

## Seniors – your pension isn't the only benefit

The Canada Revenue Agency (CRA) offers a full range of tax-related services for Canadian seniors. For example, Annette had a simple tax situation in 2008 and was able to meet with a volunteer from the Community Volunteer Income Tax Program (CVITP) to assist her in preparing her income tax and benefit return. With the help of the CVITP, Annette learned about the following benefits, non-refundable tax credits, electronic services, and payment methods.

### Benefits

There are a number of tax measures that may be of interest to Canadian seniors. To receive the goods and services tax/harmonized sales tax (GST/HST) credit, you must apply by completing the application area on page 1 of your 2008 income tax and benefit return, even if you received the credit last year. For more information on the GST/HST credit, see Pamphlet RC4210, *GST/HST Credit*, or go to [www.cra.gc.ca/benefits](http://www.cra.gc.ca/benefits).

To split your eligible pension income between you and your spouse or common-law partner in order to reduce the amount of taxes that you owe, both of you should complete Form T1032, *Joint Election to Split Pension Income*. Be sure to keep the form in your records if you file electronically, or include it with your paper return. Go to [www.cra.gc.ca/seniors](http://www.cra.gc.ca/seniors) for more detailed information.

You can contribute to your registered pension saving plans (RRSP) up to December 31 of the year you turn 71 years of age (before 2007, this age limit was 69 years of age). Similarly, RRSPs and deferred profit-sharing plans will generally be required to begin the payment of benefits to you by the end of the year during which you turn 71.

In November 2008, the minimum amount withdrawal from a registered retirement income fund (RRIF) in 2008 was reduced by 25 per cent. For more information about the RRIF, go to [www.cra.gc.ca/seniors](http://www.cra.gc.ca/seniors).

### Federal non-refundable tax credits

- **Age amount** – If you are 65 years of age or older and your net income for 2008 was less than \$66,697, you can claim all or a portion of the age amount of \$5,276. See line 301 of the 2008 *General Income Tax and Benefit Guide* for more information.
- **Disability amount** – If a qualified practitioner certifies on Form T2201, *Disability Tax Credit Certificate*, that you have a severe and prolonged impairment in a physical or mental function, you can claim the disability amount of \$7,021. To learn more, see Guide RC4064, *Medical and Disability-Related Information*.
- **Pension income amount** – You may be able to claim up to \$2,000, if you reported eligible pension, superannuation, or annuity payments on line 115, line 116, or line 129 of your return. For more information, see line 314 of the 2008 *General Income Tax and Benefit Guide*.
- **Public transit amount** – You can claim the cost of certain monthly transit passes or electronic payment cards used to travel by local ferries, buses, streetcars, subways, or trains. For more details, see line 364 of the 2008 *General Income Tax and Benefit Guide*.



- **Medical expenses** – You may be able to claim the cost of medical expenses for any 12-month period ending in 2008 (provided that they have not been claimed before) for yourself, your spouse or common-law partner, or your dependants. For 2008, your total expenses have to be more than 3% of your net income or \$1,962, whichever is less. For more information about medical expenses, including a list of common eligible expenses, go to [www.cra.gc.ca/medical](http://www.cra.gc.ca/medical).

## **Electronic services – Quick. Easy. Secure.**

Millions of people trust the reliability and flexibility of the online services that the CRA offers—services that allow you to file a return, change your return, change your address, calculate your family benefits, apply for direct deposit, and more. For a list of quick, easy, and secure options, go to [www.cra.gc.ca/electronicsservices](http://www.cra.gc.ca/electronicsservices).

## **Payments**

Instalments are periodic income tax payments that individuals have to pay to the CRA to cover taxes that they would otherwise have to pay on April 30 of the following year. Taxes owed are paid throughout the calendar year in which you are earning the taxable income. If your income is from sources such as rental, investment, self-employment income, certain pension payments, or income from more than one job and you have a balance owing of more than \$3,000 (\$1,800 for Quebec residents) for 2008 and in either 2006 or 2007, this probably applies to you. For more information, go to [www.cra.gc.ca/payments](http://www.cra.gc.ca/payments).

## **Life changes**

To ensure the best service possible, it is very important for the CRA to have your current mailing address and financial account information on file. Be sure to update us in the event that your information changes.

## **Help completing your return**

If you qualify for the Community Volunteer Income Tax Program and have a simple tax situation, a trained volunteer will help you complete your 2008 income tax and benefit return. To find a Community Volunteer Income Tax Program clinic near you, go to [www.cra.gc.ca/volunteer](http://www.cra.gc.ca/volunteer), or call the CRA Individuals Income Tax Enquiries line at **1-800-959-8281**.

## **Have a complaint about service?**

The CRA – Service Complaints program is a formalized complaint resolution process that strengthens our ability to respond to service-related problems across the organization. It also supports the service rights outlined in the Taxpayer Bill of Rights.

If you are not satisfied with the service that you have received, and you have not been able to resolve it by talking to us, you have the right to make a formal complaint using Form RC193, *Service-Related Complaint*, about:

- undue delays;
- poor or misleading information;
- staff behaviour; and
- mistakes, which could refer to misunderstandings, omissions, or oversights.

The CRA will review your complaint, and will aim to resolve it in a fair and timely manner. If you remain dissatisfied with the review of your complaint, you can contact the Taxpayers' Ombudsman who will provide a final impartial review. For more information or to get Form RC193, go to [www.cra.gc.ca/complaints](http://www.cra.gc.ca/complaints).

## **More information**

For more tax-and-benefit-related information for seniors, go to [www.cra.gc.ca/seniors](http://www.cra.gc.ca/seniors).