16
2024 net PSPA (This amount can be negative.)	=			17

Step 6 – 2024 RRSP deduction limit

2023 unused RRSP deduction		167,048	00	18
Amount from line 12	+	31,560	00	19
Line 18 plus line 19	=	198,608	00	20
2024 net PSPA from line 17	-			21
2024 RRSP deduction limit (if negative, enter "0")	=	198,608	00	22

Step 7 – 2024 unused RRSP deduction room

Amount from line 20		198,608	00	23
Amount from line 21	-			24
2024 unused RRSP deduction room that can be carried forward to 2025 (This amount can be negative.)	=	198,608	00	25

Step 8 – 2024 RRSP contribution

RRSP deduction limit for 2024		198,608	00	26
Undeducted RRSP contributions carried forward	-			27
Line 26 minus line 27	=	198,608	00	28
Excess contribution of \$2,000 permitted	+			29
Maximum contributions that may be made to RRSPs for 2024 (except for transfers)	=	198,608	00	30

Canada Training Credit Limit for 2024

The Canada training credit is a refundable tax credit designed to provide financial assistance to cover up to half of the tuition and other eligible expenses associated with training.

- The amount that may be claimed for a taxation year is equal to the lesser of:
- half of the tuition and other eligible expenses paid for the taxation year; and
 - the balance of the individual's Canada training credit limit for the taxation year (based on the amounts used and accumulated in respect of previous years).

To accumulate an amount of \$250 corresponding to the Canada training credit limit for 2024, an individual must:

- file a tax return for the year;
- be at least 25 years old and less than 65 years old at the end of the year;
- be resident in Canada throughout the year;
- have earnings (including income from an office or employment, self-employment income, Maternity and Parental Employment Insurance benefits or benefits paid under the *Act respecting parental insurance*, the taxable part of scholarship income, and the tax-exempt part of earnings of status Indians and emergency service volunteers) of \$10,994.00 or more in the year; and
- have individual net income for the preceding year that does not exceed the top of the third tax bracket for the preceding year.

The taxpayer's account balance will be communicated to them each year in their Notice of Assessment and will be available through the Canada Revenue Agency's My Account portal.

Individuals will be able to accumulate up to a maximum amount of \$5,000 over a lifetime. Any unused balance will expire at the end of the year in which an individual turns 65.

Canada training credit limit for 2024

Canada training credit limit for 2023 (maximum \$750)		500	00	1
Canada training credit limit				
You can accumulate the amount of \$250 corresponding to the training amount limit if your working income and maternity and parental benefits (amount on line 7) is more than \$10,994.00 and if your net income (amount on line 8) does not exceed \$165,430.00.				
In 2023, are you eligible to accumulate the amount of \$250 corresponding to the training amount limit?		☒ Yes	☐ No	
Working income and maternity and parental benefits				
Employment income and other employment income reported on line 10100 and line 10400 of the return	+	216,666	67	2
Taxable scholarships, fellowships, bursaries, and artists' project grants reported on line 13010 of the return	+			3
Total self-employment income reported on lines 13500, 13700, 13900, 14100, and 14300 of the return (excluding losses)	+			4
Tax-exempt working income earned on a reserve reported on line 10000 of Form T90, Income Exempt From Tax Under the Indian Act or an allowance received as an emergency volunteer reported on line 10105 of the return	+			5
Employment insurance maternity and parental benefits and provincial parental insurance plan benefits reported on line 11905 of the return and/or on line 10019 of Form T90, Income Exempt From Tax Under the Indian Act	+			6
Add lines 2 to 6	=	216,666	67	7
Net income amount from line 23600 of the return		216,035	67	8
Canada training credit limit				9
Canada training credit claimed in 2023 (line 45350 of your return)				10
Line 1 plus line 9 minus line 10	=		500	00 11
Maximum limit (\$5,000)		5,000	00	12
Cumulative Canada training credit claimed in previous years				13
Canada training credit claimed in 2023 (line 45350 of your return)				14
Canada training credit limit for 2024	The lesser of line 11 and line 14		500	00 15

Goods and Services Tax Credit

(for review and reference only)

The Canada Revenue Agency (CRA) will reserve the right to determine the eligibility for this credit. In the case of spouses or common-law partners, the taxpayer whose return will be assessed first by the CRA will receive the GST/HST credit.

The program calculates the GST/HST credit in the return of the taxpayer for whom this credit has been claimed in the previous year. **Note that the return in which the credit is calculated will have no impact on the allocation of the credit**, because the CRA will determine to whom it will be paid.

The tax credit is calculated in the return of Paul ☒
Tiffany ☐

Meets the basic eligibility criteria for the GST/HST credit, the related provincial benefits and/or the Climate action incentive payments. ☒

Family information

Marital status on December 31, 2023

CODES:	1 = Married	2 = Widowed	3 = Divorced
	4 = Separated	5 = Single	6 = Common-law

Marital status code 6

Entitled to the amount for an eligible dependant ☐ Yes ☒ No

Income information

	Taxpayer	Spouse	Total	
Net income from line 23600	216,035 67	213,953 86		1
UCCB amount (line 11700 of the T1 return) and RDSP income (line 12500 of the T1 return)	-			2
UCCB repayment (line 21300 of the T1 return) and RDSP repayment (included on line 23200 of the T1 return)	+			3
Net income amount used for the GST calculation	= 216,035 67	213,953 86	429,989 53	4

Chart 1 – Goods and services tax credit

Basic credit		340 00	5
Credit for spouse or common-law partner		340 00	6
Credit for an eligible dependant			7
Credit for qualified children			8
Number of qualified children			
Additional credit (for a taxpayer with no spouse)			
With qualified children			9
or			
Without qualified children			
Income from line 4			
Basic amount	-		
Income over base amount			10
The lesser of 2% on line 10 and \$179.00			11
Lines 5 to 9 and line 11	Subtotal	680 00	12
Income from line 4		429,989 52	13
Basic amount	-	44,325 00	14
Income over base amount		385,664 52	15
5% of line 15		19,283 24	16
Line 12 minus line 16	Subtotal		17
GST credit instalment amounts (line 17)			
July 2024			
October 2024			
January 2025			
April 2025			
	Goods and services tax credit		

Chart 1.1 – Climate Action Incentive payments

Base amount	488	00	1
Amount for an eligible spouse or common-law partner	244	00	2
Amount for a single parent's qualified dependant			3
Amount for qualified dependants			4
Number of qualified dependants			
Total of lines 1 to 4	732	00	5
Supplement amount			
Residents of small and rural communities			6
Total of lines 5 and 6	732	00	7
Climate Action Incentive payments (line 7)			
April 2024	183	00	
July 2024	183	00	
October 2024	183	00	
January 2025	183	00	
Climate Action Incentive payments	732	00	