

2017-2018 RRSP/Tax Season Reference Guide

Note: This Reference Guide is intended to provide general information only. Your clients should be encouraged to speak with a tax professional to receive advice specific to their situation.

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Tax Document Mailing Schedule

Tax Document		Expected Mailing Dates
Remainder of Year 2017 RRSP Contribution Receipts	Purchases made from March 2017 to December 2017	Included with the Year-End Statement. Where no statement is produced, tax receipt mailings will be completed by February 12, 2018 .
	Purchases made from January 2 to February 2, 2018	Mailed by February 9, 2018
First 60-Day RRSP Contribution Receipts	Purchases made from February 5 to February 16, 2018	Mailed weekly
	Purchases made from February 19 to March 1, 2018	Mailed daily
	Capital Gain/Loss Report	Included with the Year-End Statement. Where no statement is produced, Capital Gain/Loss Report mailings will be completed by February 6, 2018 .
Year-End Tax Documents	Mutual Funds T3 / Relevé 16	Included with the Year-End Statement. Where no statement is produced, T3 and Relevé 16 mailings will be completed by February 6, 2018 .
	Segregated Products T3 / Relevé 16	Mailed by March 9, 2018
	T4RSP / T4RIF / NR4 / Relevé 2	Included with the Year-End Statement. Where no statement is produced, T4 mailings will be completed by February 6, 2018 .
	RESP Accounts T4A / Relevé 1	T4 mailings will be completed by February 6, 2018

Note: Duplicate tax receipts are available to advisors on AdvisorOnline and eCISS, and to clients on InvestorOnline.

RESP Contributions

- The deadline to receive Canada Education Savings Grant (CESG) for 2017 on RESP contributions is December 29, 2017
- Requests to backdate contributions to receive eligible 2017 CESG can be made until January 19, 2018 with a Letter of Indemnity (LOI) and acceptable POI*
Note: Contributions will be backdated to December 29, 2017 unless otherwise requested.

If you have any questions, please contact CI Client Services at 1-800-563-5181.



*RESP Proof of Intent (POI)

The following documents are acceptable Proof of Intent (POI):

- An RESP Application Form, RESP Signature Page, or cheque signed and dated on or before December 31, 2017
- A bank draft deposited with the client's dealership on or before December 31, 2017
- All other documents will be considered on a case-by-case basis

RRSP Contributions

The deadline for first 60-day RRSP contributions is **March 1, 2018 at 3:59 p.m. ET.**

Contribution Methods	Date of Contribution	Additional Requirements*	Notes
Cheques & In-Kind Transfers	January 1 – March 1, 3:59 p.m. ET	N/A	N/A
	March 1, 4:00 p.m. – March 5, 3:59 p.m. ET	Proof of Intent (POI)**	Trades are completed using the current date.
Wire Orders	January 1 – March 1, 3:59 p.m. ET	N/A	N/A
	March 1, 4:00 p.m.– 11:59 p.m. ET	N/A	Purchases will have a trade date of March 2, 2018.
	March 2, 12:01 a.m.– March 5, 4:00 p.m. ET	N/A	Must be coded “P” (previous tax year) on FundSERV.
PACs	January 1 – March 1, 3:59 p.m. ET	N/A	Request to set up PAC must be signed by March 1, 3:59 p.m. ET.
One-Time PACs	January 1 – March 1, 3:59 p.m. ET	N/A	N/A
	March 1, 4:00 p.m.– March 5, 3:59 p.m. ET	POI** with instructions to code as a First 60-Day Contribution	Trades are completed using the current date.

*these are in addition to regular trade documents

**RRSP Proof of Intent (POI)

- A document that clearly indicates a client’s intent to initiate an RRSP contribution prior to the deadline (i.e. trade ticket, cheque, or letter of direction)
- Must be signed and dated on or before March 1, 2018

Over-Contribution Options

If a client over-contributes into their registered plan, they may fix the over-contribution by:

- **Redeeming** the over-contributed amount.
 - The over-contributed amount can be redeemed in cash or transferred in-kind to a non-registered or TFSA account.
 - Client signed LOD and CRA Form T3012A are required; faxed copies are accepted.
- **Reversing** the over-contributed amount through an adjustment if a legitimate error was made. If the advisor, client or dealership is responsible for the error, a dealership LOI is required.

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