

Death of an RRSP Annuitant

A registered retirement savings plan (RRSP) annuitant is the person for whom a retirement plan provides retirement income. This information sheet contains general information about the taxation of amounts held in a registered retirement savings plan (RRSP) at the time the annuitant died.

It also explains how these amounts are generally reported, and the options that are available to the deceased annuitant's legal

representative (executor), and the qualifying survivors to reduce or defer the tax liability resulting from the annuitant's death.

Slips issued by the RRSP issuer

The chart below shows how the RRSP issuer generally prepares the slips used to report the amounts paid from a deceased annuitant's RRSP.

Chart 1 – How the RRSP issuer generally prepares the slips used to report the amounts paid from a deceased annuitant's RRSP

Period	Day the annuitant died*	From the day after the day the annuitant died to December 31 of the year after the year of death	From January 1 of the year after the period described in the previous column to the date the RRSP property is distributed
Amount	Fair market value of the RRSP	Income earned in the RRSP during this period	Income earned in the RRSP during this period
How the RRSP issuer generally reports an amount	We consider that the annuitant received the amount at the time of death, so the amount is reported in box 34 of a T4RSP slip issued in the name of the annuitant for the year of death. This slip also shows any other amounts the annuitant received in the year.	Unmatured RRSP: <ul style="list-style-type: none"> ■ If the annuitant's spouse or common-law partner is named as a beneficiary in the RRSP contract, income paid to that beneficiary is reported in box 18 of a T4RSP slip issued in his or her name, for the year of payment ■ For all other beneficiaries named in the RRSP contract or the annuitant's estate (if no beneficiary is named), income paid is reported in box 28 of a T4RSP slip issued to each beneficiary or the estate, for the year of payment 	Depository RRSP – Income is paid to the beneficiaries named in the RRSP contract or the annuitant's estate (if no beneficiary is named) and reported in box 13 of a T5 slip issued to each beneficiary or the estate, for the year in which the income is credited or added to the deposit.
		Matured RRSP: <ul style="list-style-type: none"> ■ Income is paid to the beneficiaries named in the RRSP contract or the annuitant's estate (if no beneficiary is named) and reported in box 28 of a T4RSP slip issued to each beneficiary or the estate, for the year of payment 	Trusted RRSP – Income is paid to the beneficiaries named in the RRSP contract or the annuitant's estate (if no beneficiary is named) and reported in boxes 28 and 40 of a T4RSP slip issued to each beneficiary or the estate, for the year of payment.**
			Insured RRSP – Income is paid to the beneficiaries named in the RRSP contract or the annuitant's estate (if no beneficiary is named) and reported in the same way as described in the previous column.
The shaded areas represent amounts that qualify as a refund of premiums if received by a qualifying survivor (see the definitions of these terms on the pages that follow). If you do not know the type of RRSP the annuitant has, or need a breakdown of the amount reported in box 28, contact the plan issuer.			
* An exception to the reporting requirement is provided where the spouse or common-law partner is the sole beneficiary of the RRSP. For more information, see "Exception – spouse or common-law partner is the sole beneficiary of the RRSP" on the next page.			
** Only the part of the income earned in this period that is not taxable to the RRSP trust is reported to the beneficiary. A beneficiary will not have to pay tax on any part of the amount he or she receives, to the extent that the funds can reasonably be regarded as having been included in the RRSP trust's income.			

Unmatured RRSP

An unmaturing registered retirement savings plan is an RRSP that has not yet started to pay a retirement income. Chart 1 on page 2 shows how the RRSP issuer generally prepares the slips that report the amounts paid out of a deceased annuitant's unmaturing RRSP.

General rule for RRSP – deceased annuitant

When the annuitant of an unmaturing RRSP dies, we consider that the annuitant received, immediately before death, an amount equal to the fair market value (FMV) of all the property held in the RRSP at the time of death. This amount and all other amounts the annuitant received from the RRSP in the year have to be reported on the annuitant's income tax and benefit return for the year of death.

A beneficiary will not have to pay tax on any amount paid out of the RRSP if it can reasonably be regarded as having been included in the deceased annuitant's income.

Exception – Spouse or common-law partner is the sole beneficiary of the RRSP – We **do not** consider the deceased annuitant to have received an amount from the RRSP at the time of death if the annuitant had a spouse or common-law partner when he or she died and **both** the following conditions are met:

- the spouse or common-law partner is named in the RRSP contract as the **sole** beneficiary of the RRSP
- by December 31 of the year following the year of death, all the RRSP property is directly transferred to a registered retirement savings plan (RRSP), pooled registered pension plan (PRPP), specified pension plan (SPP) or a registered retirement income fund (RRIF) under which the spouse or common-law partner is the annuitant/member, or to an issuer to buy an eligible annuity for the spouse or common-law partner

If **both** conditions are met, only the spouse or common-law partner will receive a T4RSP slip. The transferred amount will be shown in box 18 of the slip. This amount has to be reported on line 129 of the spouse's or common-law partner's income tax and benefit return for the year the transfer was made. The spouse or common-law partner will receive a receipt for the amount that was transferred. To find out how to claim a deduction for the transfer, see "Qualifying survivors – transfers" on page 3.

General rule – beneficiaries of the RRSP

Amounts paid from the RRSP, which represent the income earned in the RRSP after the date the annuitant died, have to be reported by the beneficiaries named in the RRSP contract or by the annuitant's estate (if no beneficiary is named). These amounts have to be included in the income of the beneficiaries or the estate for the year they are received. Chart 1 on page 2 shows how the RRSP issuer generally prepares the slips that report the amounts paid from a deceased annuitant's RRSP.

Optional reporting for an unmaturing RRSP

If the exception described previously does not apply, read this section.

If a **qualifying survivor** (definition follows) **receives** an amount from a deceased annuitant's **unmaturing** RRSP that qualifies as a **refund of premiums** (definition follows), the annuitant's legal representative can claim a reduction to the amount that we consider the annuitant received at the time of death.

The reduction, which is determined by filling out Chart 2 on page 5, allows for a redistribution of the annuitant's income to the qualifying survivor who actually received it. This redistribution of income allows the deceased annuitant and the qualifying survivor to pay the least amount of tax the law allows.

If none of the amounts paid out of the RRSP are made to a qualifying survivor or designated as a refund of premiums, the amount that we consider the annuitant received at the time of death cannot be reduced.

Qualifying survivor – A **qualifying survivor** is the deceased annuitant's spouse or common-law partner (or a financially dependent child or grandchild). A child or grandchild of a deceased annuitant is generally considered financially dependent on that annuitant at the time of death if, before that person's death, the child or grandchild ordinarily resided with and was dependent on the annuitant and they meet **one** of the following conditions:

- the child or grandchild's net income for the previous year (shown on line 236 of their income tax and benefit return) was less than the basic personal amount (line 300 from Schedule 1) for that previous year
- the child or grandchild is impaired in physical or mental functions and their net income for the previous year was equal to or less than the basic personal amount **plus** the disability amount (line 316 from Schedule 1) for that previous year

If, before the annuitant's death, the child or grandchild was ordinarily residing with and was dependent on the annuitant but was away from home to attend school, we still consider them to have resided with the annuitant.

If the child or grandchild's net income was **more than the amounts described above**, we will **not** consider them to be financially dependent on the annuitant at the time of death, unless they can establish the contrary. In such a case, the child or grandchild or the legal representative should submit a request in writing to the child or grandchild's tax services office outlining the reasons why we should consider them to be financially dependent on the annuitant at the time of death.

Refund of premiums – A **refund of premiums** is any of the amounts shown in the shaded areas of Chart 1 on page 2 if paid to a qualifying survivor. If these amounts are paid to the annuitant's estate, they will qualify as a refund of premiums if **both** of the following conditions are met:

- there is a qualifying survivor who is a beneficiary of the annuitant's estate
- the annuitant's legal representative and the qualifying survivor jointly file Form T2019, Death of an RRSP Annuitant – Refund of Premiums, to designate all or part of the amounts paid to the estate as a refund of premiums received by the qualifying survivor

Sometimes there can be an **increase** in the value of an unmatured RRSP between the date of death and the date of the final distribution to the beneficiary or estate. Generally, this amount has to be included in the income of the beneficiary or the estate for the year it is received. A T4RSP slip may be issued for this amount.

For more information, see “Chart 6 – Amounts from a deceased annuitant’s RRSP,” in Chapter 4 of Guide T4040, RRSPs and Other Registered Plans for Retirement.

If there is a **decrease** in the value of an unmatured RRSP **between** the date of death and the date of the final distribution to the beneficiary or the estate, the deceased’s legal representative can ask, after 2008, that the amount of the decrease be carried back and deducted on the deceased’s final return through a reassessment.

However, if the final distribution is made in the year of death, the deduction will be claimed when filing the final return. The deduction is claimed on line 232 of the Income Tax and Benefit Return.

The amount of that deduction is the total of all the following:

- the part of the FMV of the RRSP at the time of death included in the deceased annuitant’s income as a result of the annuitant’s death
- all amounts received after the annuitant’s death that have been included in the recipient’s income as a benefit from the RRSP, other than the tax-paid amounts
- all tax-paid amounts (see box 40 of T4RSP slip)

MINUS

- the total of all amounts distributed from the RRSP after the death of the annuitant

Generally, the deduction will not be available if the RRSP held a non-qualified investment after the annuitant dies or if the final distribution is made after the end of the year that follows the year in which the annuitant died. However, this rule may be waived to allow the deduction to deceased annuitants on a case-by-case basis.

If an unmatured RRSP experiences a post-death decline in value, and the exceptional reporting described before does not apply, the financial institution that holds the RRSP will issue Form RC249, Post-Death Decline in the Value of a RRIF, an Unmatured RRSP and Post-Death Increase or Decline in Value of a PRPP.

This form will be issued to the executor of the deceased annuitant’s estate for the year in which the final distribution is made.

Qualifying survivors – transfers

When a qualifying survivor includes a refund of premiums in income, he or she can defer paying tax on the amount by transferring it to an RRSP, PRPP, SPP, RRIF, RDSP or to an issuer to buy an eligible annuity. See the definitions of **qualifying survivor** and **refund of premiums** in the previous section.

The following table shows the transfers that qualifying survivors can choose.

Refund of premiums paid to:	Can be transferred to:					
	RRSP*	PRPP	SPP	RRIF	RDSP	Annuity
■ the annuitant’s spouse or common-law partner	✓	✓	✓	✓		✓
■ the annuitant’s financially dependent child or grandchild who was either : – dependent because of an impairment in physical or mental functions	✓	✓	✓	✓	✓	✓
– dependent but not because of an impairment in physical or mental functions						✓**
* The qualifying survivor must be 71 years of age or younger at the end of the year the transfer is made.						
** The annuity can provide for payments based on a period of not more than 18 years, minus the child’s or grandchild’s age at the time the annuity was purchased. The payments from the annuity have to start no later than one year after the purchase.						

The transfer or purchase has to be completed in the year the refund of premiums is received or within 60 days after the end of the year. If the qualifying survivor is 71 years of age in the year the refund of premiums is received, the transfer to an RRSP must be completed by December 31 of that year.

The carrier or issuer who receives the transferred funds will issue a receipt to the qualifying survivor. The qualifying survivor can use the receipt to claim a deduction on his or her income tax and benefit return for the year the refund of premiums was received.

The following table shows where on the income tax and benefit return the qualifying survivor should claim the deduction.

Refund of premiums transferred to:	Claim deduction on:	
	line 208	line 232
an RRSP	✓	
a PRPP	✓	
an SPP	✓	
a RRIF		✓
an RDSP		✓
an annuity		✓

Example

Martin died in June 2016 at the age of 67. When he died the FMV of his unmatured trustee RRSP was \$185,000. The FMV of the RRSP on December 31, 2017, was \$215,000. On June 30, 2018, the day the RRSP property was distributed, the FMV of the RRSP was \$225,000.

The RRSP contract named Martin’s spouse, Elaine, as the sole beneficiary. Elaine, who is also the legal representative of Martin’s estate, received the following two slips from the RRSP issuer:

- a T4RSP slip for 2018 issued in her name, showing \$30,000 in box 18, and \$10,000 in boxes 28 and 40

- a T4RSP slip for 2016 in Martin’s name, showing \$185,000 in box 34. Although Elaine is the sole beneficiary, the slip was issued to Martin because the second condition in the exception described in the section “General rule for RRSP – deceased annuitant” on page 2, is not met

Elaine wants to know if it would be beneficial to ask for a reduction to the amount that we consider Martin received from his RRSP when he died. She fills out Chart 2 on page 5, and determines that she can claim a reduction of \$185,000. She reviews Martin’s tax situation and her own, and decides to claim a \$100,000 reduction. This reduces the amount reported on line 129 of Martin’s 2016 income tax and benefit return to \$85,000 (\$185,000 – \$100,000), and increases the amount reported on line 129 of Elaine’s 2018 income tax and benefit return to \$140,000 (\$100,000 + \$30,000 + \$10,000).

Because the FMV of the RRSP at the time of death was included in Martin’s income for 2016, Elaine has to write a letter to ask for an adjustment to that year’s income tax and benefit return. To minimize her 2018 taxes, she transfers \$130,000 to her RRIF. This is the difference between the amount she included in income (\$140,000) and the amount shown in boxes 28 and 40 of her T4RSP slip (\$10,000). Elaine claims a \$130,000 deduction on line 232 of her 2018 income tax and benefit return.

Transfers to registered disability savings plans

A deceased individual’s RRSP proceeds can be rolled over to the RDSP of the deceased individual’s child or grandchild who was financially dependent because of an impairment in physical or mental functions.

For more information on the RDSP, go to canada.ca/taxes-rdsp.

RDSP rollover reporting

The amount of the rollover will be shown in box 28 of a T4RSP slip. This amount has to be reported in the deceased annuitant’s income tax and benefit return on line 129 and the amount of the transfer deducted on line 232. For the eligible individual (definition follows), the amount has to be reported on line 129 and the amount of the transfer deducted on line 232. Form RC4625, Rollover to a Registered Disability Savings Plan (RDSP) Under Paragraph 60(m), must be attached to both the deceased annuitant’s and the eligible individual’s income tax and benefit returns. In these situations, you will not have to fill out a Schedule 7, RRSP and PRPP Unused Contributions, Transfers, and HBP or LLP Activities. However, you must attach to the income tax and benefit return the receipt indicating the amount of the rollover.

Notes

If you are filing electronically, keep all your supporting documents in case we ask to see them later.

The amount that can be rolled over to an RDSP cannot exceed the RDSP lifetime limit of \$200,000.

Eligible individual

An eligible individual is a child or grandchild of a deceased annuitant under an RRSP or RRIF, or of a deceased member of an RPP, PRPP, or SPP who was financially dependent on the deceased for support, at the time of the deceased’s death, by reason of impairment in physical or mental functions.

The eligible individual must also be the beneficiary under the RDSP into which the eligible proceeds will be paid.

Matured RRSP

A matured RRSP is an RRSP that is paying a retirement income. Chart 1 on page 2 shows how the RRSP issuer generally prepares the slips that report the amounts paid out of a deceased annuitant’s matured RRSP.

General rule – deceased annuitant

When the annuitant of a matured RRSP dies, we consider that the annuitant received, immediately before death, an amount equal to the FMV of all remaining annuity payments under the RRSP at the time of death. This amount and all other amount the annuitant received from the RRSP during the year have to be reported on the deceased annuitant’s income tax and benefit return for the year of death.

A beneficiary will not have to pay tax on any payment made out of the RRSP if it can reasonably be regarded as having been included in the deceased annuitant’s income.

Exception – Spouse or common-law partner is the sole beneficiary of the RRSP

– We **do not** consider the deceased annuitant to have received an amount from the RRSP at the time of death if, in the RRSP contract, the deceased annuitant named his or her spouse or common-law partner as the sole beneficiary of the RRSP. In this situation, the RRSP continues and the spouse or common-law partner becomes the successor annuitant under the plan. All annuity payments made after the date the annuitant died become payable to that successor annuitant. The successor annuitant will receive a T4RSP slip for the year of death and for future years. The slip will show the annuity payments he or she received in box 16. The successor annuitant has to report the annuity payments on line 129 of his or her income tax and benefit return for the year they are received.

If, in the RRSP contract, the annuitant named his or her **spouse or common-law partner** and **someone else** as beneficiaries of the RRSP, the spouse or common-law partner becomes the successor annuitant of the part of the remaining annuity payments that represents his or her share of the RRSP. In this situation, the FMV of the annuity payments that are not receivable by the spouse or common-law partner has to be included in the income of the deceased annuitant for the year of death.

When no beneficiary is named in the RRSP contract, the deceased annuitant’s estate becomes entitled to receive the RRSP property. If the deceased’s will states that the spouse or common-law partner is entitled to the amounts paid under the RRSP, or that the spouse or common-law partner is the sole beneficiary of the estate, the spouse or common-law partner can elect in writing, jointly with the legal representative, to be the successor annuitant under the plan.

If this election is made, we consider the spouse or common-law partner to have received the annuity payments, and he or she will have to include these payments in income for the year the legal representative received them. To make this election, the legal representative and the spouse or common-law partner need only to write a letter explaining their intention. A copy of the letter must be provided to the payer of the annuity and another copy attached to the spouse’s or common-law partner’s income tax and benefit return.

General rule – beneficiaries of the RRSP

Amounts paid from the RRSP, which represent income earned in the RRSP after the date the annuitant died, have to be reported by the beneficiaries named in the RRSP contract or by the annuitant's estate (if no beneficiary is named). These amounts have to be included in the income of the beneficiaries or the estate for the year they are received. Chart 1 on page 2 shows how the RRSP issuer generally prepares the slips that report the amounts paid out of a deceased annuitant's RRSP.

Optional reporting for a matured RRSP

If a **qualifying survivor** (see the definition on page 2) **receives** an amount that qualifies as a **refund of premiums** (see the definition on page 2), the annuitant's legal representative can

claim a reduction to the amount that we consider the annuitant received at the time of death.

The reduction, which is determined by filling out Chart 2 on this page, allows for a redistribution of the annuitant's income to the qualifying survivor who actually received it. The redistribution of income allows the deceased annuitant and the qualifying survivor to pay the least amount of tax the law allows.

If none of the amounts paid out of the RRSP are made to a qualifying survivor or designated as a refund of premiums, the amount that we consider received by the annuitant at the time of death cannot be reduced.

Chart 2 – How to calculate the reduction to the amount that we consider the deceased annuitant received at death			Example from page 3
Fill out a separate calculation for each RRSP belonging to the deceased annuitant.			
1. Enter the amount shown in box 34 of the T4RSP slip issued to the annuitant for the year of death.	\$ _____	1	\$ 185,000 1
2. Enter the fair market value of the RRSP on the later of the following two dates (you may need to contact the deceased annuitant's RRSP issuer to determine these amounts):			
■ December 31 of the year after the year the annuitant died			
■ the end of the day the last time a refund of premiums was paid out of the RRSP	\$ _____	2	\$ 0 2
3. Enter the total of all amounts paid out of the RRSP after the annuitant died.	+ \$ _____	3	+ \$ 225,000 3
4. Add lines 2 and 3	= \$ _____	4	= \$ 225,000 4
5. Enter the amount from line 1 or line 4, whichever is less .	– \$ _____	5	– \$ 185,000 5
6. Line 4 minus line 5	= \$ _____	6	= \$ 40,000 6
7. Enter the total of all the following amounts:			
■ amount designated as a refund of premiums on each Form T2019 filed for the RRSP			
■ the part of the amounts shown in box 40 of all T4RSP slips and box 13 of all T5 slips issued in the name of the estate that the qualifying survivors are entitled to receive from the estate			
■ amounts shown in boxes 18 and 28 of all T4RSP slips and box 13 of all T5 slips issued to qualifying survivors			
■ the part of the amount shown in box 40 of all T4RSP slips that were issued to the qualifying survivors that does not have to be included in income (contact the deceased annuitant's RRSP issuer to determine these amounts)			
■ the part of the amount shown in box 34 of the T4RSP slip that was issued to the deceased annuitant for the year of death and that the qualifying survivors are entitled to receive	\$ _____	7	\$ 225,000 7
8. Enter the result of the following calculation:			
	$1 - \left(\frac{\$ \text{_____ (amount from line 6)}}{\$ \text{_____ (amount from line 4)}} \right)$	8	$\times 0,822222^*$ 8
9. Maximum reduction to the amount that we consider the deceased annuitant received at the time of death (line 7 multiplied by line 8). The reduction can be any amount, from zero to the amount on this line.	= \$ _____	9	= \$ 185,000 9
If the reduction is claimed in the year the annuitant died, the legal representative has to attach a letter to the annuitant's income tax and benefit return for that year to explain how the amount reported on line 129/115 was calculated.			* Calculation of line 8
If the reduction is claimed after the year of death, the legal representative has to write us a letter asking for an adjustment to the annuitant's income tax and benefit return for the year of death.			$1 - \left(\frac{\$ 40,000}{\$ 225,000} \right)$

Online services

My Account

The CRA's My Account service is fast, easy, and secure. Find out how to register at canada.ca/my-cra-account.

Use My Account to:

- view your benefit and credit information
- view your notice of assessment
- change your address, direct deposit information, and marital status
- register to receive email notifications when you have mail to view in My Account and when important changes are made on your account
- check your TFSA contribution room and RRSP deduction limit
- check the status of your tax return
- view and print your proof of income statement (option 'C' print)
- send documents to the CRA
- send an enquiry about your audit
- link between your CRA My Account and My Service Canada Account

Receiving your CRA mail online

Sign up for email notifications to get most of your CRA mail, like your notice of assessment, online.

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

MyCRA – Mobile app

Use MyCRA throughout the year to:

- view the amounts and dates of your personal benefit and credit payments
- check your TFSA contribution room
- change your address, direct deposit information, and marital status
- let us know if a child is no longer in your care
- register to receive email notifications when you have mail to view in My Account and when important changes are made on your account
- request your proof of income statement (option 'C' print)

Getting ready to file your income tax and benefit return? Use MyCRA to:

- check your RRSP deduction limit
- look up a local tax preparer
- see what tax filing software the CRA has certified

Done filing? Use MyCRA to:

- check the status of your tax return
- view your notice of assessment

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

Electronic payments

Make your payment using:

- your financial institution's online or telephone banking services
- the CRA's My Payment service at canada.ca/my-cra-payment
- your credit card through one of the CRA's third party service providers
- pre-authorized debit at canada.ca/my-cra-account.

For more information on all payment options, go to canada.ca/payments.

For more information

What if you need help?

If you need more information after reading this information sheet, visit canada.ca/taxes or call 1-800-959-8281.

Forms and publications

To get our forms and publications, go to canada.ca/cra-forms or call 1-800-959-8281.

Forms

5000-R	Income Tax and Benefit Return
RC193	Service-Related Complaint
RC249	Post-Death Decline in the Value of a RRIF, an Unmatured RRSP and Post-Death Increase or Decline in Value of a PRPP
RC4625	Rollover to a Registered Disability Savings Plan (RDSP) Under Paragraph 60(m)
T2019	Death of an RRSP Annuitant – Refund of Premiums

Publications

5000-G	Income Tax and Benefit Guide
T4040	RRSPs and Other Registered Plans for Retirement

Electronic mailing lists

We can notify you by email when new information on a subject of interest to you is available on our website. To subscribe to our electronic mailing lists, go to canada.ca/cra-email-lists.

Tax Information Phone Service (TIPS)

For personal and general tax information by telephone, use our automated service, TIPS, by calling 1-800-267-6999.

Teletypewriter (TTY) users

If you have a hearing or speech impairment and use a TTY, call 1-800-665-0354.

If you use an **operator-assisted relay service**, call our regular telephone numbers instead of the TTY number.

Service-related complaints

You can expect to be treated fairly under clear and established rules, and get a high level of service each time you deal with the Canada Revenue Agency (CRA); see the Taxpayer Bill of Rights.

If you are not satisfied with the service you received, try to resolve the matter with the CRA employee you have been dealing with or call the telephone number provided in the CRA's correspondence. If you do not have contact information, go to canada.ca/cra-contact.

If you still disagree with the way your concerns were addressed, you can ask to discuss the matter with the employee's supervisor.

If you are still not satisfied, you can file a service complaint by filling out Form RC193, Service-Related Complaint. For more information and how to file a complaint, go to canada.ca/cra-service-complaints.

If the CRA has not resolved your service-related complaint, you can submit a complaint with the Office of the Taxpayers' Ombudsman.

Formal disputes (objections and appeals)

If you disagree with an assessment, determination, or decision, you have the right to register a formal dispute.

Reprisal complaint

If you have previously submitted a service related complaint or requested a formal review of a CRA decision and feel that, as a result, you were treated unfairly by a CRA employee, you can submit a reprisal complaint by filling out Form RC459, Reprisal Complaint.

For more information about complaints and disputes, go to canada.ca/cra-complaints-disputes.