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SHAHRUKH YASIN SIPRA
2312 CAPITOL HILL CRES NW
CALGARY AB T2M 4C1

Notice details

Social insurance number	XXX XX5 383
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Tax year	2023
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Date issued	Apr 29, 2024
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Notice of assessment

We assessed your 2023 income tax and benefit return and calculated your balance.

You have a refund of **\$14,613.14**.

We will deposit your refund into your bank account.

Thank you,

Bob Hamilton
Commissioner of Revenue

Account summary

You have a refund in the amount shown below.

Refund: \$14,613.14

Go paperless!

Get your mail online through **My Account**.

1. Log in at **canada.ca/my-cra-account**.
2. Select "Manage online mail".

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Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to canada.ca/taxes-reviews. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Note, **DR** (debit) is the amount you owe us and **CR** (credit) is the amount we owe you.

Summary

Line	Description	\$ Final amount	CR/DR
15000	Total income	189,211	
	Deductions from total income	43,313	
23600	Net income	145,898	
26000	Taxable income	145,898	
35000	Total federal non-refundable tax credits	3,074	
61500	Total Alberta non-refundable tax credits	2,512	
42000	Net federal tax	25,744.19	
42800	Net Alberta tax	12,042.24	
43500	Total payable	37,786.43	
43700	Total income tax deducted	52,399.57	
48200	Total credits	52,399.57	
	Total payable minus Total credits	14,613.14	CR
	Balance from this assessment	14,613.14	CR
	Direct deposit	14,613.14	CR

Explanation of changes and other important information

We calculated your RRSP deduction limit for 2024 based on 18% of your earned income for 2023, up to a maximum of \$31,560. Refer to your RRSP deduction limit statement.

Your Canada training credit limit for next year is \$1,000.00. This credit will expire at the end of the year you turn 65 or the year of death.

If you have any questions about your assessment, please call our Individual Tax and Enquiries line at 1-800-959-8281. For individuals living in the territories (area code 867), call 1-866-426-1527.

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RRSP deduction limit and available contribution room statement

References to RRSP contributions also include contributions to your pooled registered pension plan (PRPP) and to your and your spouse's or common-law partner's specified pension plan (SPP). For more information, go to canada.ca/rrsp or see Guide T4040, RRSPPs and Other Registered Plans for Retirement.

Your unused RRSP deduction room at the end of 2023

Description	\$ Amount
RRSP deduction limit for 2023	49,814
Minus: Employer's PRPP contributions for 2023	0
Minus: Allowable RRSP contributions deducted for 2023	42,682
Equals: Your unused RRSP deduction room at the end of 2023	7,132

Your additional RRSP deduction limit earned in 2023

Description	\$ Amount
18% of 2023 earned income, up to a maximum of \$31,560	31,560
Minus: 2023 pension adjustment (PA)	0
Minus: 2023 prescribed amount for connected persons	0
Equals: Additional RRSP deduction limit you earned in 2023 (if negative, will be "0")	31,560

Your 2024 RRSP deduction limit

Description	\$ Amount
Unused RRSP deduction room at the end of 2023	7,132
Plus: Additional RRSP deduction limit earned in 2023	31,560
Minus: 2024 net past service pension adjustment (PSPA)	0
Plus: 2024 pension adjustment reversal (PAR)	0
Equals: RRSP deduction limit for 2024	38,692
Minus: Unused RRSP contributions previously reported and available to deduct for 2024	0
Your available RRSP contribution room for 2024	38,692

Note: If your available RRSP contribution room is a negative amount (shown in brackets), you have no contribution room for 2024. You may have over contributed to your RRSP and have to pay a 1% monthly tax on any excess contributions. If you have, you must file a T1-OVP, Individual Tax Return for RRSP, PRPP and SPP Excess Contributions, and pay the taxes owing.

More information

If you need more information about your income tax and benefit return, go to **canada.ca/taxes**, go to My Account at **canada.ca/my-cra-account**, or call **1-800-959-8281**. For individuals living in the territories (area code 867), call **1-866-426-1527**.

If you move

Let us know your new address as soon as possible. For more information, go to **canada.ca/cra-change-address**.

If you have new information and want to change your return:

- go to **canada.ca/change-tax-return** for faster service; or
- write to your tax centre, and include your social insurance number and any documents supporting the change. To find your tax centre, go to **canada.ca/cra-offices**.

If you want to register a formal dispute:

- go to **canada.ca/cra-complaints-disputes**; you have 90 days from the date of this notice to register your dispute.

Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, electronic text, or audio format. For more information, go to **canada.ca/cra-multiple-formats**.

If you use a teletypewriter, you can get tax information by calling **1-800-665-0354**.

My Account

Use My Account to see and manage your tax information online. Make changes to your return, check your RRSP information, set up direct deposit, and more. To register for My Account, go to **canada.ca/my-cra-account**.

Did the Canada Revenue Agency really contact you?

Scams disguised as messages from the CRA often imitate our services and programs to get access to your personal information and may happen by phone, email, text or instant messages. We do contact Canadians, and it is okay to ask questions if you are not sure it is us. To learn what to expect if we contact you, visit **canada.ca/be-scam-smart**.