



UFile 2015

Tax return for 2015 prepared for

Lynn WU

by *UFile for Windows*, community volunteer version

Executive summary

for 2015 taxation year



| | Taxpayer | |
|-------------------------|--------------------|--|
| Name | Lynn WU | |
| Social insurance number | 333-333-334 | |
| Date of birth | 17-07-1993 | |
| Province of residence | Ontario | |
| Street | 803-8 Hickory St W | |
| City | Waterloo | |
| Province | Ontario | |
| Postal code | N2L 3H6 | |

Federal return

| | Taxpayer | | |
|---|-------------------|----------------|--|
| Total income | 150 | 28,000 | |
| Net income | 236 | 28,000 | |
| Taxable income | 260 | 28,000 | |
| Marginal tax rate | | 20% | |
| Average tax rate (total income taxes paid ÷ total income) | | 10.8% | |
| Total tax payable | 435 | 3,196 | |
| Balance due (refund) | 484 or 485 | (8,559) | |

| | | | |
|---------------------------------------|---------|--|--|
| Child tax benefit | | | |
| GST/HST credit | 421 | | |
| Alternative minimum tax | | | |
| Total AMT credit to carry over | | | |
| Total RRSP deduction limit - 2016 | 5,040 | | |
| Unused RRSP contributions | | | |
| Capital gain exemption available | 500,000 | | |
| Cumulative net investment loss (CNIL) | | | |
| Total instalments payable in 2016 | | | |

Tax return Summary

for 2015 taxation year



Taxpayer

| | |
|-------------------------|--------------------|
| Name | Lynn WU |
| Social insurance number | 333-333-334 |
| Date of birth | 17-07-1993 |
| Province of residence | Ontario |
| Street | 803-8 Hickory St W |
| City | Waterloo |
| Province | Ontario |
| Postal code | N2L 3H6 |

Federal return

Total income

| | | | | |
|-------------------------------------|---------------------------------------|--------|--------|----|
| Employment income | 101 | 28,000 | 00 | |
| Add lines 101, 104 to 143, and 147. | This is your total income. 150 | = | 28,000 | 00 |

Net income

| | | | | |
|--|--|---|--------|----|
| Line 150 minus line 233 (if negative, enter "0") | This is your net income before adjustments. 234 | = | 28,000 | 00 |
| Line 234 minus line 235 (if negative, enter "0") | This is your net income. 236 | = | 28,000 | 00 |

Taxable income

| | | | | |
|--|---|---|--------|----|
| Line 236 minus line 257 (if negative, enter "0") | This is your taxable income. 260 | = | 28,000 | 00 |
|--|---|---|--------|----|

Step 1 - Federal non-refundable tax credits

| | | | | |
|--|--|------------|--------|-----------|
| Basic personal amount | 300 | | 11,327 | 00 |
| CPP or QPP contributions: through employment | 308 | + | 1,212 | 75 |
| Employment Insurance premiums | 312 | + | 526 | 40 |
| Canada employment amount | 363 | + | 1,146 | 00 |
| | Add lines 300 to 332. | 335 | = | 14,212 15 |
| | Multiply the amount on line 335 by 15%. | 338 | = | 2,131 82 |
| Total federal non-refundable tax credits: | add lines 338 and 349. | 350 | = | 2,131 82 |

Step 3 - Net federal tax

| | | | |
|--|-------|-------|----|
| Tax on taxable income | (C) | 4,200 | 00 |
| Add lines (C) and 424. | 404 | 4,200 | 00 |
| Enter the amount from line 350. | 350 | 2,131 | 82 |
| Add lines 350 to 427. | - | 2,131 | 82 |
| Basic federal tax (if negative, enter "0") | 429 = | 2,068 | 18 |
| Federal tax | 406 = | 2,068 | 18 |
| Line 406 minus line 416 (if negative, enter "0") | 417 = | 2,068 | 18 |

Refund or Balance owing

| | | | | | |
|-------------------------------|-------------------------------|--------|-----|---------|----|
| Net federal tax: | add lines 417, 415 and 418. | 420 | = | 2,068 | 18 |
| Provincial or territorial tax | | 428 | + | 1,128 | 09 |
| | This is your total payable. | 435 | = | 3,196 | 27 |
| Total income tax deducted | 437 | 11,596 | 11 | | |
| CPP overpayment | 448 | + | 158 | 81 | |
| | These are your total credits. | 482 | - | 11,754 | 92 |
| | Line 435 minus line 482 | | = | (8,558) | 65 |
| | Refund | 484 | | 8,558 | 65 |
| | Balance owing | 485 | | 0 | 00 |

Additional information

| | | |
|---|---------|----|
| Marginal tax rate | 20% | |
| Average tax rate (total income taxes paid ÷ total income) | 10.8% | |
| GST/HST credit | 421 | 00 |
| Total RRSP deduction limit - 2016 | 5,040 | 00 |
| Capital gain exemption available | 500,000 | 00 |



T1 comparative summary - 2015



Name **Lynn WU**

SIN **333-333-334**

Date of birth **17-07-1993**

| | | 2015 | 2014 | | | 2015 | 2014 |
|---|------------|---------------|------|--|------------|---------------|------|
| Employment income | 101 | 28,000 | | Amount for infirm dependants age 18 or older | 306 | | |
| Other employment income | 104 | | | CPP or QPP contributions - employment | 308 | 1,213 | |
| Old age security pension | 113 | | | CPP or QPP contributions - self-employment | 310 | | |
| CPP or QPP benefits | 114 | | | EI premiums - employment | 312 | 526 | |
| Other pensions or superannuation | 115 | | | EI premiums - self-employment | 317 | | |
| Elected split-pension amount | 116 | | | PPIP premiums paid | 375 | | |
| Universal child care benefit | 117 | | | PPIP premiums payable on employment inc. | 376 | | |
| UCCB amount designated to a dependant | 185 | | | PPIP premiums payable on self-employment | 378 | | |
| Employment insurance and other benefits | 119 | | | Volunteer firefighters' amount | 362 | | |
| Taxable amount of dividends | 120 | | | Search and rescue volunteers amount | 395 | | |
| Taxable amount of dividends other than elig. | 180 | | | Canada employment amount | 363 | 1,146 | |
| Interest and other investment income | 121 | | | Public transit amount | 364 | | |
| Net partnership income | 122 | | | <i>Children's fitness amount</i> | 365 | | |
| Registered disability savings plan income | 125 | | | Children's arts amount | 370 | | |
| Net rental income | 126 | | | Home buyers' amount | 369 | | |
| Taxable capital gains | 127 | | | Adoption expenses | 313 | | |
| Taxable amount of support payments received | 128 | | | Pension income amount | 314 | | |
| RRSP income | 129 | | | Caregiver amount | 315 | | |
| Other income | 130 | | | Disability amount (for self) | 316 | | |
| Net business income | 135 | | | Disability amount transferred from a dependant | 318 | | |
| Net professional income | 137 | | | Interest paid on your student loans | 319 | | |
| Net commission income | 139 | | | Your tuition, education, and textbook amounts | 323 | | |
| Net farming income | 141 | | | Tuition, education, and textbook amounts transf. | 324 | | |
| Net fishing income | 143 | | | Amounts transferred from your spouse | 326 | | |
| Workers' compensation benefits | 144 | | | Medical expenses | 330 | | |
| Social assistance payments | 145 | | | Allowable medical expenses for other dep. | 331 | | |
| Net federal supplements | 146 | | | Medical deduction | 332 | | |
| Total income | 150 | 28,000 | | Total | 335 | 14,212 | |
| Pension adjustment | 206 | | | Total @ 15% | 338 | 2,132 | |
| Registered pension plan deduction | 207 | | | Donations and gifts | 349 | | |
| RRSP deduction | 208 | | | Total federal non-refundable tax credits | 350 | 2,132 | |
| Deduction for elected split-pension amount | 210 | | | Family tax cut | 423 | | |
| Annual union, professional, or like dues | 212 | | | Federal dividend tax credit | 425 | | |
| Universal child care benefit repayment | 213 | | | Minimum tax carryover | 427 | | |
| Child care expenses | 214 | | | Federal foreign tax credit | 405 | 0 | |
| Disability supports deduction | 215 | | | Federal tax | 406 | 2,068 | |
| Allowable deduction of business investment loss | 217 | | | Federal political contribution tax credit | 410 | | |
| Moving expenses | 219 | | | Investment tax credit | 412 | | |
| Allowable deduction of support payments made | 220 | | | Labour-sponsored funds tax credit | 414 | | |
| Carrying charges and interest expenses | 221 | | | Line 406 - 416 | 417 | 2,068 | |
| Deduction for CPP or QPP contributions | 222 | | | WITB advance payments received | 415 | | |
| Deduction for PPIP premiums | 223 | | | Net federal tax | 420 | 2,068 | |
| Exploration and development expenses | 224 | | | CPP contributions payable on self-employment | 421 | | |
| Other employment expenses | 229 | | | EI premiums payable on self-employment | 430 | | |
| Clergy residence deduction | 231 | | | Social benefits repayment | 422 | | |
| Other deductions | 232 | | | Provincial or territorial tax | 428 | 1,128 | |
| Social benefits repayment | 235 | | | Yukon First Nations tax | 432 | | |
| Net income | 236 | 28,000 | | Total payable | 435 | 3,196 | |
| Canadian Forces personnel and police deduc. | 244 | | | Deducted at source | 437 | 11,596 | |
| Employee home relocation loan deduction | 248 | | | Transfer 45% | 438 | | |
| Security options deductions | 249 | | | Line 437 - 438 | 439 | | |
| Other payments deduction | 250 | | | Quebec abatement | 440 | | |
| Limited partnership losses of other years | 251 | | | First Nations abat. | 441 | | |
| Non capital loss of other years | 252 | | | CPP overpayment | 448 | 159 | |
| Net capital loss of other years | 253 | | | Employment insurance overpayment | 450 | | |
| Capital gains deduction | 254 | | | Refundable medical expense supplement | 452 | | |
| Northern residents deductions | 255 | | | Working income tax benefit | 453 | | |
| Additional deductions | 256 | | | Refund of investment tax credit | 454 | | |
| Taxable income | 260 | 28,000 | | Part XII.2 trust tax credit | 456 | | |
| Basic personal amount | 300 | 11,327 | | Employee and partner GST/HST rebate | 457 | | |
| Age amount | 301 | | | Children's fitness tax credit | 459 | | |
| Spousal or common-law partner amount | 303 | | | Tax paid by instalments | 476 | | |
| Amount for an eligible dependant | 305 | | | Provincial or territorial credits | 479 | | |
| Amount for children | 367 | | | Total credits | 482 | 11,755 | |
| | | | | Refund | 484 | 8,559 | |
| | | | | Balance owing | 485 | | |

Assembly Instructions



Name: **Lynn WU**
SIN: 333-333-334

Assembling the federal tax return

If you submit your tax return via NETFILE and it is accepted by the CRA, you do not have to send a printed copy to the CRA. However, the CRA reserves the right to request any supporting documentation such as T4 slips, charity and medical receipts, etc. You must therefore keep these documents and a copy of the tax return in a safe place for a period of 6 years in case you are asked to supply them to the CRA (ref. sub. 230(4)).

The taxpayer should sign the following:

☐ **TIS60** – *Community volunteer income tax program authorization*



Community Volunteer Income Tax Program
Taxpayer Authorization

Protected B
when completed

Tax year 2015

Keep this form for your records. Do not send a copy to the Canada Revenue Agency (CRA).

- Complete **Section I** to allow a Community Volunteer Income Tax Program (CVITP) volunteer to prepare your income tax and benefit return.
- Complete **Section II** if you would like your return to be electronically filed. The CVITP volunteer must complete parts **E** and **F**.
- Keep all records used to prepare your return for a period of six years, and provide this information to the CRA on request.
- The CRA is responsible for ensuring the confidentiality of your electronically filed tax information **only** after the CRA has accepted it.

Section I – Authorization

Part A – Identification

| | | | | | |
|--|------|--------------------|--|--|-------------------------|
| Last name WU | | First name Lynn | | Social insurance number (only enter last 3 digits) XXX-XXX-334 | |
| Mailing address: Apt. No. – Street No. Street name 803-8 Hickory St W | | | | Telephone number (home) | Telephone number (work) |
| P.O. Box | R.R. | City Waterloo | | Prov./Terr ON | Postal code N2L 3H6 |

Part B – Disclaimer

I am fully aware that my income tax and benefit return is being prepared by a volunteer under the Community Volunteer Income Tax Program and that this volunteer is not acting as an agent of the Canada Revenue Agency.

| | | |
|---|--------------------|---|
| Signature (individual identified in Part A) | 2016-03-06 Date | Waterloo, UW AFSA Signed at (place and name of organization) |
|---|--------------------|---|

Section II – Electronic filing (EFILE)

Part C – Declaration

| | | |
|--|-----------|--------------------------------|
| Enter the following amounts from your income tax return: | | |
| Total income (line 150) | 28,000.00 | |
| Taxable income (line 260) | 28,000.00 | Refund (line 484) 8,558.65 |
| Total federal non-refundable tax credits (line 350 of Schedule 1) | 2,131.82 | or Balance owing (line 485) |

Part D – Declaration and authorization

I declare that the information entered in Part A and the amounts shown in Part C above are correct and complete, and fully discloses my income from all sources. I also declare that I have read the information above, and the electronic filer identified in Part E is electronically filing my income tax and benefit return.

| | |
|---|--------------------|
| Signature (individual identified in Part A) | 2016-03-06 Date |
|---|--------------------|

CVITP volunteer must complete parts E and F

Part E – Electronic filer identification

By signing Part D above, the individual in Part A declares that the following person or organization is electronically filing his or her income tax return. Part D must be signed before the return is electronically transmitted.

| | |
|---------------------------------|---------|
| Name of person or organization: | UW AFSA |
| Electronic filer number: | K7242 |

Part F – Document control number

Document control number for the electronic record of the individual's return:

K7242156C4ITJ



Canada Revenue
Agency

Agence du revenu
du Canada

Income Tax and Benefit Return

T1 GENERAL – CONDENSED 2015

Complete all the sections that apply to you. For more information, see the guide.

7

Identification

Print your name and address below.

First name and initial

**Dr.
Lynn**

Last name

WU

Mailing address: Apt No – Street No Street name

803-8 Hickory St W

PO Box

RR

City

Waterloo

Prov./Terr.

ON

Postal code

N2L 3H6

Information about you

Enter your social insurance
number (SIN):

333-333-334

Year Month Day

Enter your date of birth:

1993-07-17

Your language of correspondence:

English

Français

Votre langue de correspondance :

☒

☐

Is this return for a deceased person?

If this **return** is for a **deceased person**, enter the date of death:

Year Month Day

Marital status

Tick the box that applies to your marital status on
December 31, 2015:

- 1 ☐ Married 2 ☐ Living common-law 3 ☐ Widowed
4 ☐ Divorced 5 ☐ Separated 6 ☒ Single

Email address

I understand that by providing an email address, I am **registering** for online mail. I **have read** and I **accept the terms and conditions** on page 15 of the guide.

Enter an email address:

Information about your residence

Enter your province or territory of
residence on **December 31, 2015**:

Ontario

If your province or territory of residence
changed in 2015, enter the date of
your move:

Year Month Day

Is your home address the same as
your mailing address?

Yes ☒ No ☐

Enter the province or territory where
you **currently** reside if it is not the
same as your mailing address above:

If you were self-employed in 2015,
enter the province or territory of
self-employment:

If you **became** or **ceased** to be a **resident of Canada** for income tax purposes
in **2015**, enter the date of:

entry Month Day

or

departure Month Day

Information about your spouse or common-law partner (if you ticked box 1 or 2 above)

Enter his or her SIN:

Enter his or her first name:

Enter his or her net income for 2015
to claim certain credits:

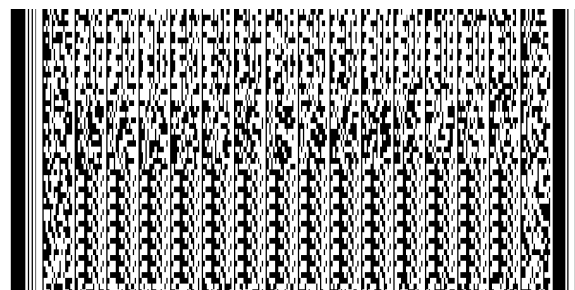
Enter the amount of universal child care
benefit (UCCB) from line 117
of his or her return:

Enter the amount of UCCB repayment
from line 213 of his or her return:

Tick this box if he or she was self-employed in 2015:

1 ☐

Do not use this area



Do not
use this area

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CRA Version



Elections Canada (see the Elections Canada page in the tax guide for details or visit www.elections.ca)

A) Are you a Canadian citizen? Yes ☒ 1 No ☐ 2

Answer the following question **only if you are a Canadian citizen**.

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? Yes ☐ 1 No ☐ 2

Your authorization is valid until you file your next return. Your information will only be used for purposes permitted under the *Canada Elections Act*, which include sharing the information with provincial/territorial election agencies, members of Parliament, and registered political parties, as well as candidates at election time.

Please answer the following question:

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2015, was more than CAN\$100,000?

See "Specified foreign property" in the guide for more information. **266** Yes ☐ 1 No ☒ 2

If **yes**, complete Form T1135 and attach it to your return.

If you had dealings with a non-resident trust or corporation in 2015, see "Foreign income" in the guide.

Attach this form inside your return along with any other forms, schedules, information slips, receipts, and documents that you need to include.

T1-2015

T1-KFS

Total income

| | | |
|-------------------|---------------------------------------|-----------|
| Employment income | 101 | 28 000,00 |
| | This is your total income. 150 | 28 000,00 |

Net income

| | |
|-------------------------------------|-----------|
| This is your net income. 236 | 28 000,00 |
|-------------------------------------|-----------|

Taxable income

| | |
|---|-----------|
| This is your taxable income. 260 | 28 000,00 |
|---|-----------|

Federal schedules

Schedule 1

| | | | | | | | | | | | |
|-----|-----------|-----|----------|---|-----|--------|---|-----|-----------|-----|----------|
| 300 | 11,327.00 | 308 | 1,212.75 | • | 312 | 526.40 | • | 335 | 14,212.15 | 338 | 2,131.82 |
| 350 | 2,131.82 | 363 | 1,146.00 | | | | | | | | |

Schedule 8

| | | | | |
|------|----------|---|------|-----------|
| 5034 | 1,371.56 | • | 5549 | 28,000.00 |
|------|----------|---|------|-----------|

Provincial and territorial forms

Form 428

| | | | | | | | | | | | |
|------|--------|------|----------|------|----------|---|------|--------|---|------|-----------|
| 5605 | | 5804 | 9,863.00 | 5824 | 1,212.75 | • | 5832 | 526.40 | • | 5880 | 11,602.15 |
| 5884 | 585.91 | 6150 | 585.91 | | | | | | | | |

i2015.1915

Canada Revenue Agency
Agence du revenu du Canada**T1 GENERAL 2015**

RC-15-119

Income Tax and Benefit Return

Complete all the sections that apply to you. For more information, see the guide.

ON **8****Identification**

Print your name and address below.

First name and initial

Dr.

Lynn

Last name

WU

Mailing address: Apt No – Street No Street name

803-8 Hickory St W

PO Box

RR

City

Waterloo

Prov./Terr.

ON

Postal code

N2L 3H6

Information about you

Enter your social insurance number (SIN):

333-333-334

Enter your date of birth:

Year Month Day

1993-07-17

Your language of correspondence:

English

Français

Votre langue de correspondance :

☒☐**Is this return for a deceased person?**

If this return is for a deceased person, enter the date of death:

Year Month Day

Marital status

Tick the box that applies to your marital status on December 31, 2015:

1 ☐ Married2 ☐ Living common-law3 ☐ Widowed4 ☐ Divorced5 ☐ Separated6 ☒ Single**Email address**I understand that by providing an email address, I am **registering** for online mail. I **have read** and I **accept the terms and conditions** on page 15 of the guide.

Enter an email address:

Information about your residenceEnter your province or territory of residence on **December 31, 2015**:

Ontario

Enter the province or territory where you **currently** reside if it is not the same as your mailing address above:

If you were self-employed in 2015, enter the province or territory of self-employment:

If you **became** or **ceased** to be a **resident of Canada** for income tax purposes in **2015**, enter the date of:

entry

Month Day

or

departure

Month Day

Information about your spouse or common-law partner

(if you ticked box 1 or 2 above)

Enter his or her SIN:

Enter his or her first name:

Enter his or her net income for 2015 to claim certain credits:

Enter the amount of universal child care benefit (UCCB) from line 117 of his or her return:

Enter the amount of UCCB repayment from line 213 of his or her return:

Tick this box if he or she was self-employed in 2015:

1 ☐

Do not use this area

**Elections Canada** (see the Elections Canada page in the tax guide for details or visit www.elections.ca)A) Are you a Canadian citizen? Yes ☒ 1 No ☐ 2Answer the following question **only if you are a Canadian citizen**.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? Yes ☐ 1 No ☐ 2Your authorization is valid until you file your next return. Your information will only be used for purposes permitted under the *Canada Elections Act*, which include sharing the information with provincial/territorial election agencies, members of Parliament, and registered political parties, as well as candidates at election time.

Do not use this area

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The guide contains valuable information to help you complete your return.

When you come to a line on the return that applies to you, go to the line number in the guide for more information.

Please answer the following question:

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2015, was more than CAN\$100,000?

See "Specified foreign property" in the guide for more information. **266** Yes ☐ 1 No ☒ 2

If **yes**, complete Form T1135 and attach it to your return.

If you had dealings with a non-resident trust or corporation in 2015, see "Foreign income" in the guide.

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

Total income

| | | | |
|---|------------------|--|-------------|
| Employment income (box 14 of all T4 slips) | | 101 | 28,000 00 |
| Commissions included on line 101 (box 42 of all T4 slips) | 102 | | |
| Wage loss replacement contributions (see line 101 in the guide) | 103 | | |
| Other employment income | | 104 + | |
| Old age security pension (box 18 of the T4A(OAS) slip) | | 113 + | |
| CPP or QPP benefits (box 20 of the T4A(P) slip) | | 114 + | |
| Disability benefits included on line 114 (box 16 of the T4A(P) slip) | 152 | | |
| Other pensions and superannuation | | 115 + | |
| Elected split-pension amount (attach Form T1032) | | 116 + | |
| Universal child care benefit (UCCB) | | 117 + | |
| UCCB amount designated to a dependant | 185 | | |
| Employment insurance and other benefits (box 14 of the T4E slip) | | 119 + | |
| Taxable amount of dividends (eligible and other than eligible) from taxable Canadian corporations (attach Schedule 4) | | 120 + | |
| Taxable amount of dividends other than eligible dividends, included on line 120, from taxable Canadian corporations | 180 | | |
| Interest and other investment income (attach Schedule 4) | | 121 + | |
| Net partnership income: limited or non-active partners only | | 122 + | |
| Registered disability savings plan income | | 125 + | |
| Rental income | Gross 160 | Net 126 + | |
| Taxable capital gains (attach Schedule 3) | | 127 + | |
| Support payments received | Total 156 | Taxable amount 128 + | |
| RRSP income (from all T4RSP slips) | | 129 + | |
| Other income | Specify: | 130 + | |
| Self-employment income | | | |
| Business income | Gross 162 | Net 135 + | |
| Professional income | Gross 164 | Net 137 + | |
| Commission income | Gross 166 | Net 139 + | |
| Farming income | Gross 168 | Net 141 + | |
| Fishing income | Gross 170 | Net 143 + | |
| Workers' compensation benefits (box 10 of the T5007 slip) | 144 | | |
| Social assistance payments | 145 + | | |
| Net federal supplements (box 21 of the T4A(OAS) slip) | 146 + | | |
| Add lines 144, 145, and 146 (see line 250 in the guide). | = | ► 147 + | |
| Add lines 101, 104 to 143, and 147. | | This is your total income. 150 | = 28,000 00 |

Attach your **Schedule 1** (federal tax) and **Form 428** (provincial or territorial tax) here. **Attach only** the **other documents** (schedules, information slips, forms, or receipts) **requested in the guide** to support any claim or deduction.

Keep all other supporting documents.

Net income

| | | | |
|--|-----------|--|-----------|
| Enter your total income from line 150. | 150 | 28,000 | 00 |
| Pension adjustment (box 52 of all T4 slips and box 034 of all T4A slips) | 206 | | |
| Registered pension plan deduction (box 20 of all T4 slips and box 032 of all T4A slips) | 207 | | |
| RRSP/pooled registered pension plan (PRPP) deduction (see Schedule 7 and attach receipts) | 208 + | | |
| PRPP employer contributions (amount from your PRPP contribution receipts) | 205 | | |
| Deduction for elected split-pension amount (attach Form T1032) | 210 + | | |
| Annual union, professional, or like dues (box 44 of all T4 slips, and receipts) | 212 + | | |
| Universal child care benefit repayment (box 12 of all RC62 slips) | 213 + | | |
| Child care expenses (attach Form T778) | 214 + | | |
| Disability supports deduction | 215 + | | |
| Business investment loss | Gross 228 | Allowable deduction 217 + | |
| Moving expenses | | 219 + | |
| Support payments made | Total 230 | Allowable deduction 220 + | |
| Carrying charges and interest expenses (attach Schedule 4) | | 221 + | |
| Deduction for CPP or QPP contributions on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies) | | 222 + | |
| Exploration and development expenses (attach Form T1229) | | 224 + | |
| Other employment expenses | | 229 + | |
| Clergy residence deduction | | 231 + | |
| Other deductions | Specify: | 232 + | |
| Add lines 207, 208, 210 to 224, 229, 231, and 232. | | 233 = | |
| Line 150 minus line 233 (if negative, enter "0") | | This is your net income before adjustments. 234 = | 28,000 00 |
| Social benefits repayment (if you reported income on line 113, 119, or 146, see line 235 in the guide) | | | |
| Use the federal worksheet to calculate your repayment. | | 235 - | |
| Line 234 minus line 235 (if negative, enter "0") | | | |
| If you have a spouse or common-law partner, see line 236 in the guide. | | This is your net income. 236 = | 28,000 00 |

Taxable income

| | | | |
|---|----------|---|-----------|
| Canadian Forces personnel and police deduction (box 43 of all T4 slips) | 244 | | |
| Employee home relocation loan deduction (box 37 of all T4 slips) | 248 + | | |
| Security options deductions | 249 + | | |
| Other payments deduction (if you reported income on line 147, see line 250 in the guide) | 250 + | | |
| Limited partnership losses of other years | 251 + | | |
| Non-capital losses of other years | 252 + | | |
| Net capital losses of other years | 253 + | | |
| Capital gains deduction | 254 + | | |
| Northern residents deductions (attach Form T2222) | 255 + | | |
| Additional deductions | Specify: | 256 + | |
| Add lines 244 to 256. | | 257 = | |
| Line 236 minus line 257 (if negative, enter "0") | | This is your taxable income. 260 = | 28,000 00 |

Use your taxable income to calculate your federal tax on Schedule 1 and your provincial or territorial tax on Form 428.

Refund or balance owingProtected B when completed **4**

| | | | |
|--|--|-------|----|
| Net federal tax: enter the amount from line 64 of Schedule 1 (attach Schedule 1, even if the result is "0") | 420 | 2,068 | 18 |
| CPP contributions payable on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies) | 421 + | | |
| Employment insurance premiums payable on self-employment and other eligible earnings (attach Schedule 13) | 430 + | | |
| Social benefits repayment (amount from line 235) | 422 + | | |
| Provincial or territorial tax (attach Form 428, even if the result is "0") | 428 + | 1,128 | 09 |
| Add lines 420, 421, 430, 422, and 428. | This is your total payable . 435 = 3,196 27 | | |

| | | | | |
|--|---|--------|---------|-------------|
| Total income tax deducted | 437 | 11,596 | 11 | . |
| Refundable Quebec abatement | 440 + | | | . |
| CPP overpayment (enter your excess contributions) | 448 + | 158 | 81 | . |
| Employment insurance overpayment (enter your excess contributions) | 450 + | | | . |
| Refundable medical expense supplement (use the federal worksheet) | 452 + | | | . |
| Working income tax benefit (WITB) (attach Schedule 6) | 453 + | | | . |
| Refund of investment tax credit (attach Form T2038(IND)) | 454 + | | | . |
| Part XII.2 trust tax credit (box 38 of all T3 slips) | 456 + | | | . |
| Employee and partner GST/HST rebate (attach Form GST370) | 457 + | | | . |
| Children's fitness tax credit | Eligible fees | 458 | x 15% = | 459 + . |
| Tax paid by instalments | 476 + | | | . |
| Provincial or territorial credits (attach Form 479 if it applies) | 479 + | | | . |
| Add lines 437 to 479. | These are your total credits . 482 = 11,754 92 | | | - 11,754 92 |

Line 435 minus line 482 This is your **refund** or **balance owing**. **(8,558 65)**

If the result is negative, you have a **refund**. If the result is positive, you have a **balance owing**.

Enter the amount below on whichever line applies.

Generally, we do not charge or refund a difference of \$2 or less.

| | | | | |
|-------------------|------------|--------------------------|--|---|
| Refund 484 | 8,558 65 . | Balance owing 485 | | . |
|-------------------|------------|--------------------------|--|---|

For more information on how to make your payment, see line 485 in the guide or go to www.cra.gc.ca/payments. Your payment is due no later than April 30, 2016.

Direct deposit – Enrol or update (see line 484 in the guide)

You do not have to complete this area every year. Do not complete it this year if your direct deposit information has not changed.

To enrol for direct deposit, to update your banking information, or to request that all of your CRA payments you may be receiving or owed be deposited into the same account as your T1 refund, complete lines 460, 461, and 462 below.

By providing my banking information I **authorize** the Receiver General to deposit in the bank account number shown below **any amounts payable** to me by the CRA, until otherwise notified by me. I understand that this authorization will replace all of my previous direct deposit authorizations.

| | | | | | | | | |
|---------------|-----|---------------------|--------------------|-----|-------------------|----------------|-----|---------------------------------|
| Branch number | 460 | 43122 (5 digits) | Institution number | 461 | 004 (3 digits) | Account number | 462 | 63113663 (maximum 12 digits) |
|---------------|-----|---------------------|--------------------|-----|-------------------|----------------|-----|---------------------------------|

Ontario opportunities fund

| | | | |
|--|---|-------|----|
| You can help reduce Ontario's debt by completing this area to donate some or all of your 2015 refund to the Ontario opportunities fund. Please see the provincial pages for details. | Amount from line 484 above | | 1 |
| | Your donation to the Ontario opportunities fund | 465 - | .2 |
| | Net refund (line 1 minus line 2) | 466 = | .3 |

I certify that the information given on this return and in any documents attached is correct and complete and fully discloses all my income.

Sign here

It is a serious offence to make a false return.

Telephone

Date 06-03-16

490 If a fee was charged for preparing this return, complete the following:

Name of preparer:

Telephone:

EFILE number (if applicable):

489

Personal information is collected under the *Income Tax Act* to administer tax, benefits, and related programs. It may also be used for any purpose related to the administration or enforcement of the Act such as audit, compliance and the payment of debts owed to the Crown. It may be shared or verified with other federal, provincial/territorial government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the *Privacy Act*, individuals have the right to access their personal information and request correction if there are errors or omissions. Refer to Info Source www.cra.gc.ca/gncy/tp/nfsrc/nfsrc-eng.html, personal information bank CRA PPU 005.

Do not use this area

487

1

488

486

T1-2015

Federal Tax

Schedule 1

Complete this schedule and **attach** a copy to your return.
For more information, see the related line in the guide.

Step 1 – Federal non-refundable tax credits

| | | | | | |
|---|-------------------|-----|--------|--------|--------|
| Basic personal amount | claim \$11,327 | 300 | 11,327 | 00 | 1 |
| Age amount (if you were born in 1950 or earlier) (use the federal worksheet) | (maximum \$7,033) | 301 | + | | 2 |
| Spouse or common-law partner amount (attach Schedule 5) | | 303 | + | | 3 |
| Amount for an eligible dependant (attach Schedule 5) | | 305 | + | | 4 |
| Family caregiver amount for children under 18 years of age | | | | | |
| Number of children born for whom you are claiming the family caregiver amount | 352 × \$2,093 = | 367 | + | | 5 |
| Amount for infirm dependants age 18 or older (attach Schedule 5) | | 306 | + | | 6 |
| CPP or QPP contributions: | | | | | |
| through employment from box 16 and box 17 of all T4 slips (attach Schedule 8 or Form RC381, whichever applies) | | 308 | + | 1,212 | 75 • 7 |
| on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies) | | 310 | + | | • 8 |
| Employment insurance premiums: | | | | | |
| through employment from box 18 and box 55 of all T4 slips (maximum \$930.60) | | 312 | + | 526 | 40 • 9 |
| on self-employment and other eligible earnings (attach Schedule 13) | | 317 | + | | • 10 |
| Volunteer firefighters' amount | | 362 | + | | 11 |
| Search and rescue volunteers' amount | | 395 | + | | 12 |
| Canada employment amount (If you reported employment income on line 101 or line 104, see line 363 in the guide.) | (maximum \$1,146) | 363 | + | 1,146 | 00 13 |
| Public transit amount | | 364 | + | | 14 |
| Children's arts amount | | 370 | + | | 15 |
| Home buyers' amount | | 369 | + | | 16 |
| Adoption expenses | | 313 | + | | 17 |
| Pension income amount (use the federal worksheet) | (maximum \$2,000) | 314 | + | | 18 |
| Caregiver amount (attach Schedule 5) | | 315 | + | | 19 |
| Disability amount (for self) (claim \$7,899, or if you were under 18 years of age, use the federal worksheet) | | 316 | + | | 20 |
| Disability amount transferred from a dependant (use the federal worksheet) | | 318 | + | | 21 |
| Interest paid on your student loans | | 319 | + | | 22 |
| Your tuition, education, and textbook amounts (attach Schedule 11) | | 323 | + | | 23 |
| Tuition, education, and textbook amounts transferred from a child | | 324 | + | | 24 |
| Amounts transferred from your spouse or common-law partner (attach Schedule 2) | | 326 | + | | 25 |
| Medical expenses for self, spouse or common-law partner, and your dependent children born in 1998 or later | 330 | | | | 26 |
| Enter \$2,208 or 3% of line 236 of your return, whichever is less . | - | | | | 27 |
| Line 26 minus line 27 (if negative, enter "0") | = | | | | 28 |
| Allowable amount of medical expenses for other dependants (do the calculation at line 331 in the guide) | 331 | + | | | 29 |
| Add lines 28 and 29. | = | | | | ▶ 30 |
| Add lines 1 to 25, and line 30. | | 332 | + | | 31 |
| Federal non-refundable tax credit rate | | 335 | = | 14,212 | 15 31 |
| Multiply line 31 by line 32. | | | × | 15% | 32 |
| Donations and gifts (attach Schedule 9) | | 338 | = | 2,131 | 82 33 |
| Add lines 33 and 34. | | 349 | + | | 34 |
| Enter this amount on line 47 on the next page. | | | | | |
| Total federal non-refundable tax credits | 350 | = | | 2,131 | 82 35 |

Continue on the next page.

Step 2 – Federal tax on taxable income

| | | | | | | | |
|---|-----------------------------|--|---|--|--------------------------------|----|----|
| Enter your taxable income from line 260 of your return. | | | | | 28,000 | 00 | 36 |
| Complete the appropriate column depending on the amount on line 36. | Line 36 is \$44,701 or less | Line 36 is more than \$44,701 but not more than \$89,401 | Line 36 is more than \$89,401 but not more than \$138,586 | | Line 36 is more than \$138,586 | | |
| Enter the amount from line 36. | 28,000 | | | | | | 37 |
| | - 0 | - 44,701 | - 89,401 | | - 138,586 | | 38 |
| Line 37 minus line 38 (cannot be negative) | = 28,000 | = | = | | = | | 39 |
| | x 15% | x 22% | x 26% | | x 29% | | 40 |
| Multiply line 39 by line 40. | = 4,200 | = | = | | = | | 41 |
| | + 0 | + 6,705 | + 16,539 | | + 29,327 | | 42 |
| Add lines 41 and 42. | = 4,200 | = | = | | = | | 43 |

Step 3 – Net federal tax

| | | | | |
|--|----------------------------|-----------------------------|-------|---------------|
| Enter the amount from line 43. | | 4,200 | 00 | 44 |
| Federal tax on split income (from line 5 of Form T1206) | 424 | + | | •45 |
| Add lines 44 and 45. | 404 | = | 4,200 | 00 46 |
| Enter your total federal non-refundable tax credits from line 35 on the previous page. | 350 | | 2,131 | 82 47 |
| Family tax cut (attach Schedule 1-A) | 423 | + | | •48 |
| Federal dividend tax credit | 425 | + | | •49 |
| Overseas employment tax credit (attach Form T626) | 426 | + | | 50 |
| Minimum tax carryover (attach Form T691) | 427 | + | | •51 |
| Add lines 47 to 51. | | = | 2,131 | 82 52 |
| Line 46 minus line 52 (if negative, enter "0") | | Basic federal tax | 429 | = 2,068 18 53 |
| Federal foreign tax credit (attach Form T2209) | | 405 | - | 54 |
| Line 53 minus line 54 (if negative, enter "0") | | Federal tax | 406 | = 2,068 18 55 |
| Total federal political contributions (attach receipts) | 409 | | | 56 |
| Federal political contribution tax credit (use the federal worksheet) | (maximum \$650) 410 | | | •57 |
| Investment tax credit (attach Form T2038(IND)) | 412 | + | | •58 |
| Labour-sponsored funds tax credit | | | | |
| Net cost 413 | | Allowable credit 414 | + | •59 |
| Add lines 57, 58, and 59. | | 416 | = | 60 |
| Line 55 minus line 60 (if negative, enter "0") | | 417 | = | 2,068 18 61 |
| If you have an amount on line 45 above, see Form T1206. | | | | |
| Working income tax benefit advance payments received (box 10 of the RC210 slip) | | 415 | + | •62 |
| Special taxes (see line 418 in the guide) | | 418 | + | 63 |
| Add lines 61, 62, and 63. | | | | |
| Enter this amount on line 420 of your return. | | Net federal tax | 420 | = 2,068 18 64 |

T1-2015

Working Income Tax Benefit

Schedule 6

For more information, see line 453 in the guide. Complete this schedule and **attach** a copy to your return to claim the working income tax benefit (WITB) if you meet **all** of the following conditions in 2015:

- you were a resident of Canada throughout the year;
- you earned income from employment or business; and
- at the end of the year, you were 19 years of age or older or you resided with your spouse or common-law partner or your child.

The WITB is calculated based on the working income (calculated in Part A below) **and** your adjusted family net income (calculated in Part B below). You can claim the **basic** WITB (Step 2) if the working income (amount on line 8 below) is more than \$3,000. If you are eligible for the WITB **disability supplement** (Step 3), your working income (amount on line 7 below) must be more than \$1,150. **Also**, if your adjusted family net income is less than the amount specified in the **chart on the next page**, you need to complete this form to find out if you are entitled to the WITB. If your adjusted family net income is more than the amount specified in the chart on the next page, you are not entitled to the WITB.

You cannot claim the WITB if in 2015:

- you were enrolled as a full-time student at a designated educational institution for more than 13 weeks in the year, unless you had an eligible dependant at the end of the year; or
- you were confined to a prison or similar institution for a period of at least 90 days during the year.

Notes: If you were married or living in a common-law relationship but did not have an eligible spouse or an eligible dependant, complete this schedule using the instructions as if you had neither an eligible spouse nor an eligible dependant.

If you are completing a final return for a deceased person who met the above conditions, you can claim the WITB for that person if the date of death was after June 30, 2015.

Step 1 – Calculating your working income and adjusted family net income

Do you have an eligible dependant? **381** Yes ☐ 1 No ☒ 2

Do you have an eligible spouse? **382** Yes ☐ 1 No ☒ 2

Part A – Working income

Complete columns 1 and 2 if you had an eligible spouse on December 31, 2015. Otherwise, complete column 1 only.

Employment income and other employment income reported on line 101 and line 104 of the return

| | Column 1 You | Column 2 Your eligible spouse |
|--|-----------------|----------------------------------|
| | 28,000.00 3 | |
| Taxable part of scholarship income reported on line 130 383 + | | 384 + |
| | 4 | 4 |

Total self-employment income reported on lines 135, 137, 139, 141, and 143 of the return (**excluding** losses and income from a communal organization)

| | | |
|---|-----|--------------|
| | + 5 | + 5 |
| Tax-exempt part of working income earned on a reserve or an allowance received as an emergency volunteer 385 + | 6 | 386 + |
| | 6 | 6 |

| | | |
|---|---------------|----------------|
| Add lines 3 to 6. Enter the amount even if the result is "0". | = 28,000.00 7 | 387 = 7 |
|---|---------------|----------------|

Add the amounts from line 7 in columns 1 and 2. **Working income** 28,000.00 8

Part B – Adjusted family net income

| | | |
|---|-------------|--------------|
| Net income amount from line 236 of the return | 28,000.00 9 | |
| Tax-exempt part of all income earned or received on a reserve less the deductions related to that income, or an allowance received as an emergency volunteer 388 + | 10 | 389 + |
| | 10 | 10 |

Total of universal child care benefit (UCCB) repayment (line 213 of the return) and registered disability savings plan (RDSP) income repayment (included on line 232 of the return)

| | | |
|--------------------------|----------------|------|
| | + 11 | + 11 |
| Add lines 9, 10, and 11. | = 28,000.00 12 | = 12 |

Total of UCCB (line 117 of the return) and RDSP income (line 125 of the return)

| | | |
|--|----------------|-----------------|
| | - 13 | - 13 |
| Line 12 minus line 13 (if negative, enter "0") | = 28,000.00 14 | 390 = 14 |

Add the amounts from line 14 in columns 1 and 2. **Adjusted family net income** 28,000.00 15

Are you claiming the basic WITB? **391** Yes ☒ 1 No ☐ 2 If **yes**, complete Step 2 on the next page.

Are you claiming the WITB disability supplement for yourself? **392** Yes ☐ 1 No ☒ 2 If **yes**, complete Step 3 on the next page.

Does your eligible spouse qualify for the disability amount for himself or herself? **394** Yes ☐ 1 No ☐ 2 If **yes**, he or she must complete steps 1 and 3 on a separate Schedule 6.

Step 2 – Calculating your basic WITB

If you had an eligible spouse, **only one of you can** claim the basic WITB. However, the individual who received the WITB advance payments for 2015 is the individual who **must** claim the basic WITB for the year. If you had an eligible dependant, **only one individual** can claim the basic WITB for that same eligible dependant.

| | | | |
|---|--------|--------|------------|
| Amount from line 8 in Step 1 | 28,000 | 00 | 16 |
| Base amount | - | 3,000 | 00 17 |
| Line 16 minus line 17 (if negative, enter "0") | = | 25,000 | 00 18 |
| Rate | x | 25% | 19 |
| Multiply line 18 by line 19. | = | 6,250 | 00 20 |
| If you had neither an eligible spouse nor an eligible dependant, enter \$1,015. | | | |
| If you had an eligible spouse or an eligible dependant, enter \$1,844. | | | |
| Amount from line 20 or line 21, whichever is less | | 1,015 | 00 21 |
| Amount from line 15 in Step 1 | | 1,015 | 00 ► 1,015 |
| Base amount: | | 28,000 | 00 22 |
| If you had neither an eligible spouse nor an eligible dependant, enter \$11,525. | | | |
| If you had an eligible spouse or an eligible dependant, enter \$15,915. | | | |
| Line 23 minus line 24 (if negative, enter "0") | - | 11,525 | 00 23 |
| Rate | = | 16,475 | 00 24 |
| Multiply line 25 by line 26. | x | 15% | 25 |
| Line 22 minus line 27 (if negative, enter "0") | = | 2,471 | 25 26 |
| Enter the amount from line 28 on line 453 of your return unless you complete Step 3. | | - | 2,471 |
| | | | 25 27 |
| | | | 00 28 |

Step 3 – Calculating your WITB disability supplement

If you qualify for the disability amount for yourself, complete Step 3 to calculate your supplement. However, if you had an eligible spouse and **both** of you qualify for the disability amount, your spouse must complete steps 1 and 3 on a separate Schedule 6 to calculate his or her supplement and enter the amount on line 453 of his or her return.

| | | | |
|---|---|-------|-------|
| Enter the amount from line 7 in column 1 of Step 1. | | | 29 |
| Base amount | - | 1,150 | 00 30 |
| Line 29 minus line 30 (if negative, enter "0") | = | | 31 |
| Rate | x | 25% | 32 |
| Multiply line 31 by line 32. | = | | 33 |
| Amount from line 33 or \$508, whichever is less | | | ► 34 |
| Amount from line 15 in Step 1 | | | 35 |
| Base amount: | | | |
| If you had neither an eligible spouse nor an eligible dependant, enter \$18,294. | | | |
| If you had an eligible spouse or an eligible dependant, enter \$28,208. | | | |
| Line 35 minus line 36 (if negative, enter "0") | - | | 36 |
| Rate: If you had an eligible spouse and he or she also qualifies for the disability amount, enter 7.5%. Otherwise, enter 15%. | = | | 37 |
| Multiply line 37 by line 38. | x | | 38 |
| Line 34 minus line 39 (if negative, enter "0") | = | | ► - |
| If you completed Step 2, enter the amount from line 28. Otherwise, enter "0". | | | 39 |
| Add lines 40 and 41. | | | = |
| Enter this amount on line 453 of your return. | | | 40 |
| | | | + |
| | | | 41 |
| | | | = |
| | | | 42 |

| Adjusted family net income levels | You had neither an eligible spouse nor an eligible dependant | You had an eligible spouse or an eligible dependant |
|---|--|---|
| Basic WITB Adjusted family net income (line 15 in Step 1) | less than \$18,292 | less than \$28,209 |
| WITB disability supplement (you qualify for the disability amount) Adjusted family net income (line 15 in Step 1) | less than \$21,681 | less than \$31,595 |
| WITB disability supplement (you had an eligible spouse and both of you qualify for the disability amount) Adjusted family net income (line 15 in Step 1) | → | less than \$34,982 |

T1-2015

Canada Pension Plan Contributions and Overpayment for 2015

Complete this schedule to calculate your required Canada Pension Plan (CPP) contributions or overpayment for 2015 if you were **a resident of a province or territory other than Quebec** on December 31, 2015, and have **no earned income from the province of Quebec**.

Do not use this schedule if any of your T4 slips have Quebec Pension Plan (QPP) contributions. Instead complete Form RC381, *Inter-provincial calculation for CPP and QPP contributions and overpayments for 2015*.

Part 1 – If you were 60 to 70 years of age, you received a CPP or QPP retirement pension, and you had employment and/or self-employment income, you were considered a CPP working beneficiary and had to make CPP contributions. However, if you were at least 65 years of age but under 70, you can elect to stop paying CPP contributions. Read **Part 1** of this schedule.

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

Part 3 – Complete this part to calculate your CPP contributions and any overpayment of CPP made through employment if you had no self-employment income.

Part 4 or Part 5 – Complete one of these parts to calculate your CPP contributions if:

- you reported self-employment income on lines 135 to 143 of your return;
- you reported business or professional income from a partnership on line 122 of your return; or
- you made an election on Form CPT20 to pay additional CPP contributions on other earnings.

For more information, see line 222 in the guide.

Complete **Part 4** if you are reporting **only** self-employment or elective income.

Complete **Part 5** if you are reporting self-employment or elective income **and** employment income. You must first complete **Part 3**.

Attach a copy of this schedule to your return.

Part 1 – Election to stop contributing to the Canada Pension Plan or revocation of a prior election

If in 2015 you were 60 to 70 years of age, you received a CPP or QPP retirement pension, and you had employment and/or self-employment income, you were considered a CPP working beneficiary and you were required to make CPP contributions. However, if you were at least 65 years of age but under 70, you can elect to stop paying CPP contributions.

If you have **employment income** for 2015 and elected in 2015 to stop paying CPP contributions or revoked in 2015 an election made in a prior year, you should have already completed Form CPT30, *Election to Stop Contributing to the Canada Pension Plan, or Revocation of a Prior Election*, and sent it to us and your employer(s).

If you had **only self-employment** income for 2015 and elect in 2015 to stop paying CPP contributions on your self-employment earnings, enter the month in 2015 for which you choose to start this election in **box 372** below. The date cannot be earlier than the month you turn 65 and you 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 in box 372 because June is the sixth month of the year. If in 2015 you are revoking an election made in a prior year on contributions on self-employment earnings, enter the month in 2015 for which you choose to revoke this election in box 374 below. Your election remains valid until you revoke it or you turn 70. If you start receiving employment income (other than employment income earned in Quebec) in a future year, you will have to complete Form CPT30 in that year for your election to remain valid.

If you had **both** employment income and self-employment income in 2015 and wanted to elect to stop paying CPP contributions in 2015, or to revoke in 2015 an election made in a prior year, you should have completed Form CPT30 in 2015. An election filed 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 submitted Form CPT30 when you became employed in 2015 but your intent was to elect in 2015 to stop paying CPP contributions or revoke an election made in a prior year on your self-employment income before you became employed, enter the month you want to stop contributing in **box 372** below, or if you want to revoke in 2015 an election made in a prior year, enter the month you want to resume contributing in **box 374** below. If you did not complete and submit Form CPT30 for 2015 when you became employed, you cannot elect to stop paying CPP contributions or revoke an election made in a prior year on your self-employment earnings for 2015 on this schedule. To be valid, an election or revocation that begins in 2015 must be filed on or before June 15, 2017.

I elect to **stop** contributing to the Canada Pension Plan on my self-employment earnings on the first day of the month that I entered in box 372.

Month
372

I want to **revoke** an election made in a prior year to stop contributing to the Canada Pension Plan on my self-employment earnings and resume contributing on the first day of the month that I entered in box 374.

Month
374

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

Enter 12 in box A **unless** one or more of the situations below apply.

- If you turned 18 years of age in 2015, enter the number of months in the year after the month you turned 18.
- If for all of 2015 you were receiving a CPP or QPP disability pension, enter "0". If you started or stopped receiving a CPP or QPP disability pension in 2015, enter the number of months during which you were not receiving a disability pension.
- If you were 65 to 70 years of age in 2015, you were receiving a CPP or QPP retirement pension, and you elected to stop paying CPP contributions in 2015, enter the number of months in the year up to and including the month you made the election. If you had self-employment income in 2015 and have an entry in box 372, enter the number of months in the year prior to the month you entered in box 372.
- If you were 65 to 70 years of age in 2015, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you have not revoked that election, enter "0".
- If you were 65 to 70 years of age in 2015, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you revoked that election in 2015, enter the number of months in the year after the month you revoked the election. If you had self-employment income in 2015 and have an entry in box 374, enter the number of months in the year after and including the month you entered in box 374.
- If you turned 70 years of age in 2015 and you 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.
- If for all of 2015 you were 70 years of age or older, enter "0".
- If the individual died in 2015, enter the number of months in the year up to and including the month the individual died.

Enter the number of months during which the **CPP** applies in 2015.

12 A

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

Enter your yearly maximum **CPP** pensionable earnings
(see the monthly proration table below to find the amount
that corresponds to the number of months entered in box A of Part 2).

(maximum \$53,600) 53,600.00 1

Total CPP pensionable earnings

Enter the total of box 26 of all your T4 slips (maximum \$53,600 per slip).
If box 26 is blank, use box 14.

5549 28,000.00 2

Enter the amount from line 1 or the amount from line 2, whichever is **less**.

(maximum \$53,600) 28,000.00 3

Enter your maximum basic **CPP** exemption

(see the monthly proration table below to find the amount
that corresponds to the number of months entered in box 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 \$50,100) = 24,500.00 5

Actual CPP contributions: Enter the total CPP contributions deducted from box 16 of all your T4 slips.

5034 **1,371.56** • 6

Required contributions on CPP pensionable earnings:

Multiply the amount from line 5 by 4.95%.

(maximum \$2,479.95) - 1,212.75 7

Line 6 minus line 7 (if negative, enter "0")

CPP overpayment = **158.81** 8

If you are **self-employed** and/or you are **electing to pay additional** CPP contributions on other earnings, enter the amount from line 6 on **line 308** of your Schedule 1 and, if applicable, on **line 5824** of Form 428. Then continue with Part 5.

Otherwise, enter the amount from line 6 or line 7, whichever is **less**, on **line 308** of your Schedule 1 and, if applicable, on **line 5824** of Form 428. If the amount from line 8 is **positive**, enter it on **line 448** of your return. If the amount from line 8 is **negative**, you may be able to make additional CPP contributions; see "Making additional CPP contributions" on page 46 of the *General Income Tax and Benefit Guide*.

* If you started receiving CPP retirement benefits in 2015, your basic exemption may be prorated by the CRA.

Monthly proration table for 2015

Part 3

| Applicable number of months | Line 1 Maximum CPP pensionable earnings | Line 4 Maximum basic CPP exemption |
|-----------------------------|--|---------------------------------------|
| 1 | \$4,466.67 | \$291.67 |
| 2 | \$8,933.33 | \$583.33 |
| 3 | \$13,400.00 | \$875.00 |
| 4 | \$17,866.67 | \$1,166.67 |
| 5 | \$22,333.33 | \$1,458.33 |
| 6 | \$26,800.00 | \$1,750.00 |

Part 3 continued

| Applicable number of months | Line 1 Maximum CPP pensionable earnings | Line 4 Maximum basic CPP exemption |
|-----------------------------|--|---------------------------------------|
| 7 | \$31,266.67 | \$2,041.67 |
| 8 | \$35,733.33 | \$2,333.33 |
| 9 | \$40,200.00 | \$2,625.00 |
| 10 | \$44,666.67 | \$2,916.67 |
| 11 | \$49,133.33 | \$3,208.33 |
| 12 | \$53,600.00 | \$3,500.00 |

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

| | | | | |
|---|---|--|-------|---|
| Pensionable net self-employment earnings* (amounts from line 122 and lines 135 to 143 of your return) | | | | 1 |
| Employment earnings not shown on a T4 slip on which you elect to pay additional CPP contributions (attach Form CPT20) | | | | 2 |
| Add lines 1 and 2 (if negative enter "0"). | | | | 3 |
| | CPP pensionable earnings (maximum \$53,600)* | | | 4 |
| Basic exemption | | | | 5 |
| Line 3 minus line 4 | | | | 6 |
| CPP rate | | | 9.9 % | 7 |
| CPP contributions payable on self-employment and other earnings: Multiply line 5 by line 6. Enter this amount on line 421 of your return. | | | | 8 |
| Deduction and tax credit for CPP contributions on self-employment and other earnings: Multiply the amount from line 7 by 50%. | | | | 9 |
| Enter the amount from line 8 on line 222 of your return and on line 310 of Schedule 1. | | | | |

* Self-employment earnings, CPP pensionable earnings, and the basic exemption should be prorated according to the number of months entered in box A of Part 2 (do not prorate the self-employment earnings if the individual died in 2015).

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

| | | | | |
|---|--|--|--|----|
| Pensionable net self-employment earnings* (amounts from line 122 and lines 135 to 143 of your return) | | | | 1 |
| Employment earnings not shown on a T4 slip on which you elect to pay additional CPP contributions (attach Form CPT20) | | | | 2 |
| Employment earnings shown on a T4 slip on which you elect to pay additional CPP contributions, line 12 of Form CPT20 (attach Form CPT20) | | | | 3 |
| Add lines 1, 2, and 3. | | | | 4 |
| Enter the amount from line 6 of Part 3. | | | | 5 |
| If the amount on line 8 of Part 3 is positive, complete lines 6 to 8. Otherwise, enter "0" on line 8 and continue on line 9. | | | | 6 |
| Enter the amount from line 5 above. | | | | 7 |
| Enter the amount from line 7 of Part 3. | | | | 8 |
| Line 6 minus line 7 (if negative, enter "0") | | | | 9 |
| Line 5 minus line 8 (if negative, enter "0") | | | | 10 |
| Multiply the amount from line 9 by 20.202. | | | | 11 |
| Enter the amount from line 1 of Part 3. | | | | 12 |
| Enter the amount from line 4 of Part 3. | | | | 13 |
| Line 11 minus line 12 (if negative, enter "0") | | | | 14 |
| Enter the amount from line 10. | | | | 15 |
| Line 13 minus line 14 (if negative, enter "0") | | | | 16 |
| Enter the amount from line 4 or line 15, whichever is less . | | | | 17 |
| If the amount on line 2 of Part 3 is less than the amount on line 4 of Part 3, complete lines 17 to 19. Otherwise, enter "0" on line 19 and continue on line 20. | | | | 18 |
| Line 4 of Part 3 minus line 2 of Part 3 | | | | 19 |
| Line 4 minus line 13 (if negative, enter "0") | | | | 20 |
| Line 17 minus line 18 (if negative, enter "0") | | | | 21 |
| Earnings subject to contributions: line 16 minus line 19 (if negative, enter "0") | | | | 22 |
| Multiply the amount from line 20 by 9.9%. | | | | 23 |
| Multiply the amount from line 8 of Part 3 (if positive only) by 2. | | | | 24 |
| CPP contributions payable on self-employment and other earnings: Line 21 minus line 22 (if negative, enter "0"). Enter this amount on line 421 of your return. ** | | | | 25 |
| Deduction and tax credit for CPP contributions on self-employment and other earnings: Multiply the amount from line 23 by 50%. | | | | 26 |
| Enter the amount from line 24 on line 222 of your return and on line 310 of Schedule 1. | | | | |

* Self-employment earnings should be prorated according to the number of months entered in box A of Part 2 (do not prorate the self-employment earnings if the individual died in 2015).

** If the result on line 23 is negative, you may have an overpayment. If so, we will calculate it for you.

See the privacy notice on your return.

Ontario Tax

ON428
T1 General – 2015

Complete this form and **attach a copy** to your return. For more information, see the related line in the forms book.

Step 1 – Ontario non-refundable tax credits

| | | For internal use only | 5605 | | |
|--|--------------------|------------------------------------|---------------------|--------|-----------|
| Basic personal amount | claim \$9,863 | 5804 | 9,863 | 00 | 1 |
| Age amount (if born in 1950 or earlier) (use the <i>Provincial Worksheet</i>) | (maximum \$4,815) | 5808 | + | | 2 |
| Spouse or common-law partner amount | | | | | |
| Base amount | 9,212 | | 00 | | |
| Minus: his or her net income from page 1 of your return | - | | | | |
| Result: (if negative, enter "0") | = | | (maximum \$8,375) ▶ | 5812 | 3 |
| Amount for an eligible dependant | | | | | |
| Base amount | 9,212 | | 00 | | |
| Minus: his or her net income from line 236 of his or her return | - | | | | |
| Result: (if negative, enter "0") | = | | (maximum \$8,375) ▶ | 5816 | 4 |
| Amount for infirm dependants age 18 or older (use the <i>Provincial Worksheet</i>) | | 5820 | + | | 5 |
| CPP or QPP contributions: | | | | | |
| (amount from line 308 of your federal Schedule 1) | | 5824 | + | 1,212 | 75 •6 |
| (amount from line 310 of your federal Schedule 1) | | 5828 | + | | •7 |
| Employment insurance premiums: | | | | | |
| (amount from line 312 of your federal Schedule 1) | | 5832 | + | 526 | 40 •8 |
| (amount from line 317 of your federal Schedule 1) | | 5829 | + | | •9 |
| Adoption expenses | (maximum \$12,033) | 5833 | + | | 10 |
| Pension income amount | (maximum \$1,364) | 5836 | + | | 11 |
| Caregiver amount (use the <i>Provincial Worksheet</i>) | | 5840 | + | | 12 |
| Disability amount (for self) (Claim \$7,968 or, if you were under 18 years of age, use the <i>Provincial Worksheet</i> .) | | 5844 | + | | 13 |
| Disability amount transferred from a dependant (use the <i>Provincial Worksheet</i>) | | 5848 | + | | 14 |
| Interest paid on your student loans (amount from line 319 of your federal Schedule 1) | | 5852 | + | | 15 |
| Your tuition and education amounts [use and attach Schedule ON(S11)] | | 5856 | + | | 16 |
| Tuition and education amounts transferred from a child | | 5860 | + | | 17 |
| Amounts transferred from your spouse or common-law partner [use and attach Schedule ON(S2)] | | 5864 | + | | 18 |
| Medical expenses: | | | | | |
| (Read line 5868 in the forms book.) | | 5868 | | | 19 |
| Enter \$2,232 or 3% of line 236 of your return, whichever is less . | - | | | | 20 |
| Line 19 minus line 20 (if negative, enter "0") | = | | | | 21 |
| Allowable amount of medical expenses for other dependants (use the <i>Provincial Worksheet</i>) | | 5872 | + | | 22 |
| Add lines 21 and 22. | = | 5876 | = | | ▶ + 23 |
| Add lines 1 to 18, and line 23. | | 5880 | = | 11,602 | 15 24 |
| Ontario non-refundable tax credit rate | | | x | 5.05% | 25 |
| Multiply line 24 by line 25. | | 5884 | = | 585 | 91 26 |
| Donations and gifts: | | | | | |
| Amount from line 345 of your federal Schedule 9 | x 5.05% = | | | | 27 |
| Amount from line 347 of your federal Schedule 9 | x 11.16% = | | + | | 28 |
| Add lines 27 and 28. | = | 5896 | = | | ▶ + 29 |
| Add lines 26 and 29. | | | | | |
| Enter this amount on line 42. | | Ontario non-refundable tax credits | 6150 | = | 585 91 30 |

Continue on the next page. ▶

Step 2 – Ontario tax on taxable income

Enter your **taxable income** from line 260 of your return.

If this amount is more than \$20,000, you **must** complete **Step 7 – Ontario health premium.**

Complete the appropriate column depending on the amount on line 31.

| | Line 31 is \$40,922 or less | Line 31 is more than \$40,922 but not more than \$81,847 | Line 31 is more than \$81,847 but not more than \$150,000 | Line 31 is more than \$150,000 but not more than \$220,000 | Line 31 is more than \$220,000 | |
|---|--------------------------------|--|---|--|-----------------------------------|----|
| Enter the amount from line 31 | 28,000 00 | | | | | 32 |
| Line 32 minus line 33 (cannot be negative) | - 0 00 | - 40,922 00 | - 81,847 00 | - 150,000 00 | - 220,000 00 | 33 |
| | = 28,000 00 | = | = | = | = | 34 |
| | × 5.05% | × 9.15% | × 11.16% | × 12.16% | × 13.16% | 35 |
| Multiply line 34 by line 35. | = 1,414 00 | = | = | = | = | 36 |
| Add lines 36 and 37. | + 0 00 | + 2,067 00 | + 5,811 00 | + 13,417 00 | + 21,929 00 | 37 |
| Ontario tax on taxable income | = 1,414 00 | = | = | = | = | 38 |

Step 3 – Ontario tax

Enter your Ontario tax on taxable income from line 38.

Enter your Ontario tax on split income from Form T1206.

Add lines 39 and 40.

Enter your Ontario non-refundable tax credits from line 30.

Ontario overseas employment tax credit:

Amount from line 426 of your federal Schedule 1 × 38.5% = **6153** + •43

Add lines 42 and 43.

Line 41 minus line 44 (if negative, enter "0")

Ontario minimum tax carryover:

Enter the amount from line 45.

Enter your Ontario dividend tax credit from line 6152 of
the *Provincial Worksheet*.

Line 46 minus line 47 (if negative, enter "0").

Amount from line 427 of your federal Schedule 1 × 33.67% =

Enter the amount from line 48 or 49, whichever is less.

Line 45 minus line 50 (if negative, enter "0")

Ontario additional tax for minimum tax purposes:

Amount from line 95 of Form T691 × 33.67% =

Add lines 51 and 52.

Complete lines 54 to 56 only if the amount on line 53 is **more than \$4,418**.

Otherwise, enter "0" on line 56 and continue completing the form.

Ontario surtax

(Line 53 828|09 minus \$4,418) × 20% (if negative, enter "0") = 0|00 54

(Line 53 828|09 minus \$5,654) × 36% (if negative, enter "0") = + 0|00 55

Add lines 54 and 55.

Add lines 53 and 56.

Ontario dividend tax credit:

Enter your Ontario dividend tax credit from line 6152 of the *Provincial Worksheet*.

Line 57 minus line 58 (if negative, enter "0")

Continue on the next page.

Enter the amount from line 59 on the previous page.

828|09 60

If you are **not** claiming an Ontario tax reduction, there is an amount on line 52, or if the amount on line 60 is "0", enter the amount from line 60 on line 68 and continue completing the form. Otherwise, complete lines 61 to 67 to calculate the Ontario tax reduction.

Step 4 – Ontario tax reduction

Basic reduction 228|00 61

If you had a spouse or common-law partner on December 31, 2015, **only** the individual with the **higher net income** can claim the amounts on lines 62 and 63.

Reduction for dependent children born in 1997 or later
Number of dependent children **6269** × \$421 = + 62

Reduction for dependants with a mental or physical infirmity
Number of dependants **6097** × \$421 = + 63

Add lines 61, 62 and 63. = 228|00 64

Enter the amount from line 64. 228|00 × 2 = 456|00 65

Enter the amount from line 60. - 828|09 66

Line 65 minus line 66 (if negative, enter "0") **Ontario tax reduction claimed** = 0|00 ▶ - 0|00 67

Line 60 minus line 67 (if negative, enter "0") = 828|09 68

Step 5 – Ontario foreign tax credit

Enter the Ontario foreign tax credit from Form T2036.

Line 68 minus line 69 (if negative, enter "0") - 69
= 828|09 70

Step 6 – Community food program donation tax credit for farmers

Enter the amount of qualifying donations that have also been claimed as charitable donations **6098** × 25% =

Line 70 minus line 71 (if negative, enter "0") - 0|00 71
= 828|09 72

Step 7 – Ontario health premium

If your taxable income (from line 31) is not more than \$20,000, enter "0".

Otherwise, enter the amount calculated in the chart on the next page.

Add lines 72 and 73.

Enter the result on line 428 of your return.

Ontario health premium ▶

+ 300|00 73

Ontario tax

= 1,128|09 74

Continue on the next page.

Ontario Health Premium

Enter your **taxable income** from line 31.

28,000|00 1

Go to the line that corresponds to your taxable income.

- If there is an Ontario health premium amount on that line, enter that amount on line 73.
- Otherwise, enter your taxable income in the first box, complete the calculation, and enter the result on line 73.

Taxable income

Ontario health premium

not more than **\$20,000**



\$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

See the privacy notice on your return.

T1 – 2015

Federal Worksheet

Use the following charts to make your calculations according to the line instructions in the *General Income Tax and Benefit Guide*.
Keep this worksheet for your records. **Do not attach it to the return you send us.**

Line 437 – Income tax deducted

| | | | |
|--|---------|--------|-----------|
| T4 | UW AFSA | 11,596 | 11 |
| Total income tax deducted | | | |
| Enter this amount on line 437 of your return | | = | 11,596 11 |

Estimated GST/HST Tax Credit for the Period July 2016 to June 2017

You can apply for the GST/HST credit if, at the end of 2015, you were resident in Canada and **any** of the following applies. You:

- were 18 years of age or older;
- had a spouse; or
- were a parent.

Notes

If you have a spouse, only one of you can apply for the credit. No matter which one of you applies, the credit will be the same.

To be eligible to receive the GST/HST credit for a particular month, you have to be resident in Canada at the beginning of that month.

You cannot apply for the GST/HST credit if, at the end of 2015, you either:

- were confined to a prison or a similar institution, and had been there for more than six months during 2015, **or**
- did not have to pay tax in Canada because you were an officer or servant of another country, such as a diplomat, or a family member or employee of such a person.

Note

You cannot claim the credit for your spouse or child who met either of these conditions at the end of 2015.

Adjusted net income

| | Column 1 You | Column 2 Your spouse or common-law partner | |
|--|----------------------------|--|---|
| Enter the net income amount from line 236 of the return. | 28,000 00 | | 1 |
| Universal child care benefit repayment (line 213). | + | + | 2 |
| Registered disability savings plan income repayment (include in line 232). | + | + | 3 |
| Add lines 1 through 3. | = 28,000 00 | = | 4 |
| Universal child care benefit (line 117 of the return). | - | - | 5 |
| Registered disability savings plan income (line 125 of the return). | - | - | 6 |
| Capital gain as a result of a mortgage foreclosure or conditional sales repossession | - | - | 7 |
| Line 4 minus total of lines 5 through 7 (if negative, enter "0"). | = 28,000 00 | = | 8 |
| Add the amounts from line 8 in column 1 and column 2 (if applicable) | | 28,000 00 | 9 |
| | Adjusted net income | | |

Calculation of GST credit

| | | | |
|---|--------------------------------|--------------|--------|
| Basic Goods and Services Tax Credit. | Claim \$276.00 | 276 00 | 10 |
| Credit for spouse or supporting person. | Claim \$276.00 | + | 11 |
| Eligible dependant credit. | Claim \$276.00 | + | 12 |
| Credit for qualified children: Number of qualified children | × \$145.00 | + | 13 |
| Calculation of single supplement: (if line 11 and 12 are zero) | | | |
| Adjusted net income from line 9. | 28,000 00 | | 14 |
| Base amount. | - 8,948 00 | | 15 |
| Line 14 minus line 15. | Income over base amount | = 19,052 00 | 16 |
| Enter 2% of line 16 or \$145 whichever is less | | + 145 00 | 17 |
| Single-parent family supplement. | Claim \$145.00 | + | 18 |
| Add lines 10 through 13, and 17 through 18. | | = 421 00 | 19 |
| Adjusted net income from line 9. | 28,000 00 | | 20 |
| Base amount. | - 35,926 00 | | 21 |
| Line 20 minus line 21. | Income over base amount | = 0 00 | 22 |
| Enter 5% of line 22. | | - | 23 |
| Line 19 minus line 23. | | = 421 00 | 24 |
| Goods and Services Tax Credit (if line 24 is less than \$1, enter zero). | | 421 00 | 25 |
| GST/HST credit quarterly amount: | | | |
| July 2016 | 105 25 | January 2017 | 105 25 |
| October 2016 | 105 25 | April 2017 | 105 25 |

Estimated Ontario Trillium Benefit (OTB) for July 2016 to June 2017 and the Ontario Senior Homeowners' Property Tax Grant (OSHPTG) for 2016

Adjusted family net income

| | Column 1 You | Column 2 Your spouse or common-law partner | |
|--|-----------------------------------|--|----------|
| Enter the net income amount from line 236 of the return. | 28,000 | | 1 |
| Universal child care benefit repayment (line 213). | + | + | 2 |
| Registered disability savings plan income repayment (include in line 232). | + | + | 3 |
| Add lines 1 through 3. | = 28,000 | = | 4 |
| Universal child care benefit (line 117 of the return). | - | - | 5 |
| Registered disability savings plan income (line 125 of the return). | - | - | 6 |
| Capital gain as a result of a mortgage foreclosure or conditional sales repossession | - | - | 7 |
| Line 4 minus total of lines 5 through 7 (if negative, enter "0"). | = 28,000 | = | 8 |
| Add the amounts from line 8 in column 1 and column 2 (if applicable) | Adjusted family net income | = 28,000 | 9 |

A – Estimated Ontario Sales Tax Credit (OSTC)

| | | | | |
|---|---------------------------------------|--------|-----|-------|
| Basic credit. | Claim \$291.00 | 291 | 00 | 10 |
| Credit for your spouse or common-law partner. | Claim \$291.00 | + | | 11 |
| Eligible dependant credit. | Claim \$291.00 | + | | 12 |
| Credit for children. | Number of children: × \$291.00 | + | | 13 |
| Add lines 10 through 13. | | = | 291 | 00 14 |
| Adjusted family net income from line 9. | 28,000 | | | 15 |
| • If you are a single individual with no children, enter \$22,388 . | | | | |
| • If you are a single parent, or are married or living common-law, enter \$27,985 . | - | 22,388 | 00 | 16 |
| Line 15 minus line 16. | = | 5,612 | 00 | 17 |
| Enter 4% of line 17. | | - | 224 | 48 18 |
| Line 14 minus line 18 (Eligible only if the result is more than \$2). | | | | 19 |
| Estimated Ontario Sales Tax Credit (OSTC) | | = | 66 | 52 |

B – Estimated Ontario Energy and Property Tax Credit (OEPTC)

Occupancy cost:

Rent paid in Ontario for 2015.

Enter the amount from **box 6110** in Part A of Form ON-BEN.

× 20% =

20

Property tax paid in Ontario for 2015.

Enter the amount from **box 6112** in Part A of Form ON-BEN.

+

21

Student residence: If you answered « yes » to the question " Did you reside in a designated student residence in Ontario in 2015? " in Part A of Form ON-BEN, claim **\$25**.

+

22

Add lines 20, 21, and 22.

Occupancy cost

=

23

1. Energy Component:

Long term care home

Enter the amount from **box 6123**

in Part A of Form ON-BEN.

× 20% =

24

Home energy costs on a reserve

Enter the amount from **box 6121** in Part A of Form ON-BEN.

+

25

Enter your occupancy cost amount from line 23.

+

26

Add lines 24, 25 and 26.

=

27

Student residence from line 22.

-

28

Line 27 minus line 28.

=

29

Enter the amount from line 29 or **\$224**, whichever is **less**.

Energy component

=

30

2. Property Tax Component:

Occupancy cost from line 23.

× 10% =

31

Age on December 31, 2015:

If under 64 years of age: Amount from line 31 or **\$728**, whichever is **less**.

If 64 years of age or older: Amount from line 31 or **\$448**, whichever is **less**.

►

32

If under 64 years of age: Enter **\$56**.

If 64 years of age or older: Enter **\$476**.

►

+

33

Add lines 32 and 33.

=

34

Enter the amount from line 23 or line 34, whichever is **less**.

Property tax component

=

35

B – Estimated Ontario Energy and Property Tax Credit (OEPTC) – continued

Add lines 30 and 35.

Energy and property tax components = 36

Age on December 31, 2015:**If under 64 years of age:**

- If you do **not have** a spouse, common-law partner or qualified dependant, base amount is **\$22,388**.
- If you **have** a spouse, common-law partner or qualified dependant, base amount is **\$27,985**.

If 64 years of age or older:

- If you do **not have** a spouse, common-law partner or qualified dependant, base amount is **\$27,985**.
- If you **have** a spouse, common-law partner or qualified dependant, base amount is **\$33,582**.

(Adjusted family net income from line 9 -) × 2% (if negative, enter "0") ▶ - 37

Line 36 minus line 37 (if negative, enter "0"). = 38

If you received a 2015 Ontario Senior Homeowners' Property Tax Grant, complete lines 39 to 46.

Otherwise, enter "0" on line 45 and continue on line 46 below.

Amount from line 38. 39

Enter the amount of your 2015 Ontario Senior Homeowners' Property Tax Grant. + 40

Add lines 39 and 40. = 41

Energy amount from line 30. - 42

Line 41 minus line 42 (if negative, enter "0"). = 43

Enter your occupancy cost amount from line 23. - 44

Line 43 minus line 44 (if negative, enter "0"). = 45

Line 38 minus line 45 (if the result is not more than \$2, enter "0"). = 46

Estimated Ontario Energy and Property Tax Credit (OEPTC)**C – Estimated Northern Ontario Energy Credit (NOEC)**

- If you do **not have** a spouse, common-law partner or qualified dependant, enter **\$146**.
- If you **have** a spouse, common-law partner or qualified dependant, enter **\$224**.

Adjusted family net income from line 9. 48

- If you do **not have** a spouse, common-law partner or qualified dependant, enter **\$39,179**.

- If you **have** a spouse, common-law partner or qualified dependant, enter **\$50,373**.

Line 48 minus line 49 (if negative, enter "0"). = 50

Multiply line 50 by line 51. = 52

Line 47 minus line 52. (if the result is not more than \$2, enter "0"). = 53

Estimated Northern Ontario Energy Credit (NOEC)**D – Estimated Ontario Trillium Benefit (OTB) per month**

Estimated Ontario Sales Tax Credit (OSTC) (line 19). 66 52 54

Estimated Ontario Energy and Property Tax Credit (OEPTC) (line 46). + 55

Estimated Northern Ontario Energy Credit (NOEC) (line 53). + 56

Add lines 54, 55 and 56. = 66 52 57

Divide the amount from line 57 by line 58. If the amount on line 57 is \$360 or less, the OTB will be issued in one payment in July 2016. ÷ 12 58

Estimated Ontario Trillium Benefit (OTB) per month = 5 54 59

| | | | | | |
|-----------|------|-------|----------|------|--|
| July | 2016 | 66 52 | January | 2017 | |
| August | 2016 | | February | 2017 | |
| September | 2016 | | March | 2017 | |
| October | 2016 | | April | 2017 | |
| November | 2016 | | May | 2017 | |
| December | 2016 | | June | 2017 | |

E – Estimated Ontario Senior Homeowners' Property Tax Grant (OSHPTG)Property tax paid in 2015. Amount from **box 6112** in Part A of Form ON-BEN (**maximum \$500**). 60

(Adjusted family net income from line 9 -) × 3.33% (if negative, enter "0"). ▶ - 61

Line 60 minus line 61 (if negative, enter "0"). = 62

Estimated Ontario Senior Homeowners' Property Tax Grant for 2016

The grant should be received within four to eight weeks after the taxpayer received the 2015 notice of assessment.

Registered Retirement Savings Plan (RRSP) Schedule

Table C - Calculation of RRSP/PRPP deduction in 2015

| | | | |
|--|---|----------|---|
| Contributions available for RRSP/PRPP deduction (table A, line 12) | = | | |
| Maximum RRSP/PRPP deduction limit in 2015 (table B, line 7) | = | | |
| RRSP/PRPP deduction before transfers | | | 1 |
| Direct or indirect transfers | + | | 2 |
| RRSP/PRPP deduction (per line 208) | = | 0 | 3 |

Table D - Calculation of 2015 earned income
2015 calculation in reference to 2016 RRSP/PRPP eligibility

| | | | |
|--|--------|---------------|-----------------|
| Employment income (line 101 and part of line 104 not shown elsewhere in this calc) | | 28,000 | 1 |
| Union, professional or like dues (line 212) | - | | 2 |
| Employment expenses (line 229) | - | | 3 |
| Subtotal (employment income) | = | 28,000 | 4 |
| Royalties for a work or invention (line 104) | + | | 5 |
| Net research grants you received (line 104) | + | | 6 |
| Employee profit sharing plan allocations- T4PS-Box 35 (line 104) | + | | 7 |
| Supplementary unemployment benefit plan payments (line 104) | + | | 8 |
| Net Income from a business (lines 135-143) | + | | 9 |
| Disability payments received from the CPP or QPP (line 152) | + | | 10 |
| Net rental income from real property (line 126) | + | | 11 |
| Alimony or maintenance income received (line 128) | + | | 12 |
| 2015 contributions to an amateur athlete trust (AAT) | + | | 13 |
| Subtotal - total eligible income | = | 28,000 | 14 |
| Current-year loss from a business (lines 135-143) | | | 15 |
| Deemed taxable capital gain re: eligible capital property | + | | 16 |
| Current-year rental loss (line 126) | + | | 17 |
| Alimony or maintenance income paid (line 220) | + | | 18 |
| Subtotal - amount to be deducted | - | | 19 |
| 2015 earned income | = | 28,000 | 20 |
| Amount from line 20 | 28,000 | x 18% ▶ | = 5,040 A |
| RRSP/PRPP dollar limit for 2016 | | = | 25,370 B |
| Enter the amount from line A or B, whichever is less | | | 5,040 21 |
| Total PA from 2015 | | | - 22 |
| Maximum RRSP/PRPP deduction in 2016 before PSPA | = | 5,040 | 23 |

Table E - Calculation of eligible RRSP/PRPP deduction limit for 2016

| | | | |
|--|---|--------------|---|
| Unused Room for 2015 (table B, line 6) | | | 1 |
| RRSP/PRPP deduction (excluding transfers) (table C, line 1) | - | | 2 |
| 2016 net PSPA (from RPP administrator's statement) | - | | 3 |
| Eligible RRSP/PRPP Room | = | 0 | 4 |
| Maximum RRSP/PRPP deduction in 2016 based on 2015 earned income (table D, line 23) | + | 5,040 | 5 |
| Maximum RRSP/PRPP deduction limit for 2016 | = | 5,040 | 6 |

Table G - Calculation of RRSP/PRPP contribution limit 2016

| | | | |
|--|---|--------------|---|
| Maximum RRSP/PRPP deduction limit for 2016 (table E, line 6) | | 5,040 | 1 |
| Undeducted premiums (table F, line 3) | - | | 2 |
| RRSP/PRPP contribution limit for 2016 | = | 5,040 | 3 |



Return Record

| Identification | | | |
|--|--------------------|--|------------|
| Transmitter Efile Number | K7242 | Transmitter Efile Password | <Password> |
| Preparer Efile Number | K7242 | Preparer Efile Password | <Password> |
| Document Control Number | 156C4ITJ | Discounter Registration Number | |
| Software Code | 014F | Software Release Date | 2016-02-24 |
| Taxpayer's Data | | | |
| Taxpayer's Given Name | Lynn | Change of Name Indicator [2=Yes] | |
| Taxpayer's Surname | WU | | |
| Address Data | | | |
| Care of Line | | | |
| Street | 803-8 Hickory St W | | |
| City | Waterloo | | |
| Province | ON | Telephone Area Code | |
| Postal Code | N2L3H6 | Telephone Local Number | |
| Same Home/Mailing Address [1=Yes, 2=No] | 1 | Date of the Move | |
| Basic Data | | Residency Data | |
| Tax Year | 2015 | Year End Province of Residence | ON |
| Social Insurance Number | 333333334 | Current Province of Residence | |
| Date of Birth | 1993-07-17 | Aboriginal Land Residency Indicator [1=Yes, 2=No] | |
| Marital Status | 6 | Yukon First Nation Settlement Number | |
| Spouse Self Employed [0=No, 1=Yes] | 0 | First Nation Identification Indicator [1=Yes, 2=No] | |
| Date of Entry | | North West Territories First Nation Residency Code | |
| Prior Year Submission [0=No, 1=Yes] | 0 | | |
| Elections Canada Data | | | |
| Canadian Citizenship Indicator [1=Yes, 2=No] | 1 | Elections Canada Authorization Indicator [01=Yes, 02=No] | |
| Contact Data | | | |
| Correspondence Language Code [1=English, 2=French] | 1 | Alternate Address Authorization Code | 00 |
| Tax Preparer Authorization Code [1=Yes] | | Expiry Date of the Tax Preparer Authorization Code | |
| Pre-Assessment Review Contact Code | 3 | Post-Assessment Review Contact Code | 3 |
| Taxpayer's Email Address | | | |
| Deceased Data | | | |
| Deceased Indicator [1=Yes] | | Date of Death | |
| Spouse's Data | | | |
| Spouse's Given Name (Limited to 4 characters) | | Spouse's Social Insurance Number | 000000000 |
| Spouse's Net Income | 0 | Spouse's Universal Child Care Benefit Amount | 0 |
| Spouse's Universal Child Care Repayment Amount | 0 | | |
| Bankruptcy Data | | | |
| Bankruptcy Indicator [1=Yes] | | Post-Bankruptcy Net Income | |
| | | Post-Bankruptcy Adjusted Net Income | |
| Selected Financial Data Statements (SFDs) | | | |
| Number of Selected Financial Data Records [Blank if 0] | | | |

| Field | Value | Description |
|-------|---------|---|
| 266 | 2 | Foreign property with a total cost > than \$100,000 (1=Yes, 2=No) |
| 101 | 28000 | Employment income per T4 slips |
| 150 | 28000 | Total income (or loss) |
| 260 | 28000 | Taxable income |
| 428 | 112809 | Provincial or territorial tax |
| 435 | 319627 | Total payable |
| 437 | 1159611 | Total income tax deducted from information slips |
| 448 | 15881 | CPP overpayment |
| 484 | 855865 | Refund |
| 487 | 1 | Volunteer program (1=Yes) |
| 490 | 1 | Prepared by (1=3rd party, 2=Client, or 3=Discounted) |
| 300 | 11327 | Basic personal amount |
| 312 | 52640 | Employment insurance premiums |
| 363 | 1146 | Canada employment amount |
| 335 | 14212 | Gross non-refundable tax credits before donations and gifts |
| 338 | 2131 | Non-refundable tax credits before donations and gifts |
| 350 | 2131 | Total federal non-refundable tax credits |
| 406 | 206818 | Federal tax |

Continued on next page

| Field | Value | Description |
|-------|----------|--|
| 417 | 206818 | Fed. tax before additional tax on RESP accumulated inc. payments |
| 5804 | 9863 | Basic personal amount |
| 5824 | 121275 | Canada or Quebec pension plan contributions |
| 5832 | 52640 | Employment insurance premiums |
| 5880 | 11602 | Add lines 5804 through 5864 and line 5876 of provincial Form 428 |
| 5884 | 585 | Provincial non-refundable tax credits before donations and gifts |
| 6150 | 585 | Provincial non-refundable tax credits |
| 308 | 121275 | CPP contributions through employment |
| 5478 | 28000 | E.I. insurable earnings (T4's other than T4 fishers income) |
| 460 | 43122 | Branch number of first account (T1-DD) (5 Numeric) |
| 461 | 004 | Institution number of first account (T1-DD) (3 Numeric) |
| 462 | 63113663 | Bank account number of first account (T1-DD) |
| 5549 | 28000 | Total CPP pensionable earnings |
| 5034 | 137156 | Total CPP contributions withheld |
| 5028 | 52640 | Total employment insurance premiums |

Summary of carryforward amounts to 2016



Name: **Lynn WU**
 SIN: **333-333-334**

| Subject | Amount | Reference form |
|---|--------|-------------------------------|
| GST | | |
| GST rebate (excluding portion for eligible CCA) | | GST-370 line 16 |
| CNIL | | |
| Expense | | T936 line 16 |
| Income | | T936 line 19 |
| RPP | | |
| RPP pre-1990 contributions (not a contributor) | | RPP schedule (Area E I.24) |
| RPP pre-1990 contributions (contributor) | | RPP schedule (Area E I.25) |
| RRSP | | |
| Eligible amount | 5,040 | RRSP schedule (Table D) |
| Room from previous years | | RRSP schedule (Table E) |
| PSPA from previous year | | RRSP schedule (Table E) |
| Undeducted premiums | | RRSP schedule (Table F) |
| Transitional amount | | RRSP schedule (Table F) |
| HOME BUYER'S PLAN | | |
| Outstanding amount to repay | | RRSP schedule (Table H) |
| Number of years left | | RRSP schedule (Table H) |
| Amount to repay annually | | RRSP schedule (Table H) |
| LLP | | |
| Outstanding amount to repay | | RRSP schedule (Table K) |
| Number of years left | | RRSP schedule (Table K) |
| Amount to repay annually | | RRSP schedule (Table K) |
| DONATIONS | | |
| Donations | | Charitable donations schedule |
| TUITION | | |
| Tuition and educations amounts | | Schedule 11, line 25 |
| Tuition and educations amounts - Provincial | | Schedule 11 P, line 21 |
| Interest paid on a student loan | | Supporting documents |
| INVESTMENT TAX CREDIT | | |
| Investment tax credit | | T2038 column 9 |
| ALTERNATIVE MINIMUM TAX | | |
| Alternative minimum tax | | T691 line 129 |
| FOREIGN BUSINESS TAX CREDIT | | |
| Foreign business tax credit | | Schedule of foreign income |
| MOVING EXPENSES | | |
| Moving expenses | | T1M |
| PROVINCIAL TAX CREDITS | | |
| Venture capital tax credit | | BC479 |
| Equity tax credit | | T1285 |
| Logging tax credit | | BC428 |
| Community Enterprise Development tax credit | | T1256 |
| Small Business Investment tax credit | | NB428, YT479 |

Employment income summary - 2015

Employer Name: **UW AFSA****T4**Province of employment: **Ontario****STATEMENT OF REMUNERATION PAID**Employment income - *line 101*

| | | |
|----|--------|----|
| 14 | 28,000 | 00 |
|----|--------|----|

Employee's CPP contributions - *line 308*

| | | |
|----|-------|----|
| 16 | 1,371 | 56 |
|----|-------|----|

Employee's QPP contributions - *line 308*

| | | |
|----|--|--|
| 17 | | |
|----|--|--|

Employee's EI premiums - *line 312*

| | | |
|----|-----|----|
| 18 | 526 | 40 |
|----|-----|----|

RPP contributions - *line 207*

| | | |
|----|--|--|
| 20 | | |
|----|--|--|

Income tax deducted - *line 437*

| | | |
|----|--------|----|
| 22 | 11,596 | 11 |
|----|--------|----|

EI insurable earnings

| | | |
|----|--|--|
| 24 | | |
|----|--|--|

CPP pensionable earnings

| | | |
|----|--|--|
| 26 | | |
|----|--|--|

QPP pensionable earnings

| | | |
|----|--|--|
| 26 | | |
|----|--|--|

Board and lodging
(included in box 14)

| | | |
|----|--|--|
| 30 | | |
|----|--|--|

Employee's home-relocation loan deduction - *line 248* Security options deduction 110(1)(d) - *line 249*

| | | |
|----|--|--|
| 37 | | |
|----|--|--|

| | | |
|----|--|--|
| 39 | | |
|----|--|--|

Other taxable allowances and benefits
(included in box 14)

| | | |
|----|-----|----|
| 40 | 400 | 40 |
|----|-----|----|

Security options deduction 110(1)(d.1) - *line 249*

| | | |
|----|--|--|
| 41 | | |
|----|--|--|

Employment commissions - *line 102*

| | | |
|----|--|--|
| 42 | | |
|----|--|--|

Canadian Forces personnel
& police deduction - *line 244*

| | | |
|----|--|--|
| 43 | | |
|----|--|--|

Union dues - *line 212*

| | | |
|----|--|--|
| 44 | | |
|----|--|--|

Charitable donations - *line 349*

| | | |
|----|--|--|
| 46 | | |
|----|--|--|

Pension adjustment - *line 206*

| | | |
|----|--|--|
| 52 | | |
|----|--|--|

Provincial parental insurance plan

| | | |
|----|--|--|
| 55 | | |
|----|--|--|

PPIP insurable earnings

| | | |
|----|--|--|
| 56 | | |
|----|--|--|

Eligible retiring allowances *line 130*

| | | |
|----|--|--|
| 66 | | |
|----|--|--|

Non-eligible retiring allowances *line 130*

| | | |
|----|--|--|
| 67 | | |
|----|--|--|

Status Indian employee (included in box 14)

| | | |
|----|--|--|
| 71 | | |
|----|--|--|

Pre-1990 past service contributions
while a contributor

| | | |
|----|--|--|
| 74 | | |
|----|--|--|

Pre-1990 past service contributions
while not a contributor

| | | |
|----|--|--|
| 75 | | |
|----|--|--|

Worker's compensation benefits
repaid to the employer - *line 229*

| | | |
|----|--|--|
| 77 | | |
|----|--|--|

Emergency services
volunteer allowance

| | | |
|----|--|--|
| 87 | | |
|----|--|--|

Public transit pass - *line 364*

| | | |
|----|--|--|
| 84 | | |
|----|--|--|

Employee-paid premiums for
private health services plans - *line 330*

| | | |
|----|--|--|
| 85 | | |
|----|--|--|

Clergy's housing allowance (included in box 30)

| | | |
|----|--|--|
| 30 | | |
|----|--|--|