

Canada Revenue  
AgencyAgence du revenu  
du Canada**Protected B**  
when completed**Information Return for Electronic Filing of  
an Individual's Income Tax and Benefit Return****Tax year:** 2022

The information on this form relates to the tax year shown in the top right corner. Before you fill out this form, read the information and instructions on **page 2**. The individual identified in Part **A** (or the individual's legal representative) must sign Part **F**. Your electronic filer must fill out Part **C** and Part **D** before submitting your return. Give the signed original of this form to your electronic filer and keep a copy for yourself.

**Part A – Identification and address as shown on your tax return (mandatory)**

First name <b>KREENA RUCHIT</b>	Last name <b>PATEL</b>	Social insurance number <b>X   X   X   X   X   4   2   8   9</b>	
Mailing address: Apt number – Street number - Street name <b>805 - 710 HUMBERWOOD BLVD</b>	PO Box	RR	City <b>ETOBICOKE</b>
Prov./Terr <b>O   N</b>		Postal code <b>M 9 W 7 J 5</b>	

**Get your CRA mail electronically delivered in My Account (optional)**

Email Address:

By giving an email address, I am registering to receive email notifications from the CRA and agreeing to the terms of use on **page 2**.**Part B – Declaration of amounts from your Income Tax and Benefit Return (mandatory)**

Enter the following amounts from your return, if applicable:

Total income (line 15000) . . . . .	<u>                    </u>	Refund (line 48400) . . . . .	<u>                    </u>
Taxable income (line 26000) . . . . .	<u>                    </u>	or	
Total federal non-refundable tax credits (line 35000) . . . . .	<u>923   05</u>	Balance owing (line 48500) . . . . .	<u>                    </u>

**Part C – Electronic filer identification (mandatory)**

By signing Part **F** below, I declare that the following person or firm is electronically filing the new or the amended Income Tax and Benefit Return of the person named in Part **A**. Part **F** **must be signed** before the return is electronically transmitted.

Name of person or firm: **V-MAP Tax and Accounting Services Inc.** Electronic filer number: **X8502**Representative identifier (Rep ID): **XXXXXC7****Part D – Document Control number (mandatory)**The document control number generated for my electronic record: **X8502224DJLUH****Part E – How do you want to receive your notices of assessment and reassessment? (select one or more of the following electronic options)**

☐ I am registering (as indicated in Part **A** above) or I am already registered to receive email notifications from the CRA and can view and access my notices of assessment and reassessment online.

☐ I would like my electronic filer to receive a one time notice of assessment and reassessment electronically in their software and provide me with a copy.

I understand that by ticking (✓) this box, I am allowing the CRA to electronically provide my assessment results and my notices of assessment and reassessment to the electronic filer (including a discounter) named in Part **C**. I will now receive a copy of my notices of assessment and reassessment from my electronic filer. For more information, see the Express NOA section on **page 2**.

**OR**

☒ I would like to receive paper notices of assessment and reassessment through Canada Post.

I will receive my notices of assessment and reassessment through Canada Post once my return or amended return has been assessed. If I have already registered to receive email notifications from the CRA and I tick this box, I understand that I will **not** receive a copy of my notice through Canada Post.

**Part F – Declaration and authorization (mandatory)**

I declare that the information entered in parts **A**, **B** and **C** is correct and complete and fully discloses my income from all sources. I also declare that I have read the information on **page 2**, and that the electronic filer identified in Part **C** is filing my return. I allow this electronic filer to communicate with the CRA to correct any errors or omissions.

Signature (individual identified in Part **A** or legal representative)

Name and title of legal representative

2	0	2	3	0	2	2	6				
Year				Month			Day	HH	MM	SS	

## Information and instructions

### Terms of use for Email Notifications

The Canada Revenue Agency (CRA) will send email notifications to the email address you have provided in order to notify you of any CRA mail available in My Account, and to notify you of certain changes to the account information, and other important information about the account. The notifications that are eligible for this service may change. As new types of notifications are added or removed from this service, you may not be notified of each change.

To view CRA mail online, you must be registered for My Account, and/or your representative must be registered for Represent a Client and be authorized on this account. All CRA mail available in My Account will be presumed to have been received on the date that the email notification is sent. Any mail that is eligible for electronic delivery will no longer be printed and mailed.

It is your responsibility to ensure that the email address provided to the CRA is accurate, and to update it when there is any change to that email address. CRA email notifications are subject to the terms of any agreement with your mobile carrier or Internet Service Provider. You are responsible for any fees imposed by them.

These email notifications are sent unencrypted and unsecured. The email notifications could be lost or intercepted, or could be viewed or altered by others who have access to your email account. You accept this risk and acknowledge that the CRA will not be liable if you are unable to access or receive the email notifications, nor for any delay or inability to deliver notifications.

These terms of use may be changed from time to time. The CRA will provide notice in advance of the effective date of the new terms. You agree that the CRA may notify you of these changes by emailing either the new terms, or notice of where the new terms can be found, to the email address that you provided. You agree that your use of the service after the effective date of any change to these terms constitutes your agreement to the new terms. If you do not agree to the new terms, you must remove the email address provided and no longer use the service.

### Part E - How do you want to receive your notices of assessment and reassessment?

Use this part of the form to tell us how you want the CRA to deliver your notices of assessment and reassessment.

#### Already registered to receive email notifications from the CRA?

If you are already registered to receive email notifications from the CRA, you must tick the first box in Part E on **page 1**.

#### Express NOA – Electronic filer will receive your notices of assessment and reassessment

After reading and agreeing with the information below, if you would like your electronic filer to receive your notices of assessment and reassessment through their software, you must tick the second box in Part E on **page 1**.

Your electronic filer must have a valid authorization on file with the CRA in order to receive your notices of assessment and reassessment. For more information about authorizing or cancelling a representative, go to [canada.ca/taxes-representative-authorization](https://canada.ca/taxes-representative-authorization).

If you tick the box to have your notices of assessment and reassessment made available electronically to your electronic filer, including a discounter, named in Part C, the CRA **will not send you** a paper copy of the notices of assessment and reassessment.

If you are receiving a tax refund and you did not sign up for direct deposit, we will make the notice available electronically to your electronic filer and mail your refund cheque to you. If your return is being discounted and you are receiving a tax refund, we will send your refund and notice of assessment to the discounter. If you want your discounter to receive the Express NOA, please select the electronic option by ticking the second box in Part E on **page 1**.

This electronic option is valid for current tax year assessments and reassessments only, and will not affect all other correspondence, any CCB, GST/HST credit and related provincial payments, CWB advance payment, or any other deemed overpayment of tax.

#### Paper notices of assessment and reassessment

If you tick the last box in Part E on **page 1**, you will receive your notices of assessment and reassessment through Canada Post once we have assessed your return or adjusted return. If you have already registered to receive email notifications from the CRA and you ticked the last box, your notices will be available online through My Account. You will not receive a copy through Canada Post.

### Part F – Declaration and authorization

If your return is being sent by EFILE, you have to fill out parts A, B and F. By signing Part F, you acknowledge that under the Income Tax Act you have to:

- keep all records used to prepare your return for a period of six years, and provide this information to us on request
- give the signed original of this form to the electronic filer named in Part C, and keep a copy for yourself

By signing Part F, you declare that the electronic filer named in Part C is electronically filing your new or your amended Income Tax and Benefit Return on your behalf. If there are any errors or omissions on your return, you authorize us to:

- disclose these errors or omissions to the electronic filer
- if necessary, give the electronic filer your taxpayer information.

You also authorize the electronic filer **to correct errors if your return is rejected by making changes and transmitting your return again** so we can accept it for electronic filing. The filer can do this as long as your refund or balance owing shown in Part B is not changed by more than \$300.

By signing Part F, you declare that the electronic filer named in Part C is authorized to provide your email address to the CRA for the purpose of you receiving your CRA correspondence electronically if you choose one of the electronic options included on this form.

By signing Part F, you acknowledge that we are responsible for ensuring the confidentiality of your electronically filed tax information **only** after we have accepted it.

If you are a person acting as a **trustee or legal representative** or a person named in a **power of attorney (POA)** for the taxpayer and you sign Part F, you declare that the information entered in Part A and the amounts showing in Part B are correct and complete, and fully disclose the income from all sources of the taxpayer you represent. If you are the legal representative for a **deceased person**, you **must** give a copy of the death certificate to the electronic filer. If you are a person named in a POA for the taxpayer, you **must** give a copy of the POA to the electronic filer. The electronic filer **must** attach a copy of the death certificate or POA to the corresponding T183 form and **keep** the documents for a period of at least six years following the date the return was filed. If the CRA requests T183 forms that are signed by someone other than the taxpayer (for example: Attorney-in-fact named in a POA; Trustee in bankruptcy; or Executor or Administrator of the estate) from the electronic filer, the electronic filer **must** submit copies of the documentation showing proof, along with the requested T183 forms.

If you are a **farmer**, and with your return you applied to participate in the AgriStability and AgriInvest programs and you sign Part F, you authorize the CRA to share information from your Income Tax and Benefit Return with the minister of Agriculture and Agri-Food Canada. You also authorize the minister to share the information with provincial ministers of agriculture as well as administrators of other federal and provincial farm programs. As well, you authorize the minister of Agriculture and Agri-Food Canada to share any other information that you provide while that department is processing your application.

For more information on confidentiality, refer to Form T1273, Statement A - Harmonized AgriStability and AgriInvest Programs Information and Statement of Farming Activities for Individuals, at [canada.ca/cra-forms-publications](https://canada.ca/cra-forms-publications).

### Requirements - Signature

The CRA will accept an electronic signature if it is applied in accordance with the guidance specified by the CRA.

### Privacy Notice

We collect your personal information, including your social insurance number, under the authority of sections 150, 220 and 237 of the Income Tax Act. We use this information to confirm:

- your identity
- the full and complete disclosure of your revenue from all sources
- the identity of the person or firm that is electronically filing your return

We may use your information to specify instructions, such as whether or not to mail your notice of assessment and any refund to the address of your electronic filer. We may also use your information to determine if your electronic filer is authorized to represent you.

If this form is not completed, the electronic filer will not be authorized to electronically file your return.

Personal information is described in personal information bank EFILE Online Services, CRA PPU 211, and is protected under the Privacy Act. Under this act, individuals have a right to protection and correction of, and access to, their personal information. They also have the right to file a complaint with the Privacy Commissioner of Canada regarding our handling of their information.

## Income Tax and Benefit Return

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If this return is for a deceased person, enter their information on this page.

**Attach** to your paper return only the documents that are requested to support your deduction, claim, or expense. Keep all other documents in case the Canada Revenue Agency (CRA) asks to see them later. See the guide for more information about supporting documents.

## Step 1 – Identification and other information

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## Identification

First name

KREENA RUCHIT

Last name

PATEL

Mailing address

805 - 710 HUMBERWOOD BLVD

PO Box

RR

City

ETOBICOKE

Prov./Terr.

O N

Postal code

M 9 W 7 J 5

Email address

By providing an email address, you are **registering** to receive email notifications from the CRA and **agree** to the **Terms of use** in Step 1 of the guide.

Social insurance number (SIN)

1 4 8 4 9 4 2 8 9

Date of birth  
(Year Month Day)

1 9 9 4 0 7 0 7

If this return is for a **deceased person**, enter the date of death  
(Year Month Day)

Marital status on December 31, 2022:

1 ☒ Married2 ☐ Living common-law3 ☐ Widowed4 ☐ Divorced5 ☐ Separated6 ☐ Single

Your language of correspondence:

☒ English

Votre langue de correspondance :

☐ Français

## Residence information

Your province or territory of residence on December 31, 2022:

Ontario

Your current province or territory of residence if it is different than your mailing address above:

Province or territory where your business had a permanent establishment if you were self-employed in 2022:

If you **became** a resident of Canada in 2022 for income tax purposes, enter your date of entry:

(Month Day)

0 7 2 9

If you **ceased** to be a resident of Canada in 2022 for income tax purposes, enter your date of departure:

(Month Day)

## Your spouse's or common-law partner's information

Their first name

RUCHIT GIRISHKUMAR

Their SIN

1 4 8 4 9 4 5 4 5

Tick this box if they were self-employed in 2022.

1 ☒

Net income from line 23600 of their return to claim certain credits  
(or the amount that it would be if they filed a return, even if the amount is "0")

12,184 64

Amount of universal child care benefit (UCCB) from line 11700 of their return

Amount of UCCB repayment from line 21300 of their return

Do not use this area.

Do not use this area.

17200

17100

## Step 1 – Identification and other information (continued)



## Elections Canada

For more information, see "Elections Canada" in Step 1 of the guide.

- A) Do you have Canadian citizenship? If **yes**, go to question B. If **no**, skip question B. 1 ☐ Yes 2 ☐ No
- B) As a Canadian citizen, do you authorize the CRA to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors or, if you are 14 to 17 years of age, the Register of Future Electors? 1 ☐ Yes 2 ☐ No

Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the Canada Elections Act, which include sharing lists of electors produced from the National Register of Electors with provincial and territorial electoral agencies, members of Parliament, registered and eligible political parties, and candidates at election time.

Your information in the Register of Future Electors will be included in the National Register of Electors once you turn 18 and your eligibility to vote is confirmed. Information from the Register of Future Electors can be shared only with provincial and territorial electoral agencies that are allowed to collect future elector information. In addition, Elections Canada can use information in the Register of Future Electors to provide youth with educational information about the electoral process.

## Indian Act – Exempt Income

Tick this box if you have income that is exempt under the Indian Act.

For more information about this type of income, go to [canada.ca/taxes-indigenous-peoples](https://canada.ca/taxes-indigenous-peoples).

1 ☐

If you ticked the box above, complete Form T90, Income Exempt from Tax under the Indian Act, so that the CRA can calculate your Canada workers benefit for the 2022 tax year, if applicable, and your family's provincial or territorial benefits. The information you provide on Form T90 will also be used to calculate your Canada training credit limit for the 2023 tax year.

## Climate action incentive payment

Tick this box if you **reside outside** of the census metropolitan areas (CMA) of Barrie, Belleville-Quinte West, Brantford, Greater Sudbury, Guelph, Hamilton, Kingston, Kitchener-Cambridge-Waterloo, London, Oshawa, the Ontario part of Ottawa-Gatineau, Peterborough, St. Catharines-Niagara, Thunder Bay, Toronto, or Windsor, as determined by Statistics Canada (2021), and expect to continue to reside outside the same CMA on April 1, 2023.

1 ☐

**Note:** If your marital status is married or living common-law, and both you and your spouse or common-law partner were residing in the same location outside of a CMA, you must tick this box on both of your returns.

## Foreign property

Did you own or hold specified foreign property where the total cost amount of all such property, At any time in 2022, was **more than CAN\$100,000**?

26600

1 ☐ Yes 2 ☒ No

If **yes**, complete Form T1135, Foreign Income Verification Statement. There are substantial penalties for not filing Form T1135 by the due date. For more information, see Form T1135.

## Consent to share contact information – Organ and tissue donor registry

I authorize the CRA to provide my name and email address to Ontario Health so that Ontario Health (Trillium Gift of Life) may contact or send information to me by email about organ and tissue donation

1 ☐ Yes 2 ☒ No

**Note:** You are **not** consenting to organ or tissue donation when you authorize the CRA to share your contact information with Ontario Health. Your authorization is valid only in the tax year that you file this tax return. Your information will only be collected under the Ontario Gift of Life Act.

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Complete only the lines that apply to you, unless stated otherwise. You can find more information about the lines on this return by calling **1-800-959-8281** or by going to **canada.ca/line-xxxxx** and replacing "xxxxx" with any five-digit line number from this return. For example, go to **canada.ca/line-10100** for information about line 10100.

## Step 2 – Total income

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

Employment income (box 14 of all T4 slips)	10100				1
Tax-exempt income for emergency services volunteers (see line 10100 of the guide)	10105				
Commissions included on line 10100 (box 42 of all T4 slips)	10120				
Wage-loss replacement contributions (see line 10100 of the guide)	10130				
Other employment income (see line 10400 of the guide)	10400	+			2
Old age security (OAS) pension (box 18 of the T4A(OAS) slip)	11300	+			3
CPP or QPP benefits (box 20 of the T4A(P) slip)	11400	+			4
Disability benefits included on line 11400 (box 16 of the T4A(P) slip)	11410				
Other pensions and superannuation (see line 11500 of the guide and line 31400 of the return)	11500	+			5
Elected split-pension amount (complete Form T1032)	11600	+			6
Universal child care benefit (UCCB) (see the RC62 slip)	11700	+			7
UCCB amount designated to a dependant	11701				
Employment insurance (EI) and other benefits (box 14 of the T4E slip)	11900	+			8
EI maternity and parental benefits, and provincial parental insurance plan (PPIP) benefits	11905				
Taxable amount of dividends from taxable Canadian corporations (use Federal Worksheet):					
Amount of dividends ( <b>eligible</b> and <b>other than eligible</b> )	12000	+			9
Amount of dividends ( <b>other than eligible</b> )	12010				
Interest and other investment income (use Federal Worksheet)	12100	+			10
Net partnership income (limited or non-active partners only)	12200	+			11
Registered disability savings plan (RDSP) income (box 131 of the T4A slip)	12500	+			12
Rental income (see Guide T4036) Gross 12599				Net 12600	13
Taxable capital gains (complete Schedule 3)	12700	+			14
Support payments received (see Guide P102) Total 12799				Taxable amount 12800	15
Registered retirement savings plan (RRSP) income (from all T4RSP slips)	12900	+			16
Other income (specify):	13000	+			17
Taxable scholarships, fellowships, bursaries, and artists' project grants	13010	+			18
Add lines 1 to 18.		=		0 00	19
<b>Self-employment income</b> (see Guide T4002):					
Business income Gross 13499				Net 13500	20
Professional income Gross 13699				Net 13700	21
Commission income Gross 13899				Net 13900	22
Farming income Gross 14099				Net 14100	23
Fishing income Gross 14299				Net 14300	24
Add lines 20 to 24.					
Net self-employment income		=		0 00	25
Line 19 plus line 25		=		0 00	26
Workers' compensation benefits (box 10 of the T5007 slip)	14400				27
Social assistance payments	14500	+			28
Net federal supplements paid (box 21 of the T4A(OAS) slip)	14600	+			29
Add lines 27 to 29 (see line 25000 in Step 4).	14700	=			30
Line 26 plus line 30					
<b>Total income</b>	15000	=		0 00	31

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**Step 3 – Net income**

Enter the amount from line 31 of the previous page.

0|00 **32**

Pension adjustment

(box 52 of all T4 slips and box 034 of all T4A slips) 20600

Registered pension plan (RPP) deduction

(box 20 of all T4 slips and box 032 of all T4A slips) 20700 **33**RRSP deduction (see Schedule 7 and **attach** receipts)20800 + **34**Pooled registered pension plan (PRPP) **employer** contributions

(amount from your PRPP contribution receipts) 20810

Deduction for elected split-pension amount (complete Form T1032) 21000 + **35**Annual union, professional, or like dues (receipts and box 44 of all T4 slips) 21200 + **36**Universal child care benefit (UCCB) repayment (box 12 of all RC62 slips) 21300 + **37**Child care expenses (complete Form T778) 21400 + **38**Disability supports deduction (complete Form T929) 21500 + **39**

Business investment loss (see Guide T4037)

Gross 21699 Allowable deduction 21700 + **40**Moving expenses (complete Form T1-M) 21900 + **41**

Support payments made (see Guide P102)

Total 21999 Allowable deduction 22000 + **42**Carrying charges, interest expenses, and other expenses  
(use Federal Worksheet)22100 + **43**Deduction for CPP or QPP contributions on self-employment income and  
other earnings (complete Schedule 8 or Form RC381, whichever applies)22200 + **•44**

Deduction for CPP or QPP enhanced contributions on employment income

(complete Schedule 8 or Form RC381, whichever applies) (maximum \$460.50) 22215 + 0|00 **•45**Exploration and development expenses (complete Form T1229) 22400 + **46**Other employment expenses (see Guide T4044) 22900 + **47**Clergy residence deduction (complete Form T1223) 23100 + **48**Other deductions (specify): 23200 + **49**Federal COVID-19 benefits repayment (box 201 of all federal T4A slips) 23210 + **50**Add lines 33 to 50. 23300 = **▶ 51**Line 32 minus line 51 (if negative, enter "0") **Net income before adjustments** 23400 = 0|00 **52****Social benefits repayment:**

Complete the chart for line 23500 using your Federal Worksheet if one or more of the following apply:

- You entered an amount for EI and other benefits on line 11900 **and** the amount on line 23400 is **more than \$75,375**
- You entered an amount for OAS pension on line 11300 or net federal supplements paid on line 14600 **and** the amount on line 23400 is **more than \$81,761**

If **not**, enter "0" on line 23500.23500 – **•53**

Line 52 minus line 53 (if negative, enter "0")

(If this amount is negative, you may have a non-capital loss. See Form T1A.) **Net income** 23600 = 0|00 **54**

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**Step 4 – Taxable income**

Enter the amount from line 54 of the previous page.

					0 00	<b>55</b>
Canadian Armed Forces personnel and police deduction (box 43 of all T4 slips)	24400					<b>56</b>
Security options deductions (boxes 39 and 41 of T4 slips or see Form T1212)	24900	+				<b>57</b>
Other payments deduction (enter the amount from line 14700 if you did <b>not</b> enter an amount on line 14600; otherwise, use Federal Worksheet)	25000	+				<b>58</b>
Limited partnership losses of other years	25100	+				<b>59</b>
Non-capital losses of other years	25200	+				<b>60</b>
Net capital losses of other years	25300	+				<b>61</b>
Capital gains deduction (complete Form T657)	25400	+				<b>62</b>
Northern residents deductions (complete Form T2222)	25500	+				<b>63</b>
Additional deductions (specify):	25600	+				<b>64</b>
Add lines 56 to 64.	25700	=				<b>65</b>
Line 55 minus line 65 (if negative, enter "0")						<b>66</b>
<b>Taxable income</b>	26000	=			0 00	<b>66</b>

**Step 5 – Federal tax****Part A – Federal tax on taxable income**

Use the amount from line 26000 to complete the appropriate column below.

	Line 26000 is \$50,197 or less	Line 26000 is more than \$50,197 but not more than \$100,392	Line 26000 is more than \$100,392 but not more than \$155,625	Line 26000 is more than \$155,625 but not more than \$221,708	Line 26000 is more than \$221,708	
Amount from line 26000						<b>67</b>
Line 67 minus line 68 ( <b>cannot</b> be negative)	— 0 00	— 50,197 00	— 100,392 00	— 155,625 00	— 221,708 00	<b>68</b>
	= 0 00	= 0 00	= 0 00	= 0 00	= 0 00	<b>69</b>
Line 69 multiplied by the percentage from line 70	× 15%	× 20.5%	× 26%	× 29%	× 33%	<b>70</b>
	=	= 0 00	=	=	=	<b>71</b>
Line 71 plus line 72	+ 0 00	+ 7,529 55	+ 17,819 53	+ 32,180 11	+ 51,344 18	<b>72</b>
<b>Federal tax on taxable income</b>	= 0 00	= 0 00	= 0 00	= 0 00	= 0 00	<b>73</b>

Enter the amount from line 73 on line 116 and continue at line 74.

**Part B – Federal non-refundable tax credits**

Basic personal amount:

If the amount on line 23600 is **\$155,625 or less**, enter \$14,398.If the amount on line 23600 is **\$221,708 or more**, enter \$12,719.

Otherwise, use the Federal Worksheet to calculate the amount to enter.	(maximum \$14,398)	30000		6,153 67	<b>74</b>
Age amount (if you were born in 1957 or earlier) (use Federal Worksheet)	(maximum \$7,898)	30100	+		<b>75</b>
Spouse or common-law partner amount (complete Schedule 5)		30300	+		<b>76</b>
Amount for an eligible dependant (complete Schedule 5)		30400	+		<b>77</b>
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (complete Schedule 5)		30425	+		<b>78</b>
Canada caregiver amount for other infirm dependants age 18 or older (complete Schedule 5)		30450	+		<b>79</b>
Canada caregiver amount for infirm children under 18 years of age (see Schedule 5)					
Number of children you are claiming this amount for	30499	×	\$2,350	= 30500	<b>80</b>
Add lines 74 to 80.				= 6,153 67	<b>81</b>

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**Part B – Federal non-refundable tax credits** (continued)

Enter the amount from line 81 of the previous page.				6,153	67	<b>82</b>
Base CPP or QPP contributions (complete Schedule 8 or Form RC381, whichever applies):						
through employment income	30800					<b>83</b>
on self-employment income and other earnings	31000	+				<b>84</b>
Employment insurance premiums:						
through employment (boxes 18 and 55 of all T4 slips) (maximum \$952.74)	31200	+				<b>85</b>
on self-employment and other eligible earnings (complete Schedule 13)	31217	+				<b>86</b>
Volunteer firefighters' amount (VFA)	31220	+				<b>87</b>
Search and rescue volunteers' amount (SRVA)	31240	+				<b>88</b>
Canada employment amount:						
Enter <b>whichever is less</b> : \$1,287 or line 1 plus line 2.	31260	+				<b>89</b>
Home buyers' amount (maximum \$10,000)	31270	+				<b>90</b>
Home accessibility expenses (use Federal Worksheet) (maximum \$20,000)	31285	+				<b>91</b>
Adoption expenses	31300	+				<b>92</b>
Digital news subscription expenses (see line 31350 of the guide) (maximum \$500)	31350	+				<b>93</b>
Add lines 83 to 93.	=					<b>94</b>
Pension income amount (use Federal Worksheet) (maximum \$2,000)	31400	+				<b>95</b>
Add lines 82, 94, and 95.	=		6,153	67		<b>96</b>
Disability amount for self (if you were under 18 years of age, use Federal Worksheet; if not, claim \$8,870)	31600	+				<b>97</b>
Disability amount transferred from a dependant (use Federal Worksheet)	31800	+				<b>98</b>
Add lines 96 to 98.	=		6,153	67		<b>99</b>
Interest paid on your student loans (see Guide P105)	31900	+				<b>100</b>
Your tuition, education, and textbook amounts (complete Schedule 11)	32300	+				<b>101</b>
Tuition amount transferred from a child or grandchild	32400	+				<b>102</b>
Amounts transferred from your spouse or common-law partner (complete Schedule 2)	32600	+				<b>103</b>
Add lines 99 to 103.	=		6,153	67		<b>104</b>
Medical expenses for self, spouse or common-law partner, and your dependent children under 18 years of age	33099					<b>105</b>
Amount from line 23600 0 00 × 3% = 0 00						<b>106</b>
Enter <b>whichever is less</b> : \$2,479 or the amount from line 106.	—					<b>107</b>
Line 105 minus line 107 (if negative, enter "0")	=					<b>108</b>
Allowable amount of medical expenses for other dependants (use Federal Worksheet)	33199	+				<b>109</b>
Line 108 plus line 109	33200	=	0 00			<b>110</b>
Line 104 plus line 110	33500	=	6,153	67		<b>111</b>
Federal non-refundable tax credit rate		×		15%		<b>112</b>
Line 111 multiplied by the percentage from line 112	33800	=	923	05		<b>113</b>
Donations and gifts (complete Schedule 9)	34900	+				<b>114</b>
Line 113 plus line 114						
<b>Total federal non-refundable tax credits</b>	<b>35000</b>	=	923	05		<b>115</b>



**Protected B** when completed

### Part C – Net federal tax

Enter the amount from line 73.

Federal tax on split income (TOSI) (complete Form T1206)				40424	+			117
Line 116 plus line 117				40400	=			118
Amount from line 35000						923	05	119
Federal dividend tax credit (use Federal Worksheet)				40425	+			120
Minimum tax carryover (complete Form T691)				40427	+			121
Add lines 119 to 121.					=	923	05	122
Line 118 minus line 122 (if negative, enter "0")				Basic federal tax		42900	=	123
Federal surtax on income earned outside Canada (complete Form T2203)							+	124
Line 123 plus line 124							=	125
Federal foreign tax credit (complete Form T2209)				40500			-	126
Line 125 minus line 126							=	127
Recapture of investment tax credit (complete Form T2038(IND))							+	128
Line 127 plus line 128							=	129
Federal logging tax credit (see guide)							-	130
Line 129 minus line 130 (if negative, enter "0")				Federal tax		40600	=	0 00 131
Federal political contribution tax credit (use Federal Worksheet)								
Total federal political contributions (attach receipts)				40900		0 00		
(maximum \$650)				41000				132
Investment tax credit (complete Form T2038(IND))				41200	+			133
Labour-sponsored funds tax credit (see line 41400 of the guide)								
Net cost of shares of a provincially registered fund				41300				
Allowable credit				41400	+			134
Add lines 132 to 134.				41600	=			135
Line 131 minus line 135 (if negative, enter "0")				41700	=			136
Canada workers benefit (CWB) advance payments received (box 10 of the RC210 slip)				41500	+			137
Special taxes (see line 41800 of the guide)				41800	+			138
Add lines 136 to 138.				Net federal tax		42000	=	139

### Step 6 – Refund or balance owing

Amount from line 42000			0	00	<b>140</b>
CPP contributions payable on self-employment income and other earnings (complete Schedule 8 or Form RC381, whichever applies)	<b>42100</b>	+			<b>•141</b>
Employment insurance premiums payable on self-employment and other eligible earnings (complete Schedule 13)	42120	+			<b>142</b>
Social benefits repayment (amount from line 23500)	42200	+			<b>143</b>
<b>Provincial or territorial tax</b> (complete and attach your provincial or territorial Form 428, even if the result is "0")	<b>42800</b>	+	0	00	<b>•144</b>
Add lines 140 to 144.	<b>Total payable 43500</b>	=	0	00	<b>•145</b>

### Step 6 – Refund or balance owing (continued)

0|00 146

— 0/00 163

=	0.00	164
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Your balance owing is due **no later than April 30, 2023**.  
For more information on how to make your payment,  
go to **canada.ca/payments**.

Net refund (line 1 minus line 2)	46600	=		•3
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Telephone number:

Personal information (including the SIN) is collected to administer or enforce the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be used or disclosed for purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in paying interest or penalties, or in other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 005 on Information about Programs and Information Holdings at [canada.ca/cra-information-about-programs](https://canada.ca/cra-information-about-programs).

48700  48800  \_\_\_\_\_ • 48600



## Ontario Tax

Form ON428

2022

Protected B when completed

**Part A Ontario tax on taxable income**Enter your taxable income from line 26000 of your return. \_\_\_\_\_ **1**

Use the amount from line 1 to complete the appropriate column below

	Line 1 is \$46,226 or less	Line 1 is more than \$46,226 but not more than \$92,454	Line 1 is more than \$92,454 but not more than \$150,000	Line 1 is more than \$150,000 but not more than \$220,000	Line 1 is more than \$220,000
Amount from line 1	_____	_____	_____	_____	_____ <b>2</b>
Line 2 minus line 3 (cannot be negative)	_____	46,226 00	92,454 00	150,000 00	220,000 00 <b>3</b>
	_____	_____	_____	_____	_____ <b>4</b>
Line 4 multiplied by the percentage on line 5	X 5.05%	X 9.15%	X 11.16%	X 12.16%	X 13.16% <b>5</b>
	_____	_____	_____	_____	_____ <b>6</b>
Line 6 plus line 7	_____	2,334 41	6,564 28	12,986 41	21,498 41 <b>7</b>
Ontario tax on taxable income	_____	_____	_____	_____	_____ <b>8</b>

Enter the amount from line 8 on line 51 and continue at line 9.

**Part B Ontario non-refundable tax credits**Internal use **56050**Basic personal amount **Claim \$11,141 58040** 4,761 63 **9**Age amount (if born in 1957 or earlier)  
(use Worksheet ON428) **maximum \$5,440 58080** + \_\_\_\_\_ **10**

Spouse or common-law partner amount :

Base Amount \_\_\_\_\_ 4,447 50 **11**

Your spouse's or common-law partner's net income from line 23600 of their return \_\_\_\_\_ **12**

Line 11 minus line 12 (if negative, enter "0") **maximum \$9,460 58120** + \_\_\_\_\_ **13**

Amount for an eligible dependant::

Base Amount \_\_\_\_\_ 4,447 50 **14**

Your eligible dependant's net income from line 23600 of their return \_\_\_\_\_ **15**

Line 14 minus line 15 (if negative, enter "0") **maximum \$9,460 58160** + \_\_\_\_\_ **16**

Ontario caregiver amount  
(use Worksheet ON428) **58185** + \_\_\_\_\_ **17**Add lines 9, 10, 13, 16 and 17 = 4,761 63 **18**

CPP or QPP contributions:

Amount from line 30800 of your return **58240** + \_\_\_\_\_ • **19**

Amount from line 31000 of your return **58280** + \_\_\_\_\_ • **20**

Employment Insurance premiums:

Amount from line 31200 of your return **58300** + \_\_\_\_\_ • **21**

Amount from line 31217 of your return **58305** + \_\_\_\_\_ • **22**

Adoption expenses **58330** + \_\_\_\_\_ **23**Add lines 19 to 23. + \_\_\_\_\_ **24**Line 18 plus line 24 = 4,761 63 **25**

Protected B when completed

**Part B Ontario non-refundable tax credits (continued)**

Amount from line 25 of the previous page		4,761	63	26
Pension income amount	(maximum \$1,541)	58360	+	27
Line 26 plus line 27		4,761	63	28
Disability amount (for self) (Claim \$9001, or if you were under 18 years of age, use Worksheet ON428.)		58440	+	29
Disability amount transferred from a dependant (use Worksheet ON428)		58480	+	30
Add lines 28 to 30.		4,761	63	31
Interest paid on your student loans (amount from line 31900 of your return)		58520	+	32
Your unused tuition and education amounts (attach Schedule ON(S11))		58560	+	33
Amounts transferred from your spouse or common-law partner (attach Schedule ON(S2))		58640	+	34
Add lines 31 to 34.		4,761	63	35
Medical expenses: (Read line 58689 of your Ontario Information Guide.)		58689		36
Amount on line 23600 of your return				37
Applicable Rate	3%			38
Line 37 multiplied by the percentage from line 38				39
Enter whichever is less: \$2,522.00 or the amount on line 39				40
Line 36 minus line 40 (if negative, enter "0")				41
Allowable amount of medical expenses for other dependants (use Worksheet ON428)		58729	+	42
Line 41 plus Line 42		58769	=	43
Line 35 plus line 43		58800	=	44
Ontario non-refundable tax credit rate			x 5.05%	45
Line 44 multiplied by the percentage on line 45		58840	=	46
Donations and gifts:				
Amount from line 13 of your federal Schedule. 9		x 5.05% =		47
Amount from line 14 of your federal Schedule 9		x 11.16% =	+	48
Line 47 plus line 48		58969	=	49
Line 46 plus line 49				
Enter this amount on line 54	Ontario non-refundable tax credits	61500	=	50

**Part C Ontario tax**

Ontario tax on taxable income from line 8				51
Ontario non-refundable tax credits from line 50		240	46	52
Line 51 minus line 52 (if negative, enter "0")				53
Ontario tax on split income (complete Form T1206)		61510		54
Line 53 plus line 54				55
Ontario minimum tax carryover:				
Amount from line 55 above				56
Ontario dividend tax credit (use Worksheet ON428)		61520		57
Line 56 minus line 57 (if negative, enter "0")				58
Amount from line 40427 of your return		x 33.67% =		59
Enter whichever is less: amount from line 58 or line 59		61540		60
Line 55 minus line 60 (if negative, enter "0")				61

Protected B when completed

**Part C Ontario tax (continued)**Amount from line 61 of the previous page 62

Ontario surtax

Amount from line 62 above 63Ontario tax on split income from line 54 64Line 63 minus line 64 (if negative, enter "0") 65

Complete lines 66 to 68 if the amount on line 65 is more than \$4,991

If the amount is less than \$4 991, enter "0" on line 68 and continue on line 69

( Line 65 minus \$4,991 ) x 20% (if negative, enter "0") 66( Line 65 minus \$6,387 ) x 36% (if negative, enter "0") 67Line 66 plus line 67 68Line 62 plus line 68 69Ontario dividend tax credit from line 57 61520 70Line 69 minus line 70 (if negative, enter "0") 71

Ontario additional tax for minimum tax purposes:

If you entered an amount on line 98 of Form T691, use Worksheet ON428 to calculate your additional tax for minimum tax purposes.

Line 71 plus line 72 73**Ontario tax reduction**

Enter "0" on line 80 if any of the following applies to you:

- You were not a resident of Canada at the beginning of the year.
- You were not a resident of Ontario on December 31, 2022.
- There is an amount on line 72.
- The amount on line 73 is "0".
- Your return is filed for you by a trustee in bankruptcy.
- You are not claiming an Ontario tax reduction.

If none of the above applies to you, complete lines 74 to 80 to calculate your Ontario tax reduction.

Basic reduction 74

If you had a spouse or common-law partner on December 31, 2022, only the individual with the higher net income can claim the amounts on lines 75 and 76.

Reduction for dependent children born in 2004 or later:

Number of dependent children 60969 x \$475 + 75

Reduction for dependants with a mental or physical impairment:: Number of dependants

60970 x \$475 + 76Add lines 74 to 76. = 77Amount from line 77 above x 2 78Amount from line 73 above - 79Line 78 minus line 79 (if negative, enter "0") **Ontario tax reduction** - 80Line 73 minus line 80 (if negative, enter "0") = 81Provincial foreign tax credit (complete Form T2036) 82Line 81 minus line 82 (if negative, enter "0") 0.00 83

Protected B when completed

**Part C Ontario tax (continued)**

Amount from line 83 of the previous page		0 00	<b>84</b>
Low-income individuals and families tax (LIFT) credit (complete Schedule ON428 A)	<b>62140</b>	0 00	<b>• 85</b>
Line 84 minus line 85 (if negative, enter "0")		0 00	<b>86</b>
Community food program donation tax credit for farmers :			
Enter the amount of qualifying donations that have also been claimed as a charitable donation.	<b>62150</b>	x 25% =	0 00 <b>87</b>
Line 86 minus line 87 (if negative, enter "0")		0 00	<b>88</b>
Ontario health premium (complete the chart below)		0 00	<b>89</b>
Line 88 plus line 89			
Enter this amount on line 42800 of your return	<b>Ontario tax</b>	0 00	<b>90</b>

**Ontario Health Premium**

Go to the line on the chart below that corresponds to your taxable income from line 1 to determine your Ontario health premium.

Taxable Income	Ontario Health Premium
\$20,000 or less	\$0
more than \$20,000, but not more than \$25,000	- \$20,000 x 6%
more than \$25,000, but not more than \$36,000	
more than \$36,000, but not more than \$38,500	- \$36,000 x 6% + \$ 300
more than \$38,500, but not more than \$48,000	
more than \$48,000, but not more than \$48,600	- \$48,000 x 25% + \$ 450
more than \$48,600, but not more than \$72,000	
more than \$72,000, but not more than \$72,600	- \$72,000 x 25% + \$ 600
more than \$72,600, but not more than \$200,000	
more than \$200,000, but not more than \$200,600	- \$200,000 x 25% + \$ 750
more than \$200,600	
Enter the result on line 89 above	

See the privacy notice on your return

**Detailed Tax Return Summary**

T1 2022

Taxpayer	KREENA RUCHIT PATEL	Telephone	6473806299
File name	RUCHIT GIRISHKUMAR_148494545Linked148494289.t22	Date of birth	1994/07/07
Province	Ontario	Days resident	156
Marital Status	Married	CPP/QPP proration	1 000

**Summary of Income, deductions and non refundable tax credits**

Income		Deductions (continued)		Non-refundable tax credits	
Employment income				Basic amount	6,153 67
Other employment Income		Ded. elected pension		Age amount	
OAS pension		Union dues etc		Spousal amount	
CPP/QPP benefits		UCCB repayment		Eligible dependant	
Other pensions		Child care expenses		Canada Caregiver Amount	
Elected split-pension amount		Disability supports		Infirm dependants	
Universal child benefit		Business investment loss		CPP/QPP -- employment	
EI benefits		Moving expenses		CPP/QPP -- self-employ.	
Taxable dividends		Support payments		EI premiums	
Interest etc		Carrying charges etc		PPIP - from T4	
Partnership income		Deductions CPP/QPP		PPIP -- employment	
RDSP Income		Deductions En CPP/QPP		PPIP -- self-employ.	
Rental income		Deductions PPIP		Volunteer firefighter or Rescue	
Taxable capital gains		Resource expenses		Canada employment credit	
Support payments		Other employ. expenses		Home accessibility expenses	
RRSP income		Other deductions		Home buyer's amount	
Other income		Social benefits repay.		Adoption Expenses	
Business income		COVID-19 benefits repay.		Digital news subscription	
Professional income		<b>Net Income</b>		Pension amount	
Commission income		Canadian forces/police deduction		Canada Caregiver amount	
Farming income		Stock options deduction		Disability amount	
Fishing income		Other payments ded.		Dis. amount transferred	
Workers' Comp		Ltd partnership losses		Student loan interest	
Social assistance		Non-capital losses		Tuition amounts	
Federal supplements		Net capital losses		Tuition amts transferred	
<b>Total income</b>		Capital gains deduction		Spousal transfer	
<b>Deductions</b>		Northern residents		Net medical expenses	
RPP contributions		Additional deductions		Total amounts	6,153 67
RRSP & PRPP contributions		<b>Taxable income</b>		Credits	923 05
				Donations	
				<b>Total non refundable credits</b>	923 05

**Summary of taxes payable**

Federal		Provincial		Credits	
Tax on taxable income		Basic provincial tax		Total tax deducted	
Tax on split income		Flat tax/surtax		Tax deducted transfer	
Dividend tax credit		Tax credit pre-FTC		Refundable abatement	
Minimum tax carry-over		Tax reductions		CPP overpayment	
Basic federal tax		<b>Net provincial tax</b>		EI overpayment	
Non-resident surtax		CPP payable		Medical expense supplement	
Foreign tax credit		Social benefits repayment		Canada workers benefit	
Logging tax credit		<b>Total payable</b>		Canada training credit	
Federal tax				Refund of ITC	
Political contributions				Part XII.2 tax credit	
Investment tax credit				GST/HST rebate	
Labour-sponsored funds				School supply tax credit	
Tax on RESP				CJLTC	
<b>Net federal tax</b>				Return of fuel	
				AQITC	
				Instalments	
				Provincial tax credits	
				Total credits	
				<b>Balance due/refund</b>	

**Miscellaneous information**

RRSP limit 2023		Annual Child tax benefit	9,043 92
Total instalments		Minimum tax carryover	
		GST credit/Prov credit	732 00

**Authorization/Cancellation request   signature page**

1. Have the taxpayer or legal representative sign and date this page.
2. Retain a copy of the signed and dated signature page in your files for six years from the date that this information is transmitted to the CRA. Do not send us the signature page by mail or fax unless requested to do so.

**Representative information**

Representative ID OR Group ID OR Firm BN: ZV284C7

**Taxpayer information**

Taxpayer social insurance number: XXX-XX4-289

Taxpayer given name: KREENA RUCHIT

Taxpayer surname: PATEL

**Authorization information**

Level of authorization: 2

Expiry date:

**Cancellation information**

Cancel all representatives: ☐

Cancel specific representative: ☐

Representative given name:

Representative surname:

Business name:

Representative Identifier:

**Signature information**

Legal signature indicator: ☐

Name of the taxpayer or legal representative: KREENA RUCHIT PATEL

**Certification**

By signing and dating this page, you authorize the Canada Revenue Agency to interact with and/or cancel the representative(s) mentioned above.

Signature: \_\_\_\_\_

2023/02/26



Canada Child Tax Benefit

This chart is provided to you for information purpose only. The exact amount will be confirmed by CRA.

This worksheet is only provided for information purposes only. The exact amount of child tax benefit will be calculated by Canada Revenue Agency.

For the months of July to June 2024

Check if your spouse or common law partner is claiming child tax benefits ☐

Income	Taxpayer	Spouse
Net Income as per line 23600	1,800 00	12,184 64 1
Amount from line 21300 and 23200 of the T1 return	+	2
Add lines 1 and 2.	1,800 00	12,184 64 3
Amount from line 11700 and 12500 of the T1 return	-	4
Net Income used to calculate CTB	= 1,800 00	12,184 64 5

Child benefit Calculation

Month	Number of eligible children under the age of 6	Number of eligible children between the age of 6 and 17	Number of children with disability	Monthly payments
July	1			619 75
August	1			619 75
September	1			619 75
October	1			619 75
November	1			619 75
December	1			619 75
January	1			619 75
February	1			619 75
March	1			619 75
April	1			619 75
May	1			619 75
June	1			619 75
Total				7,437 00

Summary of child tax benefits

Federal child benefits	7,437 00
Provincial child benefits	1,606 92
Total	9,043 92

Ontario Child Benefit

This chart is provided to you for information purpose only. The exact amount will be confirmed by CRA.

Month	Number of eligible eligible children	Monthly payments
July . . . . .	1	133 91
August . . . . .	1	133 91
September . . . . .	1	133 91
October . . . . .	1	133 91
November . . . . .	1	133 91
December . . . . .	1	133 91
January . . . . .	1	133 91
February . . . . .	1	133 91
March . . . . .	1	133 91
April . . . . .	1	133 91
May . . . . .	1	133 91
June . . . . .	1	133 91
Total		1,606 92

Climate Action Incentive Payment Amounts for 2022

The Canada Revenue Agency will reserve the right to determine the eligibility for this credit. In the case of spouses or common law partners, the taxpayer whose return will be assessed first by the CRA will receive this credit.

Qualified individual	488	00
Amount for an eligible spouse or common-law partner		
Amount for a single parent's qualified dependant	244	00
Amount for qualified dependants		
Subtotal	732	00
Additional amount	10%	
Total payments for fuel charge year (April 2023 to March 2024).		732 00

\* Amounts do not reflect the 10 per cent supplement for residents of small and rural communities.

Estimated quarterly payment, starting April 2023	183	00
Estimated quarterly payment, starting July 2023	183	00
Estimated quarterly payment, starting October 2023	183	00
Estimated quarterly payment, starting January 2024	183	00