

**RRSP, PRPP, and SPP Contributions and Transfers,  
and HBP and LLP Activities**

Complete Parts A, B, C, and D of this schedule if **any** of the following conditions apply to you:

- You will **not** be deducting all of the unused registered retirement savings plan (RRSP), pooled registered pension plan (PRPP), or specified pension plan (SPP) contributions that you previously reported and are available to deduct on your 2025 return, as shown on your latest notice of assessment or reassessment, or Form T1028, Your RRSP, HBP, LLP, or FHSA Information for 2025
- You will **not** be deducting all of the RRSP, PRPP, or SPP contributions you made from March 4, 2025, to March 2, 2026, on your 2025 return
- You have transferred to your RRSP, PRPP, or SPP certain amounts that you included in your income for 2025
- You are designating contributions made to your RRSP, PRPP, or SPP as a 2025 repayment under the Home Buyers' Plan (HBP) or the Lifelong Learning Plan (LLP)
- You want to claim the full amount of RRSP, PRPP, or SPP contributions you made (including any unused RRSP, PRPP, or SPP contributions) on line 20800 of your return **and** you reported employer PRPP contributions on line 20810 of your return

Complete Part E if you withdrew funds from your RRSP in 2025 under the HBP or the LLP.

Complete Part F if you will be the beneficiary of income that was contributed to an amateur athlete trust in 2025 and you want that income to be used to calculate your RRSP deduction limit.

If **none** of the situations for Parts A to F above apply to you, do **not** complete this schedule. Instead, enter your total contributions made to your RRSP, PRPP, or SPP, or your spouse's or common-law partner's RRSP or SPP, for 2025 on line 20800 of your return.

**Attach** a copy of this schedule to your paper return. Also attach your official receipts for all amounts that you contributed to an RRSP, PRPP, or SPP from March 4, 2025, to March 2, 2026, including those you are not deducting on your 2025 return and those you are designating as HBP or LLP repayments.

Generally, your SPP and PRPP contributions are subject to the same rules as RRSP contributions and should be included on this schedule.

For more information, see Guide T4040, RRSPs and Other Registered Plans for Retirement.

## Part A – RRSP, PRPP, and SPP contributions

Complete this part to calculate your total contributions.

Enter, on lines 2 and 3 below, all contributions you made for the dates specified even if you are not designating or deducting them on your 2025 return. Otherwise, the Canada Revenue Agency may reduce or disallow your claim for these contributions on your return for a future year.

Include on lines 2 and 3 amounts transferred to your RRSP, PRPP, or SPP (also see line 24640 in Part C) and contributions you are designating as a repayment under the HBP or the LLP (Part B).

Do **not** include **any** of the following amounts on lines 2 and 3:

- unused RRSP, PRPP, or SPP contributions you made **after** March 3, 2025, that were refunded to you or your spouse or common-law partner in 2025
- all or part of the contributions you made to your RRSP or an RRSP for your spouse or common-law partner **less than 90 days** before either of you withdrew funds from that RRSP under the HBP or the LLP. For more information, go to [canada.ca/home-buyers-plan](https://canada.ca/home-buyers-plan) or [canada.ca/lifelong-learning-plan](https://canada.ca/lifelong-learning-plan)
- your employer's contributions to your PRPP as reported on line 20810 of your return
- any payment directly transferred to your RRSP, PRPP, or SPP if you did not receive an information slip or if the payment is shown in box 35 of your T4RSP or T4RIF slips
- the part of an RRSP withdrawal that you recontributed to your RRSP and deducted on line 23200 of your return. This would have happened if you withdrew more RRSP funds than necessary in error to get past service benefits under a registered pension plan (RPP)
- the excess part of a direct transfer of a lump-sum payment from your RPP to an RRSP, a PRPP, or a registered retirement income fund (RRIF) that you withdrew and are including on line 12900 or line 13000 and deducting on line 23200 of your 2025 return
- contributions made from exempt earnings (see Form RC383, Tax-Exempt Earned Income and Contributions for a Pooled Registered Pension Plan)

Enter your **unused** RRSP contributions previously reported and available to deduct for 2025 as shown on your latest notice of assessment or reassessment, or Form T1028 for 2025 (unused RRSP contributions also include your unused PRPP and SPP contributions).

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Enter contributions made to your RRSP, SPP or PRPP, or to your spouse's or common-law partner's RRSP or SPP from **March 4, 2025**, to **December 31, 2025** (attach all receipts).

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Enter contributions made to your RRSP, SPP or PRPP, or to your spouse's or common-law partner's RRSP or SPP from **January 1, 2026**, to **March 2, 2026** (attach all receipts).

+		3
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Line 2 plus line 3

24500	=		▶	+		4
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Line 1 plus line 4

Enter this amount on line 6 of the next page.

**Total contributions**

=		5
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## Part B – Repayments under the HBP and the LLP

If you withdrew funds from your RRSP under the HBP **before 2022** or under the LLP **before 2024**, you may have to make a repayment to your RRSP, PRPP, or SPP for 2025. Your 2025 minimum required repayment is shown on your latest notice of assessment or reassessment, or Form T1028 for 2025.

For first withdrawals of HBP between January 1, 2022, and December 31, 2025, the start of the repayment period has been deferred by an additional three years. For example, if you made your first withdrawal in 2022, your first year of repayment will be 2027.

Complete lines 7 and 8 below if you are designating contributions made from January 1, 2025, to March 2, 2026, to your own RRSP, PRPP, or SPP as a 2025 repayment under the HBP or the LLP. If you designate less than the minimum required repayment amount for 2025, report the difference on line 12900 of your return.

Do **not** include **any** of the following amounts on lines 7 and 8:

- any amount you deducted or designated on your 2024 return as a repayment or that was refunded to you
- any contributions or transfers you will be including on line 15 or line 18 in Part C

If you are not required to make a repayment under the HBP or the LLP, enter "0" on line 9 and continue at line 10.

For repayment information for the HBP, go to [canada.ca/home-buyers-plan](https://canada.ca/home-buyers-plan).

For repayment information for the LLP, go to [canada.ca/lifelong-learning-plan](https://canada.ca/lifelong-learning-plan).

Total contributions from line 5 of the previous page				6
Contribution designated as a repayment under the HBP (included at line 24500 of Part A)	24600			7
Contribution designated as a repayment under the LLP (included at line 24500 of Part A)	24620 +			8
Line 7 plus line 8 <b>Total repayments under the HBP and the LLP</b>	=			9
Line 6 minus line 9 <b>Contributions available to deduct</b>	=			10

## Part C – RRSP deduction

Complete this part to calculate your RRSP deduction on line 20800 of your return.

**Note:** You may not have reported income that you received in a previous year on your return for that year. If reported, that income may give you more room to contribute to an RRSP, PRPP, or SPP in later years. To ensure your RRSP deduction limit is up to date and maximized, file your return for that year and report the income.

Enter your RRSP deduction limit for 2025 as shown on your latest notice of assessment or reassessment, or Form T1028 for 2025.				11
Enter your 2025 <b>employer</b> PRPP contributions from line 20810 of your return.	–			12
Line 11 minus line 12	=			13
<b>Contributions available to deduct</b> from line 10 above				14
<b>Transfers (1)</b>	24640 –			15
Line 14 minus line 15	=			16
Enter <b>whichever is less:</b> amount from line 13 or line 16.				17
Enter your RRSP, PRPP, or SPP contributions you are deducting for 2025 ( <b>cannot be more</b> than the amount on line 17).	+			18
Line 15 plus line 18	=			19
Enter <b>whichever is less:</b> amount from line 10 or line 19. Enter this amount on <b>line 20800</b> of your return.				20
<b>RRSP deduction</b>				

(1) You may have reported income on line 11500, line 12900, or line 13000 of your 2025 return. If you transferred certain types of this income to your RRSP, PRPP, or SPP on or before March 2, 2026, you can claim the same amount on line 24640 as a transfer. Claiming the transfer ensures that your **RRSP deduction limit** is not reduced by that amount. For more information about amounts you can transfer, see Guide T4040.

**Part D – Unused RRSP contributions available to carry forward**

Enter your <b>contributions available to deduct</b> from line 10 of the previous page.			<b>21</b>
Enter your <b>RRSP deduction</b> from line 20 of the previous page.	–		<b>22</b>
Line 21 minus line 22	<b>Your unused contributions available to carry forward to a future year</b>	=	<b>23</b>

Your unused RRSP contributions previously reported and available to deduct for 2026 will be shown on your 2025 notice of assessment.

**Part E – 2025 withdrawals under the HBP and LLP**

Complete this part if you withdrew funds from your RRSP under the HBP or LLP in 2025.

For more information on the HBP, go to [canada.ca/home-buyers-plan](https://canada.ca/home-buyers-plan).

For more information on the LLP, go to [canada.ca/lifelong-learning-plan](https://canada.ca/lifelong-learning-plan).

<b>HBP:</b> Amount from box 27 from all of your 2025 T4RSP slips	24700		<b>24</b>
Tick this box if the address on page 1 of your return is the same as the address of the home you purchased under the HBP.	25900		<b>25</b>
<b>LLP:</b> Amount from box 25 from all of your 2025 T4RSP slips	26300		<b>26</b>
Tick this box to designate your spouse or common-law partner as the student you withdrew the funds for under the LLP. You can only make this designation on the return for the year you make your first withdrawal under the LLP. If you do <b>not</b> tick this box, you will be considered the student for LLP purposes.	26400		<b>27</b>

**Part F – 2025 contributions to an amateur athlete trust**

Complete this part to report qualifying performance income (generally endorsement income, prize money, or income from public appearances received by an amateur athlete) contributed in 2025 to an amateur athlete trust. This income qualifies as earned income when calculating the RRSP deduction limit of the trust's beneficiary.

Enter the amount of income that was contributed to an amateur athlete trust in 2025.	26700		<b>28</b>
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See the privacy notice on your return.