

# RRSP and PRPP Unused Contributions, Transfers, and HBP or LLP Activities

**For more information, see Guide T4040, RRSPs and Other Registered Plans for Retirement.**

Complete this schedule and **attach** it to your return **only when one or more** of the following situations apply:

Complete Parts A, B, C, and D, if any of the following apply:

- you will **not be deducting** on your 2018 return all of your unused RRSP, PRPP, or SPP contributions previously reported and available to deduct for 2018, as shown on your latest notice of assessment or reassessment, or T1028, Your RRSP Information for 2018
- you will **not be deducting** on your 2018 return all of the RRSP, PRPP, and SPP contributions you made from March 2, 2018 to March 1, 2019
- you have transferred to your RRSP, PRPP, or SPP certain amounts you included in your income for 2018
- you are designating contributions made to your RRSP, PRPP, or SPP as a 2018 repayment under the Home Buyers' Plan (HBP) or the Lifelong Learning Plan (LLP)
- you intend to claim on line 208 of your return the full amount of RRSP, PRPP, and SPP contributions made by you, including any unused RRSP, PRPP, or SPP contributions, **and** you reported employer PRPP contributions on line 205 of your return

Complete Part E, if:

- you withdrew funds from your RRSP in 2018 under the HBP or the LLP

Complete Part F, if:

- you will be the beneficiary of income that was contributed to an amateur athlete trust in 2018 and you want that income to be used in calculating your RRSP deduction limit

If **none of the above situations** apply to you, **do not complete** this schedule. Enter on line 208 of your return your total contributions for the year made to your RRSP, SPP, or PRPP, or your spouse's or common-law partner's RRSP or SPP.

## Part A – Contributions

Complete this part to calculate your total contributions.

Enter your **unused** RRSP/PRPP contributions previously reported and available to deduct for 2018 as shown on your latest notice of assessment or reassessment, or on your T1028 statement for 2018.

Enter the RRSP, SPP, and your PRPP contributions you made from **March 2, 2018, to December 31, 2018** (attach all receipts).

Enter the RRSP, SPP, and your PRPP contributions you made from **January 1, 2019, to March 1, 2019** (attach all receipts).

Add lines 2 and 3.

Add lines 1 and 4. Enter this amount on line 6 on the next page.

			<b>1</b>
	+		<b>2</b>
	+		<b>3</b>
	245 =	+	<b>4</b>
	<b>Total contributions</b>	=	<b>5</b>

**Enter** on lines 2 and 3 above **all** contributions you made for the dates specified, even if you are not designating or deducting them on your return for 2018. Otherwise, the CRA may reduce or disallow your claim for these contributions on your return for a future year.

**Include** on lines 2 and 3:

- contributions you made to your RRSP, SPP, or PRPP, or to your spouse's or common-law partner's RRSP or SPP
- amounts transferred to your RRSP, PRPP, or SPP (also see line 14 in Part C of this schedule)
- contributions that you are designating as a repayment under the HBP or the LLP (Part B of this schedule)

**Do not include** on lines 2 and 3:

- any unused RRSP, PRPP or SPP contributions you made after March 1, 2018, refunded to you or your spouse or common-law partner in 2018
- part or all of the contributions you made to your RRSP or an RRSP for your spouse or common-law partner less than 90 days before either of you withdrew funds from that RRSP under the HBP or the LLP. For more information, go to [canada.ca/home-buyers-plan](http://canada.ca/home-buyers-plan) or see Guide RC4112, Lifelong Learning Plan (LLP)
- your employer's contributions to your PRPP as reported on line 205 of your return
- any payment directly transferred to your RRSP, PRPP or SPP if you did not receive an information slip for it, or if it is shown in box 35 of your T4RSP or T4RIF slips
- the part of an RRSP withdrawal you recontributed to your RRSP and deducted on line 232 of your return. This would have happened if, in error, you withdrew more RRSP funds than necessary to obtain past service benefits under a registered pension plan (RPP)
- the excess part of a direct transfer of a lump sum payment from your RPP to an RRSP, a PRPP or a registered retirement income fund (RRIF) you withdrew and are including on line 129 or 130 and deducting on line 232 of your return for 2018
- contributions made from exempt earnings. See Form RC383, Tax-Exempt Earned Income and Contributions for a Pooled Registered Pension Plan

**Continue on the next page.**

**Part B – Repayments under the HBP and the LLP**

If you withdrew funds from your RRSP under the HBP and/or the LLP **before 2017** you may have to make a repayment to your RRSP, PRPP, or SPP for 2018. Your 2018 minimum required repayment is shown on your latest notice of assessment or reassessment or your T1028 statement for 2018.

Complete line 7 and/or line 8 if you are designating contributions made from January 1, 2018 to March 1, 2019 to your own RRSP, PRPP, or SPP as a 2018 repayment under the HBP or the LLP. If you designate less than the minimum required amount for 2018, report the difference on line 129 of your return.

If you are not required to make a repayment under the HBP or the LLP, enter "0" on line 9 and continue at line 10.

Do **not** include on lines 7 and 8:

- any amount you deducted or designated on your 2017 return as a repayment or that was refunded to you
- any contributions or transfers that you will be including on line 14 or line 15 in Part C of this schedule

Enter the amount from line 5 on the previous page.

			6
<b>Contribution designated as a repayment under the HBP</b>	246		7
<b>Contribution designated as a repayment under the LLP</b>	262	+	8
Add lines 7 and 8.	<b>Total repayments under the HBP and the LLP</b> =		9
Line 6 minus line 9	<b>Contributions available to deduct</b>		10

For more information on the LLP, see Guide RC4112, or on the HBP go to [canada.ca/home-buyers-plan](http://canada.ca/home-buyers-plan).

**Part C – RRSP/PRPP deduction**

Complete this part to calculate your RRSP/PRPP deduction at line 208 of your return.

Enter your RRSP/PRPP deduction limit for 2018 as shown on your latest notice of assessment or reassessment, or your T1028 statement for 2018.

Enter your 2018 **employer** PRPP contributions (amount from line 205 of your return).

Line 11 minus line 12

		11
-		12
=		13

**Transfers** (see "Line14 - Transfers" below)

RRSP, PRPP, and SPP contributions you are deducting for 2018. This amount cannot be more than the **lesser** of: the amount on line 13 and the result of line 10 minus line 14.

Add lines 14 and 15.

Enter the amount from line 10 or line 16, **whichever is less**.

**Also enter this amount on line 208 of your return.**

	240	14
+		15
=		16
<b>RRSP/PRPP deduction 208</b>		17

**Line 14 – Transfers**

You may have reported income on line 115, 129, or 130 of your 2018 return. If you transferred certain types of this income to your RRSP, PRPP, and SPP on or before March 1, 2019, you can claim the corresponding amount on line 14, as a **transfer**. This ensures that the transferred amount does not reduce your **RRSP/PRPP deduction limit**.

For more information about amounts you can transfer, see Guide T4040.

**Note**

You may not have reported income you received in a previous year on your return for that year. If reported, that income may have provided you with additional room for which you could contribute to an RRSP, PRPP, or SPP in subsequent years. To ensure your RRSP deduction limit is up to date and maximized, file your return for that year and report the income.

**Part D – Unused contributions available to carry forward**

			18
Line 10 minus line 17	<b>Your unused contributions available to carry forward to a future year</b>	=	

This amount is available to carry forward to future years and it will be shown on your 2018 notice of assessment.

Continue on the next page.

**Part E – 2018 withdrawals under the HBP and the LLP**

Complete this section, if you withdrew funds from your RRSP under the HBP and/or the LLP in 2018.

HBP: enter the amount from box 27 of all your 2018 T4RSP slips. **247** 19

Tick this box if the address shown on page 1 of your return is the same as the address of the home you purchased under the HBP. **259** 20

LLP: enter the amount from box 25 of all your 2018 T4RSP slips. **263** 21

Tick this box to designate your spouse or common-law partner as the student for whom the funds were withdrawn under the LLP. You can only make this designation on the return for the year you make your first withdrawal under the LLP. If you do not tick the box, you will be considered to be the student for LLP purposes. **264** 22

For more information on the LLP, see Guide RC4112, Lifelong Learning Plan (LLP), or on the HBP go to [canada.ca/home-buyers-plan](http://canada.ca/home-buyers-plan).

**Part F – 2018 contributions to an amateur athlete trust**

Complete this section to report qualifying performance income (generally endorsement income, prize money, or income from public appearances received by an amateur athlete) contributed in 2018 to an amateur athlete trust, since this income qualifies as earned income in calculating the RRSP deduction limit of the trust's beneficiary.

Enter the amount of income that was contributed to an amateur athlete trust in 2018. **267** 23

See the privacy notice on your return.