

ONTARIO

Superior Court of Justice, Family Court	Court File Number
(Name of court)	FC-15-2492

at 161 Elgin Street, Ottawa, ON K2P 2K1

(Court office address)

Form 13.1: Financial Statement (Property and Support Claims) sworn/affirmed February 5, 2016

Applicant(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).

Darryl Ross
328 Dunlin Ridge
Ottawa, Ontario
K2J 0E3

Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).

Any Mayer
Victor Ages Vallance LLP
112 Lisgar Street
Ottawa, Ontario
K2P 0C2

Tel: 613-238-1333
Fax: 613-238-8949
Email: amayer@avavlawyers.com

Respondent(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).

Cynthia Holmes
925 Caldermill Pvt
Ottawa, Ontario
K2J 0Z8

Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).

Alison Boyce
Delaney's Law Firm, Professional Corporation
543 Somerset Street West
Ottawa, Ontario
K1R 5J9

Tel: 613-233-7000
Fax: 1-866-846-4191
Email: alison@delaneys.ca

INSTRUCTIONS

- USE THIS FORM IF:**
 - you are making or responding to a claim for property or exclusive possession of the matrimonial home and its contents; or
 - you are making or responding to a claim for property or exclusive possession of the matrimonial home and its contents together with other claims for relief.
- USE FORM 13 INSTEAD OF THIS FORM IF:**
 - you are making or responding to a claim for support but NOT making or responding to a claim for property or exclusive possession of the matrimonial home and its contents.
- If you have income that is not shown in Part I of the financial statement (for example, partnership income, dividends, rental income, capital gains or RRSP income), you must also complete **Schedule A**.
- If you or the other party has sought a contribution towards special or extraordinary expenses for the child(ren), you must also complete **Schedule B**.

NOTE: You must fully and truthfully complete this financial statement, including any applicable schedules. You must also provide the other party with documents relating to support and property and a Certificate of Financial Disclosure (Form 13A) as required by Rule 13 of the Family Law Rules.

1. My name is (full legal name) Cynthia Holmes

I live in (municipality & province) City of Ottawa, Province of Ontario

and I swear/affirm that the following is true:

PART I: INCOME

2. I am currently

- employed by (name and address of employer)
Agriculture and Agri-Food Canada, 1341 Baseline Road, Ottawa, ON
 self-employed, carrying on business under the name of (name and address of business)
 unemployed since (date when last employed)

3. I attach proof of my year-to-date income from all sources, including my most recent (attach all that are applicable):

- pay cheque stub social assistance stub pension stub workers' compensation stub
 employment insurance stub and last Record of Employment
 statement of income and expenses/ professional activities (for self-employed individuals)
 other (e.g. a letter from your employer confirming all income received to date this year)

4. Last year, my gross income from all sources was \$ 75,912.14 (do not subtract any taxes that have been deducted from this income).

5. I am attaching all of the following required documents to this financial statement as proof of my income over the past three years, if they have not already been provided:

- a copy of my personal income tax returns for each of the past three taxation years, including any materials that were filed with the returns. (Income tax returns must be served but should NOT be filed in the continuing record, unless they are filed with a motion to refrain a driver's license suspension.)
- a copy of my notices of assessment and any notices of reassessment for each of the past three taxation years;
- where my notices of assessment and reassessment are unavailable for any of the past three taxation years or where I have not filed a return for any of the past three taxation years, an Income and Deductions printout from the Canada Revenue Agency for each of those years, whether or not I filed an income tax return.

Note: An Income and Deductions printout is available from Canada Revenue Agency. Please call customer service at 1-800-959-8281.

OR

- I am an Indian within the meaning of the Indian Act (Canada) and I have chosen not to file income tax returns for the past three years. I am attaching the following proof of income for the last three years (list documents you have provided):

(In this table you must show all of the income that you are currently receiving whether taxable or not.)

Income Source	Amount Received/Month
1. Employment income (before deductions)	\$6,360.00
2. Commissions, tips and bonuses	
3. Self-employment income (Monthly amount before expenses: \$)	

4. Employment Insurance benefits	
5. Workers' compensation benefits	
6. Social assistance income (including ODSP payments)	
7. Interest and Investment Income	
8. Pension income (including CPP and OAS)	
9. Spousal support received from a former spouse/partner	
10. Child Tax Benefits or Tax Rebates (e.g. GST)	\$275.00
11. Other sources of income (e.g. RRSP withdrawals, capital gains) (<i>*attach Schedule A and divide annual amount by 12</i>)	
12. Total monthly income from all sources:	\$6,635.00
13. Total monthly income X 12 = Total annual income:	\$79,620.00

14. Other Benefits

Provide details of any non-cash benefits that your employer provides to you or are paid for by your business such as medical insurance coverage, the use of a company car, or room and board.

PART 2: EXPENSES

EXPENSE	Monthly Amount
Automatic Deductions	
CPP contributions	\$150.00
EI premiums	\$60.00
Income taxes	\$1,098.00
Employee pension contributions	\$660.00
Union dues	\$96.00
SUBTOTAL \$2,064.00	
Housing	
Rent or mortgage	\$1,750.00
Property taxes	
Property insurance	\$30.00
Condominium fees	
Repairs and maintenance	\$50.00
SUBTOTAL \$1,830.00	
Utilities	
Water	\$50.00
Heat	\$50.00
Electricity	\$120.00
Telephone	
Cell phone	\$105.00
Cable	
Internet	\$60.00
SUBTOTAL \$385.00	
Household Expenses	
Groceries	\$900.00
Household supplies	\$50.00
Meals outside the home	\$40.00
Pet care	
Laundry and Dry Cleaning	
SUBTOTAL \$990.00	
Childcare Costs	
Daycare expense	\$780.00
Babysitting costs	\$25.00
SUBTOTAL \$805.00	
Transportation	
Public transit, taxis	

Gas and oil	\$300.00
Car insurance and license	\$67.55
Repairs and maintenance	\$50.00
Parking	\$20.00
Car Loan or Lease Payments	
SUBTOTAL	\$437.55
Health	
Health insurance premiums	
Dental expenses	\$50.00
Medicine and drugs	\$20.00
Eye care	\$20.00
SUBTOTAL	\$90.00
Personal	
Clothing	\$100.00
Hair care and beauty	\$50.00
Alcohol and tobacco	\$20.00
Education (specify)	
Entertainment/recreation (including children)	\$100.00
Gifts	\$50.00

SUBTOTAL	\$320.00
Other expenses	
Life insurance premiums	\$58.00
RRSP/RESP withdrawals	\$100.00
Vacations	\$150.00
School fees and supplies	\$40.00
Clothing for children	\$50.00
Children's activities	\$100.00
Summer camp expenses	\$120.00
Debt payments	\$150.00
Support paid for other children	
Other expenses not shown above	
Mortgage payments for 328 Dunlin Ridge	\$1,238.00
Charity donations	\$39.00
SUBTOTAL	\$2,045.00

Total Amount of Monthly Expenses	\$8,966.55
Total Amount of Yearly Expenses	\$107,598.60

PART 3: OTHER INCOME EARNERS IN THE HOME

Complete this part only if you are making or responding to a claim for undue hardship or spousal support. Check and complete all sections that apply to your circumstances.

1. I live alone.
2. I am living with (full legal name of person you are married to or cohabiting with)
3. I/we live with the following other adult(s):
4. I/we have (give number) 4 of child(ren) who live(s) in the home.
5. My spouse/partner works at (place of work or business)
 - does not work outside the home.
6. My spouse/partner earns (give amount) \$ _____ per _____.
 - does not earn any income.
7. My spouse/partner or other adult residing in the home contributes about \$ _____ per _____ towards the household expenses.

PART 4: ASSETS IN AND OUT OF ONTARIO*If any sections of Parts 4 to 9 do not apply, do not leave blank, print "NONE" in the section.*The date of marriage is: (give date) November 13, 2010The valuation date is: (give date) November 7, 2015The date of commencement of cohabitation is (if different from date of marriage): (give date) February 2010**PART 4(a): LAND***Include any interest in land owned on the dates in each of the columns below, including leasehold interests and mortgages. Show estimated market value of your interest, but do not deduct encumbrances or costs of disposition; these encumbrances and costs should be shown under Part 5 "Debts and Other Liabilities".*

Nature & Type of Ownership (Give your percentage interest where relevant.)	Address of Property	Estimated Market value of YOUR Interest		
		on date of marriage	on valuation date	today
Matrimonial Home (Joint – 50%)	328 Dunlin Ridge (Value \$550,000.00)	N/A	\$275,000.00	\$270,000.00
Previous home (Joint – 50%)	441 Holland Avenue (Value \$354,000.00)	\$177,000.00	N/A	N/A
15. TOTAL VALUE OF LAND		\$177,000.00	\$275,000.00	\$270,000.00

PART 4(b): GENERAL HOUSEHOLD ITEMS AND VEHICLES*Show estimated market value, not the cost of replacement for these items owned on the dates in each of the columns below. Do not deduct encumbrances or costs of disposition; these encumbrances and costs should be shown under Part 5, "Debts and Other Liabilities".*

Item	Description	Indicate if NOT in your possession	Estimated Market value of YOUR Interest		
			on date of marriage	on valuation date	today
Household goods & furniture	Furniture, Appliances, Stereo, TV, light fixtures (Cynthia's portion)	Not in Possession	\$3,000.00	\$4,000.00	\$4,000.00
Cars, boats, vehicles	2012 Sedona Kia Van (purchased from Darryl post separation - \$4,500.00)				
Jewellery, art, electronics, tools, sports & hobby, equipment	Grandmother's ring Father's gold wedding band	Not in possession	\$1,000.00 \$200.00	\$1,000.00 \$200.00	\$1,000.00 \$200.00
16. TOTAL VALUE OF GENERAL HOUSEHOLD ITEMS AND VEHICLES			\$4,200.00	\$5,200.00	\$5,200.00

PART 4(c): BANK ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS

Show the items owned on the dates in each of the columns below by category, for example, cash, accounts in financial institutions, pensions, registered retirement or other savings plans, deposit receipts, any other savings, bonds, warrants, options, notes and other securities. Give your best estimate of the market value of the securities if the items were to be sold on the open market.

Category	INSTITUTION (including location)/ DESCRIPTION (including issuer and date)	Account number	Amount / Estimated Market Value		
			on date of marriage	on valuation date	today
Joint Chequing	TD Canada Trust (Joint – original owner, 2006)	40896014636	\$3,743.45	\$0.00	\$0.00
Companion Savings	TD Canada Trust (owner – opened 2008)	40896045116	\$4,900.16	\$1,891.50	closed
Daily Savings	TD Canada Trust (owner – opened 2013)	1646424755	N/A	\$1,373.07	\$0.00
RRSP Flexible	TD Canada Trust (owner – opened September 2006)	1151902	\$4,282.55	\$4,778.61	\$4,778.61
RRSP Personal	TD Canada Trust (owner – opened 2006)	5822055	\$12,850.90	\$23,000.39	\$23,334.39
RESP	TD Canada Trust (Benjamyn) – value at DOS \$20,700.00	5593489			
RESP	TD Canada Trust (Samuel) – value at DOS \$18,048.50	5593505			
Public Service Pension	Agriculture Canada			\$44,226.94	\$44,226.94
17. TOTAL VALUE OF ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS			\$25,777.06	\$75,270.51	\$72,339.94

PART 4(d): LIFE & DISABILITY INSURANCE

List all policies in existence on the dates in each of the columns below.

Company, Type & Policy No.	Owner	Beneficiary	Face Amount	Cash Surrender Value		
				on date of marriage	on valuation date	today
Great West Life – Life Insurance (term policy)	Cynthia	Janice Holmes	\$600,000.00			
Public Service Life and Disability Insurance (term policy)	Cynthia	Janice Holmes	\$166,000.00			
18. TOTAL CASH SURRENDER VALUE OF INSURANCE POLICIES				\$0.00	\$0.00	\$0.00

PART 4(e): BUSINESS INTERESTS

Show any interest in an unincorporated business owned on the dates in each of the columns below. An interest in an incorporated business may be shown here or under "BANK ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS" in Part 4(c). Give your best estimate of market value of your interest.

Name of Firm or Company	Interest	Estimated Market value of YOUR interest		
		on date of marriage	on valuation date	today
19. TOTAL VALUE OF BUSINESS INTERESTS		\$0.00	\$0.00	\$0.00

PART 4(f): MONEY OWED TO YOU

Give details of all money that other persons owe to you on the dates in each of the columns below, whether because of business or from personal dealings. Include any court judgments in your favour, any estate money and any income tax refunds owed to you.

Details	Amount Owed to You		
	on date of marriage	on valuation date	today
20. TOTAL OF MONEY OWED TO YOU	\$0.00	\$0.00	\$0.00

PART 4(g): OTHER PROPERTY

Show other property or assets owned on the dates in each of the columns below. Include property of any kind not listed above. Give your best estimate of market value.

Category	Details	Estimated Market Value of YOUR interest		
		on date of marriage	on valuation date	today
21. TOTAL OF OTHER PROPERTY		\$0.00	\$0.00	\$0.00

22. VALUE OF ALL PROPERTY OWNED ON THE VALUATION DATE <i>(Add items [15] to [21].)</i>	\$206,977.06	\$355,470.51	\$347,539.94
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PART 5: DEBTS AND OTHER LIABILITIES

Show your debts and other liabilities on the dates in each of the columns below. List them by category such as mortgages, charges, liens, notes, credit cards, and accounts payable. Don't forget to include:

- any money owed to the Canada Revenue Agency;
- contingent liabilities such as guarantees or warranties given by you (but indicate that they are contingent); and
- any unpaid legal or professional bills as result of this case.

Category	Details	Amount owing		
		on date of marriage	on valuation date	today
Sears Canada Mastercard	5307852398176589	Unknown	\$900.00	\$800.00
Line of Credit	TD Canada Trust (Personal – opened after separation)	\$0.00	\$0.00	\$4,500.00
Mortgage (Holland Ave property – 50%)	Full amount - \$286,000.00	\$143,000.00	N/A	N/A

Mortgage (Dunlin Ridge property)	ICI Bank – 8534349.1 (Joint – 50%)	\$0.00	\$264,323.50	\$261,919.00
Debt to parents (Linda Holmes)		\$0.00	\$0.00	\$12,000.00
Revenue Canada	Personal 2014 Tax Return (taxes owing) Interest and penalties on late filing	\$0.00	\$603.42 TBD	\$720.00 \$500.00
Visa	TD Canada Trust	\$0.00	\$1,000.00	\$400.00
Dr. Emilie James	Psychologist	\$0.00	\$0.00	
Notional disposition costs for sale of Dunlin Ridge property (Commissions, mortgage penalties, legal fees, estimated adjustments)			\$33,000.00	\$33,000.00
Contingent tax costs on RRSPS (at 23%)			\$6,389.40	\$6,389.40
Contingent disposition costs on pension (at 23%)			\$10,172.20	\$10,172.20
23. TOTAL OF DEBTS AND OTHER LIABILITIES		\$143,000.00	\$316,388.52	\$330,400.60

PART 6: PROPERTY, DEBTS AND OTHER LIABILITIES ON DATE OF MARRIAGE

Show by category the value of your property, debts and other liabilities, calculated as of the date of your marriage. (In this part, do not include the value of a matrimonial home or debts or other liabilities directly related to its purchase or significant improvement, if you and your spouse ordinarily occupied this property as your family residence at the time of separation.)

Category and details	Value on date of marriage	
	Assets	Liabilities
Land	\$177,000.00	
General household items & vehicles	\$4,200.00	
Bank accounts, savings, securities, pensions	\$25,777.06	
Life & disability insurance	\$0.00	
Business interests	\$0.00	
Money owed to you	\$0.00	
Other property (Specify.)	\$0.00	
Debts and other liabilities (Specify.)		\$143,000.00
TOTALS	\$206,977.06	\$143,000.00

24. NET VALUE OF PROPERTY OWNED ON DATE OF MARRIAGE <i>(From the total of the "Assets" column, subtract the total of the "Liabilities" column.)</i>	\$63,977.06	
25. VALUE OF ALL DEDUCTIONS (Add items [23] and [24].)	\$380,365.58	

PART 7: EXCLUDED PROPERTY

Show by category the value of property owned on the valuation date that is excluded from the definition of "net family property" (such as gifts or inheritances received after marriage).

Category	Details	Value on valuation date
Gift or inheritance from third person		
Income from property expressly excluded by donor/testator		
Damages and settlements for personal injuries, etc.		
Life insurance proceeds		
Traced property		
Excluded property by spousal agreement		
Other Excluded Property		
26. TOTAL VALUE OF EXCLUDED PROPERTY		\$0.00

PART 8: DISPOSED-OF PROPERTY

Show by category the value of all property that you disposed of during the two years immediately preceding the making of this statement, or during the marriage, whichever period is shorter.

Category	Details	Value
27. TOTAL VALUE OF DISPOSED-OF PROPERTY		\$0.00

PART 9: CALCULATION OF NET FAMILY PROPERTY

	Deductions	BALANCE
Value of all property owned on valuation date (from item [22] above)		\$355,470.51
Subtract value of all deductions (from item [25] above)	\$380,365.58	(\$24,895.07)
Subtract total value of all excluded property (from item [26] above)	\$0.00	(\$24,895.07)
28. NET FAMILY PROPERTY		\$0.00

NOTE: This financial statement must be updated no more than 30 days before any court event by either completing and filing:

- a new financial statement with updated information, or
- an affidavit in Form 14A setting out the details of any minor changes or confirming that the information contained in this statement remains correct.

Sworn/Affirmed before me at
The City of Ottawa

(municipality)

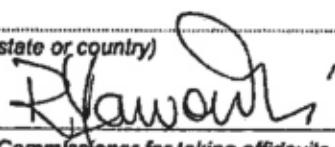
In Province of Ontario

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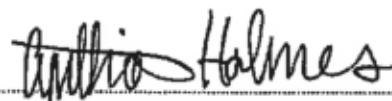
(province, state or country)

on February 8, 2016

(date)



Commissioner for taking affidavits
(Type or print name below if signature is illegible.)



Signature

(This form to be signed in front of a lawyer,
justice of the peace, notary public or
commissioner for taking affidavits.)

Rosana Lynn Yaworski,
a Commissioner, etc., Province of Ontario,
for Delaney's Law Firm Professional Corporation.
Expires January 21, 2019.

**PART 2: EXPENSES
PROPOSED BUDGET**

EXPENSE	Monthly Amount
Automatic Deductions	
CPP contributions	
EI premiums	
Income taxes	
Employee pension contributions	
Union dues	
SUBTOTAL	\$0.00
Housing	
Rent or mortgage	
Property taxes	
Property insurance	
Condominium fees	
Repairs and maintenance	
SUBTOTAL	\$0.00
Utilities	
Water	
Heat	
Electricity	
Telephone	
Cell phone	
Cable	
Internet	
SUBTOTAL	\$0.00
Household Expenses	
Groceries	
Household supplies	
Meals outside the home	
Pet care	
Laundry and Dry Cleaning	
SUBTOTAL	\$0.00
Childcare Costs	
Daycare expense	
Babysitting costs	
SUBTOTAL	\$0.00
Transportation	
Public transit, taxis	

Gas and oil	
Car insurance and license	
Repairs and maintenance	
Parking	
Car Loan or Lease Payments	
SUBTOTAL	\$0.00
Health	
Health insurance premiums	
Dental expenses	
Medicine and drugs	
Eye care	
SUBTOTAL	\$0.00
Personal	
Clothing	
Hair care and beauty	
Alcohol and tobacco	
Education (specify)	
Entertainment/recreation (including children)	
Gifts	
SUBTOTAL	\$0.00
Other expenses	
Life Insurance premiums	
RRSP/RESP withdrawals	
Vacations	
School fees and supplies	
Clothing for children	
Children's activities	
Summer camp expenses	
Debt payments	
Support paid for other children	
Other expenses not shown above (specify)	
SUBTOTAL	\$0.00
Total Amount of Monthly Expenses:	\$0.00
Total Amount of Yearly Expenses:	\$0.00

**FINANCIAL STATEMENT
SUMMARY PAGE**

BUDGET

Income	Monthly
Income From All Sources	\$6,635.00
Other Benefits	\$0.00
	+
	Total Monthly Income and Benefits
	\$6,635.00

Expenses	Actual	Proposed
Automatic Deductions	\$2,064.00	\$0.00
Housing	\$1,830.00	\$0.00
Utilities	\$385.00	\$0.00
Household	\$990.00	\$0.00
Childcare Costs	\$805.00	\$0.00
Transportation	\$437.55	\$0.00
Health	\$90.00	\$0.00
Personal	\$320.00	\$0.00
Other	\$2,045.00	\$0.00
	Total Expenses	\$8,966.55
	\$0.00	

Monthly Surplus / (Deficit)	(\$2,331.55)	\$6,635.00
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NET FAMILY PROPERTY

Assets	Valuation Date
Land	[15] \$275,000.00
General Household Items and Vehicles	[16] \$5,200.00
Bank Accounts, Savings, Securities and Pensions	[17] \$75,270.51
Life and Disability Insurance	[18] \$0.00
Business Interests	[19] \$0.00
Money Owed to You	[20] \$0.00
Other Property	[21] \$0.00
	Total Assets [22]
	\$355,470.51

Deductions	
Debts and Other Liabilities on Valuation Date	[23] \$316,388.52
Net Value of Property Owned on Date of Marriage	[24] \$63,977.06
	Total Deductions [25]
	\$380,365.58

Exclusions	
Excluded Property owned on Valuation Date	[26] \$0.00

Net Family Property ([Assets] minus [Deductions] minus [Exclusions])	\$0.00
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Notes:

Schedule A
Additional Sources of Income

Line	Income Source	Annual Amount
1.	Net partnership income	
2.	Net rental income (Gross annual rental income of \$)	
3.	Total amount of dividends received from taxable Canadian corporations	
4.	Total capital gains (\$) less capital losses (\$)	
5.	Registered retirement savings plan withdrawals	
6.	Income from a Registered Retirement Income Fund or Annuity	
7.	Any other income (specify source)	
	Subtotal	\$0.00

Schedule B
Special or Extraordinary Expenses for the Child(ren)

Child's Name	Expense	Amount/yr.	Available Tax Credits or Deductions*
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
Total Net Annual Amount		\$0.00	
Total Net Monthly Amount		\$0.00	

* Some of these expenses can be claimed in a parent's income tax return in relation to a tax credit or deduction (for example childcare costs). These credits or deductions must be shown in the above chart.

I earn \$ _____ per year which should be used to determine my share of the above expenses.

NOTE:

Pursuant to the Child Support Guidelines, a court can order that the parents of a child share the costs of the following expenses for the child:

- Necessary childcare expenses;
- Medical insurance premiums and certain health-related expenses for the child that cost more than \$100 annually;
- Extraordinary expenses for the child's education;
- Post-secondary school expenses; and,
- Extraordinary expenses for extracurricular activities.



CYNTHIA HOLMES
925 CALDERMILL PVT
NEPEAN ON K2J 0Z8

Notice details

Social insurance number	647 158 708
Tax year	2014
Date issued	March 03, 2016
Tax centre	Shawinigan QC G9P 5H9

8QY5M5ZK

Notice of assessment

We assessed your 2014 income tax and benefit return and calculated your balance.

You need to pay **\$710.73**.

To avoid additional interest charges please pay by **March 23, 2016**.

Thank you,

Andrew Treusch
Commissioner of Revenue

Account summary

You have an amount due. If you already paid the full amount, please ignore this request.

Amount due: **\$710.73**

Pay by: **March 23, 2016**

Payment options

You can:

- pay online
- pay at your financial institution

For more information, see page 5.

Tax assessment

Page 2

We calculated your taxes using the amounts below.

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

Summary

Line	Description	(\$)	Amount CR/DR
150	Total income	76,226	
	Deductions from total income	6,062	
236	Net income	70,164	
260	Taxable income	70,164	
350	Total federal non-refundable tax credits	3,900	
6150	Total Ontario non-refundable tax credits	678	
420	Net federal tax	8,458.23	
428	Net Ontario tax	4,696.38	
435	Total payable	13,154.61	
437	Total income tax deducted	12,456.19	
	Subtotal credits	12,456.19	
	Ontario children's activity tax credit	95.00	
479	Total Ontario tax credits	95.00	
482	Total credits (Total payable minus Total credits)	12,551.19	
	Penalties	603.42	
	Arrears interest	78.44 DR	
	Balance from this assessment	28.87 DR	
	Balance due	710.73 DR	
		710.73 DR	

Explanation of changes and other important information

We assessed your return, and you have a balance due. If you paid this balance, please ignore this request. If you have not paid this balance, you can avoid additional interest charges by paying the full amount by March 23, 2016. You can view your account balance and statement of account online using My Account.

This assessment includes Ontario tax credits of \$95.00 financed by the Government of Ontario.

We charged you a late-filing penalty of \$78.44. This is 13% of your unpaid tax as of the filing-due date. The penalty is included in the amount on the "Penalties" line in the "Summary" area.

Your balance due includes arrears interest compounded daily at a set rate. We calculated this interest from the due date of your balance to the date of this notice.

RRSP/PRPP deduction limit statement

For more information about the details listed below or how employer contributions to a PRPP or group RRSP will affect your contribution room for the year, go to www.cra.gc.ca/rsp or refer to Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

Description	(\$)	Amount
RRSP/PRPP deduction limit for 2015		19,151
Minus: Employer's PRPP contributions for 2015		0
Minus: Allowable RRSP/PRPP contributions deducted for 2015		0
Plus: 18% of 2015 earned income, up to a maximum of \$25,370		0
Minus: 2015 pension adjustment		0
Minus: 2016 net past service pension adjustment		0
Plus: 2016 pension adjustment reversal		0
2016 RRSP/PRPP deduction limit (A)		19,151
Minus: Unused RRSP/PRPP contributions previously reported and available to deduct for 2016 (B)		0
Available contribution room for 2016		19,151

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2016 and may have over contributed to your RRSP/PRPP. If this is the case, you may have to pay tax on any excess contributions.

Notice details

CYNTHIA HOLMES
925 CALDERMILL PVT
NEPEAN ON K2J 0Z8

Social Insurance number	647 158 708
Tax year	2014
Date issued	March 03, 2016
Tax centre	Shawinigan QC G9P 5H9

How do you pay?

You can pay:

- online or by phone using a Canadian financial institution's services
- online through the My Payment service at www.cra.gc.ca/mypayment
- online by setting up a pre-authorized debit agreement through My Account at www.cra.gc.ca/myaccount
- in person at your Canadian financial institution with the remittance voucher

For more information on how to make a payment, go to www.cra.gc.ca/payments.

Need more time to pay?

If you cannot pay in full and you would like more information, go to www.cra.gc.ca/collections.

To discuss a payment arrangement, call the CRA at 1-888-863-8657, Monday to Friday (except holidays) from 7:00 a.m. to 11:00 p.m. Eastern time.



More information

If you need more information about your income tax and benefit return, go to www.canada.ca/taxes, go to My Account at www.cra.gc.ca/myaccount, or call 1-800-959-8281.

If you move

Let us know your new address as soon as possible. For more information on changing your address, go to www.cra.gc.ca/newaddress.

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

- go to www.cra.gc.ca/changereturn for faster service; or
- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

If you want to register a formal dispute:

- go to www.cra.gc.ca/resolvingdisputes; 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, or audio format. For more information about other formats, go to www.cra.gc.ca/alternate.

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 www.cra.gc.ca/myaccount.

Fraudulent communications (scams)

The CRA is committed to protecting the personal information of taxpayers and benefit recipients. We will never ask you to give us personal information of any kind by email, text message, or by clicking on a link. Nor will we ask you to pay your balance through the use of a pre-paid credit card. For more information about how to recognize scams and protect yourself, go to www.cra.gc.ca/security.

Amount of payment

Teller's stamp

Teller's stamp

Convert to electronic payment

Canada Revenue Agency
Ottawa Technology Centre
875 Heron Road
Ottawa, ON K1A 1B1

We will charge you a fee for any dishonoured payment.

Do not fold this voucher or use staples, paper clips, or tape.

Use this remittance voucher, not a photocopy.

Do not send us cash.

Income Tax Return Information-Regular

CYNTHIA HOLMES 925 CALDERMILL PVT NEPEAN K2J 0Z8	ON	Social Insurance Number 647 158 708	Tax year 2013
		Date of birth 06MAR 1977	Marital status MARRIED
		Province of residence ONT	Date of assessment 24MAR 2014

Line	Description	Reported	Processed
101	Total earnings (T4)		86,020
150	Total income		86,020
206	Pension adjustment		12,009
207	Registered pension plan contributions		6,872
298	RRSP deduction		1,300
212	Union, professional or like dues		1,402
233	Total deductions		9,574
236	Net income		76,446
260	Taxable income	76,445	76,446
266	Foreign property		No
420	Net federal tax		11,183.14
---	Net provincial tax		5,498.43
435	Total payable		16,681.57
437	Total tax deducted per information slip		-18,846.01
479	Provincial or territorial tax credits		-100.00
484	Balance calculated by taxpayer		-2,264.44
---	Balance before penalty and interest	Refund	-2,264.44
---	Balance from this assessment	Refund	-2,264.44
---	Final balance	Refund	-2,264.44
***** NON-REFUNDABLE TAX CREDITS *****			
300	Basic personal amount		11,038
308	CPP/QPP contributions (T4)		2,356.20
---	CPP/QPP deduction		2,356.20
5554	CPP pensionable earnings (T4)		51,100
312	EI premiums (T4)		891.12
5478	EI insurable earnings		47,400
363	Canada employment non-refundable tax credit		1,117
365	Children fitness expenses		1,000
335	Non-refundable tax credits excluding donations		16,402

Released at the request of an authorized individual in accordance with Section 241 of the *Income Tax Act*.

Initials EM	Date 2015-12-29
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647 158 708

2013

Income Tax Return Information-Regular

Line	Description	Reported	Processed
338	Net non-refundable tax credits	2,460	
340	Charitable donations & gifts	528	
349	Total donations and gifts	125	
350	Total non-refundable tax credits	2,585	
***** SCHEDULE 1 - FEDERAL TAX CALCULATION *****			
---	Total non-refundable tax credits	2,585	
---	Basic federal tax	11,183.14	
***** SCHEDULE 7 - RRSP UNUSED CONTRIBUTIONS *****			
245	RRSP contributions	1,300	
***** SCHEDULE 13 *****			
5478	EI insurable earnings	47,400	
***** GST/HST CREDIT *****			
5009	Claim code	NO	
***** MEMO ITEMS *****			
***** ADDITIONAL INFORMATION *****			
5524	File date	15MAR 2014	
---	Net adjusted income	76,446	
5028	EI included in employment insurance premium	891.12	
***** FORM RC381/SCHEDULE 8 *****			
5549	CPP pensionable earns after retirement claim	51,100	
5034	CPP contributions (T4)	2,356.20	
***** PROVINCIAL/TERRITORIAL INFORMATION *****			
***** NON-REFUNDABLE TAX CREDITS *****			
5804	Basic personal amount	9,574	
5824	CPP/QPP contributions (T4)	2,356.20	
5832	EI premiums (T4)	891.12	
5880	Non-refundable tax credits excluding donations	12,821	
5884	Net non-refundable tax credits	647	
5896	Total donations and gifts	46	
6150	Prov non-refund tax credit claim taxpayer	694	
Line	Description	Reported	Processed
***** PROVINCIAL/TERRITORIAL TAX *****			

Released at the request of an authorized individual in accordance with Section 241 of the *Income Tax Act*.

Initials EM	Date 2015-12-29
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Income Tax Return Information-Regular

269 Taxable income	76,445	76,446
--- Net provincial tax		5,498.43
--- Provincial basic tax		4,672.15
--- Provincial surtax		76.63
6269 # of children (Ontario tax reduction)		3
--- Health premium for Ontario		750.00
***** ONTARIO BENEFITS *****		
6112 Property taxes paid		3,224
***** PROVINCIAL/TERRITORIAL TAX CREDITS *****		
6309 ON Children's activity tax credit	1,000	100.00
479 Provincial or territorial tax credits		-100.00

Released at the request of an authorized individual in accordance with Section 241 of the *Income Tax Act*.

Initials	Date
EM	2015-12-29

Income Tax Return Information-Regular

CYNTHIA HOLMES 925 CALDERMILL PVT NEPEAN K2J 0Z8	ON	Social Insurance Number 647 158 708	Tax year 2012
		Date of birth 06MAR 1977	Marital status MARRIED
		Province of residence ONT	Date of assessment 09MAY 2013

Line	Description	Reported	Processed
101	Total earnings (T4)		64,126
117	Universal child care benefit amount		1,900
119	EI benefits		16,848
150	Total income		82,874
205	Pension adjustment		11,070
207	Registered pension plan contributions		1,604
208	RRSF deduction		3,000
212	Union, professional or like dues		443
214	Child care expenses		5,640
232	Other deductions		361
233	Total deductions		11,048
236	Net income		71,826
260	Taxable income	72,186	71,826
266	Foreign property		No
420	Net federal tax		10,311.23
---	Net provincial tax	4,937.78	4,852.28
435	Total payable	15,327.84	15,163.51
437	Total tax deducted per information slip		-19,062.28
484	Balance calculated by taxpayer		-3,734.44
---	Balance before penalty and interest	Refund	-3,898.77
---	Balance from this assessment	Refund	-3,898.77
---	Final balance	Refund	-3,898.77

***** NON-REFUNDABLE TAX CREDITS *****		
300	Basic personal amount	10,822
308	CPP contributions (T4)	2,306.70
---	CPF/QPP deduction	2,306.70
5554	CPP pensionable earnings (T4)	50,100
312	EI premiums (T4)	546.17
5478	EI insurable earnings	29,846

Released at the request of an authorized individual in accordance with Section 241 of the *Income Tax Act*.

Initials EM	Date 2015-12-29
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647 158 708

2012

Income Tax Return Information-Regular

Line	Description	Reported	Processed
363	Canada employment non-refundable tax credit	1,095	
335	Non-refundable tax credits excluding donations	14,769	
338	Net non-refundable tax credits	2,215	
340	Charitable donations & gifts	1,082	
349	Total donations and gifts	285	
350	Total non-refundable tax credits	2,501	
 ***** SCHEDULE 1 - FEDERAL TAX CALCULATION *****			
---	Total non-refundable tax credits	2,501	
---	Basic federal tax	10,311.23	
 ***** SCHEDULE 7 - RRSP UNUSED CONTRIBUTIONS *****			
245	RRSP contributions	3,000	
 ***** SCHEDULE 13 *****			
5478	EI insurable earnings	29,846	
 ***** GST/HST CREDIT *****			
5009	Claim code	NO	
 ***** ELECTRONIC FILING *****			
9902	# of children under 7 (child care expenses)	2	
9903	Child care expenses (children under 7)	5,140	
9904	# of children 7 to 14 (child care expenses)	1	
9971	Child care expenses (without disability claim)	500	
 ***** MEMO ITEMS *****			
5479	EI benefit reduction	361	
 ***** ADDITIONAL INFORMATION *****			
5524	File date	30APR 2013	
5034	CPP contributions (T4)	2,306.70	
---	Net adjusted income	69,926	
5028	EI included in employment insurance premium	546.17	
 ***** PROVINCIAL/TERRITORIAL INFORMATION *****			
 ***** NON-REFUNDABLE TAX CREDITS *****			
5804	Basic personal amount	9,405	
Line	Description	Reported	Processed
5824	CPP/QPP contributions (T4)	2,306.70	
5832	EI premiums (T4)	546.17	

Released at the request of an authorized individual in accordance with Section 241 of the *Income Tax Act*.

Initials EM	Date 2015-12-29
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Income Tax Return Information-Regular

5880 Non-refundable tax credits excluding donations	12,257
5884 Net non-refundable tax credits	619
5896 Total donations and gifts	108
6150 Prov non-refund tax credit claim taxpayer	727

***** PROVINCIAL/TERRITORIAL TAX *****		
260 Taxable income	72,186	71,826
--- Net provincial tax	4,937.78	4,852.28
--- Provincial basic tax		4,245.74
--- Provincial surtax		6.54
--- Health premium for Ontario		600.00

Released at the request of an authorized individual in accordance with Section 241 of the *Income Tax Act*.

Initials EM	Date 2015-12-29
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647 158 708

2012

Government
of CanadaGouvernement
du Canada

Canada

DIRECT DEPOSIT
PAYMENT STATEMENTRELEVÉ DE PAIEMENT
DÉPÔT DIRECT

36AGR0307
C HOLMES
441 HOLLAND AVENUE
OTTAWA
ON

Date
2016-01-27

NON NEGOTIABLE - NON NÉGOCEABLE

FINANCIAL INSTITUTION AND ACCOUNT NO.
INSTITUTION FINANCIÈRE ET N° DE COMPTE

*****9256

Payment Reference No. - N° de référence du paiement

3631-59007155

STATEMENT OF EARNINGS - ÉTAT DES GAINS

P.O. B.P.	DEPT. MIN.	PL. LP	PRI	CIDP	NAME - NOM	INIT.	GROSS - BRUT	TOTAL DEDUCTIONS TOTAL DES RETENUES	NET PAY	ITEM ITEM NETTE
36	AGR	0307	48	014 834	HOLMES	C	3180 43	1325 57	1854 86	

STANDARD DEDUCTIONS (-) unless (+) indicated - RETENUES COURANTES (-) sauf si (+) est

TAXES - IMPÔTS		SUPER- ANNULATION	PENSION DE RETRAITE	C.P.P. Q.P.P.	R.P.C. R.R.Q.	E.I.	A.E.	DEATH BENEFITS	PREST. DÉCES	DISABILITY INS.	ASS. INVALIDITÉ	PROV. PROV. OF DEF. WORK TRAV.	WORK HEURES WEEK DE HOURS TRAV.
FED. - FÉD.													
540 96			284 97	150 77	59 79	24 90		24 03		35	37 50		
1093 13			836 04	301 54	119 58								
MED. INS. PLAN - RÉGIME D'ASS. MÉD.	GROUP GROUPE	CHARITABLE DONATIONS	DONS DE CHARITÉ	SAVINGS BONDS OBIGATIONS D'ÉPARGNE CANADA	P.P.I.P. R.P.A.P.	CREDIT UNION	COOP DE CRÉDIT	ASSOC. DUES	COTISATIONS SYNDICALES	TAXABLE BENEFITS AVANTAGES IMPOSABLES			
HEALTH - SANTÉ									120 22				
									143 49				

ENTITLEMENTS AND OTHER DEDUCTIONS - ALLOCATIONS ET AUTRES RETENUES

FROM/DU	TO/AU	NO. - N°	RATE - TAUX	AMOUNT - MONTANT
31/12/15 BASIC PAY	13/01/16 TRAIT DE BASE		82171 000 A	3149 76+
FROM/DU 31/12/15 LINGUISTIC	TO/AU 13/01/16 PRIME BILINGUISME		800 000 A	30 67+
DEDN ADJUSTMENT	RAJUST RETENUE			92 82+
PSSA2 LWOP DEFX1 HI	LPFP2 CNP ARREX1 TS		133 980 N	133 98-
DEATH BENEFIT DEFIC	PREST DECES-IMP		12 680 M	12 68-
DISABILITY INS-DEF REF. NO./NO. REF.:	ASSR-INVALIDITE IMP 1		24 030 M	24 03-
PSSA2 DEFX1 HI	LPFP2 ARREX1 TS		11 950 N	11 95-

Current payment information Paiement actuel	
Year-to-date information Total cumulatif année en cours	

H - Hour/Heure
D - Day/Jour
W - Week/Semaine

B - Bi wkly/Quinzaine
M - Month/Mois
A - Annual/Annuel

L - Lump sum/Mont. fort.
N - Number/Nombre
P - Percent/Pourcent

NOTICE TO PAYEE ON DIRECT DEPOSIT:

Your net earnings will be credited at the start of business on the date shown and to the bank account that you have specified, of which the last four digits are listed on the reverse side of this statement.

Contact your Compensation Office for the instructions when you wish to change the financial institution, branch or account number, or if allowable, to cancel this type of payment.

If you are changing from one account number to another, do NOT close the old account number until the new account number appears on this statement.

AVIS AUX BÉNÉFICIAIRES**CONCERNANT LE DÉPÔT DIRECT:**

Vos gains nets seront crédités à l'heure d'ouverture des bureaux de la date indiquée, dans le compte bancaire que vous avez précisé. Les quatres derniers chiffres de ce compte figurent à l'endos du présent relevé.

Veuillez communiquer avec votre bureau des services de rémunération pour prendre connaissance de la marche à suivre pour modifier votre institution financière, votre succursale ou votre numéro de compte ou, s'il vous est permis de le faire, pour annuler ce mode de paiement.

SI vous changez le numéro de compte dans lequel votre paie doit être déposée, NE fermez PAS votre ancien compte avant que le nouveau numéro de compte n'apparaisse sur le présent relevé.

ENTITLEMENTS AND OTHER DEDUCTIONS - ALLOCATIONS ET AUTRES RETENUES

		NO. - N°	RATE - TAUX	AMOUNT - MONTANT
PSAC ARREARS	AFPC-IMPAYE		23 270 N	23 27-
ONT RETL SALES TAX	TAXE VENTE DETL ONT			6 84-

Payment Reference No. - N° de référence du paiement

3631-59007155

H - Hour/Heure

D - Day/Jour

W - Week/Semaine

B - Bi wkly/Quinzaine

M - Month/Mois

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L - Lump sum/Mont. fort.

N - Number/Nombre

P - Percent/Pourcent

Employer's name - Nom de l'employeur PWGSC/TPSGC		Canada Revenue Agency Year Année 2015	Agence du revenu du Canada																																								
		T4 STATEMENT OF REMUNERATION PAID ÉTAT DE LA RÉMUNÉRATION PAYÉE																																									
		<table border="1"> <tr> <td>Employment income - line 101 Revenus d'emploi - ligne 101</td> <td>Income tax deducted - line 437 Impôt sur le revenu retenu - ligne 437</td> </tr> <tr> <td>69230 14</td> <td>11110 93</td> </tr> <tr> <td>Employee's CPP contributions - line 308 Contributions de l'employé au RPC - ligne 308</td> <td>El insurable earnings Gains assurables d'AE</td> </tr> <tr> <td>2479 95</td> <td>49500 00</td> </tr> <tr> <td>Employee's OCPP contributions - line 304 Contribution de l'employé au RQD - ligne 304</td> <td>CPP/QPP pensionable earnings Gains courant droit à pension - RPC/RQD</td> </tr> <tr> <td>930 60</td> <td>53600 00</td> </tr> <tr> <td>RPP contributions - line 207 Contribution à un RPA - ligne 207</td> <td>Union dues - ligne 212 Conciergerie syndicale - ligne 212</td> </tr> <tr> <td>8019 11</td> <td>960 80</td> </tr> <tr> <td>Pension adjustment - line 206 Facteur d'équivalence - ligne 206</td> <td>Charitable donations - ligne 349 Dons de bienfaisance - ligne 349</td> </tr> <tr> <td>9835 00</td> <td>NA/SD</td> </tr> <tr> <td>Employee's PPIP premiums - see over Contribution de l'employé au RPAP - voir au verso</td> <td>RPP or DPIP registration number N° d'enregistrement d'un RPA ou d'un RPD</td> </tr> <tr> <td></td> <td>0288795</td> </tr> <tr> <td></td> <td>ppip insurable earnings Gains assurables du RPAP</td> </tr> <tr> <td></td> <td>0 00</td> </tr> <tr> <td>Other information (see over)</td> <td>Box / Case</td> <td>Amount / Montant</td> <td>Box / Case</td> <td>Amount / Montant</td> </tr> <tr> <td>Autres renseignements (voir au verso)</td> <td>Box / Case</td> <td>Amount / Montant</td> <td>Box / Case</td> <td>Amount / Montant</td> <td>Box / Case</td> <td>Amount / Montant</td> </tr> </table>		Employment income - line 101 Revenus d'emploi - ligne 101	Income tax deducted - line 437 Impôt sur le revenu retenu - ligne 437	69230 14	11110 93	Employee's CPP contributions - line 308 Contributions de l'employé au RPC - ligne 308	El insurable earnings Gains assurables d'AE	2479 95	49500 00	Employee's OCPP contributions - line 304 Contribution de l'employé au RQD - ligne 304	CPP/QPP pensionable earnings Gains courant droit à pension - RPC/RQD	930 60	53600 00	RPP contributions - line 207 Contribution à un RPA - ligne 207	Union dues - ligne 212 Conciergerie syndicale - ligne 212	8019 11	960 80	Pension adjustment - line 206 Facteur d'équivalence - ligne 206	Charitable donations - ligne 349 Dons de bienfaisance - ligne 349	9835 00	NA/SD	Employee's PPIP premiums - see over Contribution de l'employé au RPAP - voir au verso	RPP or DPIP registration number N° d'enregistrement d'un RPA ou d'un RPD		0288795		ppip insurable earnings Gains assurables du RPAP		0 00	Other information (see over)	Box / Case	Amount / Montant	Box / Case	Amount / Montant	Autres renseignements (voir au verso)	Box / Case	Amount / Montant	Box / Case	Amount / Montant	Box / Case	Amount / Montant
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<p>For Recipient Pour le bénéficiaire</p> <p>2 Employee's name and address - Nom et adresse de l'employé Last name (in capital letters) - Nom de famille (en lettres majuscules) First name - Prénom Initials - Initiales 36AGR0307 HOLMES C 441 HOLLAND AVENUE OTTAWA ON K1Y 0Z3</p>																																											
<p>Privacy Act, Personal Information Bank numbers CRA PPU 005 and CRA PPU 047 Loi sur la protection des renseignements personnels. Fichiers de renseignements personnels numéros ARC PPU 005 et ARC PPU 047</p>																																											
<p>RC-15-547</p>																																											

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Employment income - line 101 Revenus d'emploi - ligne 101	Income tax deducted - line 437 Impôt sur le revenu retenu - ligne 437																																										
69230 14	11110 93																																										
Employee's CPP contributions - line 308 Contribution de l'employé au RPC - ligne 308	El insurable earnings Gains assurables d'AE																																										
2479 95	49500 00																																										
Employee's OCPP contributions - line 304 Contribution de l'employé au RQD - ligne 304	CPP/QPP pensionable earnings Gains courant droit à pension - RPC/RQD																																										
930 60	53600 00																																										
RPP contributions - line 207 Contribution à un RPA - ligne 207	Union dues - ligne 212 Conciergerie syndicale - ligne 212																																										
8019 11	960 80																																										
Pension adjustment - line 206 Facteur d'équivalence - ligne 206	Charitable donations - ligne 349 Dons de bienfaisance - ligne 349																																										
9835 00	NA/SD																																										
Employee's PPIP premiums - see over Contribution de l'employé au RPAP - voir au verso	RPP or DPIP registration number N° d'enregistrement d'un RPA ou d'un RPD																																										
	0288795																																										
	ppip insurable earnings Gains assurables du RPAP																																										
	0 00																																										
Other information (see over)	Box / Case	Amount / Montant	Box / Case	Amount / Montant																																							
Autres renseignements (voir au verso)	Box / Case	Amount / Montant	Box / Case	Amount / Montant	Box / Case	Amount / Montant																																					
<p>For Recipient Pour le bénéficiaire</p> <p>3 Employee's name and address - Nom et adresse de l'employé Last name (in capital letters) - Nom de famille (en lettres majuscules) First name - Prénom Initials - Initiales 36AGR0307 HOLMES C 441 HOLLAND AVENUE OTTAWA ON K1Y 0Z3</p>																																											
<p>Privacy Act, Personal Information Bank numbers CRA PPU 005 and CRA PPU 047 Loi sur la protection des renseignements personnels. Fichiers de renseignements personnels numéros ARC PPU 005 et ARC PPU 047</p>																																											
<p>RC-15-547</p>																																											

Report these amounts on your tax return.

- | | |
|---|--|
| <input type="checkbox"/> 14 Employment income - Enter on line 101. | <input type="checkbox"/> 67 Non-eligible retiring allowances - See line 130 in your tax guide. |
| <input type="checkbox"/> 15 Employee's CPP contributions - See line 308 in your tax guide. | <input type="checkbox"/> 72 Section 122.3 income - Employment outside Canada - See Form T626. |
| <input type="checkbox"/> 17 Employee's QPP contributions - See line 308 in your tax guide. | <input type="checkbox"/> 73 Number of days outside Canada - See Form T626. |
| <input type="checkbox"/> 18 Employee's EI premiums - See line 312 in your tax guide. | <input type="checkbox"/> 74 Past service contributions for 1989 or earlier years while a contributor. |
| <input type="checkbox"/> 20 RPP contributions - Includes past service contributions.
See line 207 in your tax guide. | <input type="checkbox"/> 75 Past service contributions for 1989 or earlier years while not a contributor - See line 207 in your tax guide. |
| <input type="checkbox"/> 22 Income tax deducted - Enter on line 437. | <input type="checkbox"/> 77 Workers' compensation benefits repaid to the employer
- Enter on line 229. |
| <input type="checkbox"/> 37 Employee home relocation loan deduction - Enter on line 248. | <input type="checkbox"/> 78 Fishers - Gross income |
| <input type="checkbox"/> 39 Security options deduction 110(1)(d) - Enter on line 249. | <input type="checkbox"/> 79 Fishers - Net partnership amount See Form T2121.
Do not enter on line 101. |
| <input type="checkbox"/> 41 Security options deduction 110(1)(d.1) - Enter on line 249. | <input type="checkbox"/> 80 Fishers - Shareperson amount |
| <input type="checkbox"/> 42 Employment commissions - Enter on line 102. This amount is already included in box 14. | <input type="checkbox"/> 81 Placement or employment agency workers Gross earnings |
| <input type="checkbox"/> 43 Canadian Forces personnel and police deduction - Enter on line 244. This amount is already included in box 14. | <input type="checkbox"/> 82 Taxi drivers and drivers of other passenger-carrying vehicles See Form T2125.
Do not enter on line 101. |
| <input type="checkbox"/> 44 Union dues - Enter on line 212. | <input type="checkbox"/> 83 Barbers or hairdressers |
| <input type="checkbox"/> 46 Charitable donations - See line 349 in your tax guide. | <input type="checkbox"/> 84 Public transit pass - See line 364 in your tax guide. |
| <input type="checkbox"/> 52 Pension adjustment - Enter on line 206. | <input type="checkbox"/> 85 Employee-paid premiums for private health services plans - See line 330 in your tax guide. |
| <input type="checkbox"/> 55 Provincial Parental Insurance Plan (PPIP) - Residents of Quebec see line 375 in your tax guide. Residents of provinces or territories other than Quebec, see line 312 in your tax guide. | <input type="checkbox"/> 87 Emergency services volunteer exempt amount - See "emergency services volunteers" at line 101, and the information at lines 362 and 395 in your tax guide. |
| <input type="checkbox"/> 66 Eligible retiring allowance - See line 130 in your tax guide. | |

Do not report these amounts on your tax return. Canada Revenue Agency use only.

(Amounts in boxes 30, 32, 34, 36, 38, 40 and 86 are already included in box 14)

- | | |
|---|--|
| <input type="checkbox"/> 30 Board and lodging | <input type="checkbox"/> 40 Other taxable allowances and benefits |
| <input type="checkbox"/> 31 Special work site | <input type="checkbox"/> 48 Indian (exempt income) - Eligible retiring allowances |
| <input type="checkbox"/> 32 Travel in a prescribed zone | <input type="checkbox"/> 49 Indian (exempt income) - Non-eligible retiring allowances |
| <input type="checkbox"/> 33 Medical travel assistance | <input type="checkbox"/> 50 Municipal officer's expense allowance |
| <input type="checkbox"/> 34 Personal use of employer's automobile or motor vehicle | <input type="checkbox"/> 71 Indian (exempt income) - Employment |
| <input type="checkbox"/> 36 Interest-free and low-interest loans | <input type="checkbox"/> 86 Security options election |
| <input type="checkbox"/> 38 Security options benefits | <input type="checkbox"/> 88 Indian (exempt income) - Self-employment |

Veuillez déclarer ces montants dans votre déclaration de revenus.

- | | |
|---|---|
| <input type="checkbox"/> 14 Revenus d'emploi - Inscrivez à la ligne 101. | <input type="checkbox"/> 67 Allocations de retraite non-admissibles - Lisez la ligne 130 de votre guide d'impôt. |
| <input type="checkbox"/> 16 Cotisations de l'employé au RPC - Lisez la ligne 308 de votre guide d'impôt. | <input type="checkbox"/> 72 Revenu selon l'article 122.3 - Emploi hors du Canada. Consultez le formulaire T626. |
| <input type="checkbox"/> 17 Cotisations de l'employé au RRQ - Lisez la ligne 308 de votre guide d'impôt. | <input type="checkbox"/> 73 Nombre de jours hors du Canada - Consultez le formulaire T626. |
| <input type="checkbox"/> 18 Cotisations de l'employé à l'AE - Lisez la ligne 312 de votre guide d'impôt. | <input type="checkbox"/> 74 Services passés pour 1989 et les années précédentes pendant que l'employé cotisait. |
| <input type="checkbox"/> 20 Cotisations à un RPA - Comprend les cotisations pour services passés. Lisez la ligne 207 de votre guide d'impôt. | <input type="checkbox"/> 75 Services passés pour 1989 et les années précédentes pendant que l'employé ne cotisait pas - Lisez la ligne 207 de votre guide d'impôt. |
| <input type="checkbox"/> 22 Impôt sur le revenu retenu - Inscrivez à la ligne 437. | <input type="checkbox"/> 77 Indemnités pour accidents du travail remboursées à l'employeur - Inscrivez à la ligne 229. |
| <input type="checkbox"/> 37 Déduction pour prêts à la réinstallation d'employés - Inscrivez à la ligne 248. | <input type="checkbox"/> 78 Pêcheurs - Revenus bruts Consultez le formulaire T2121. N'inscrivez pas ce montant à la ligne 101. |
| <input type="checkbox"/> 39 Déduction pour options d'achat de titres 110(1)d) - Inscrivez à la ligne 249. | <input type="checkbox"/> 79 Pêcheurs - Montant net d'un associé de la société de personnes. |
| <input type="checkbox"/> 41 Déduction pour options d'achat de titres 110(1)d.1) - Inscrivez à la ligne 249. | <input type="checkbox"/> 80 Pêcheurs - Montant du pêcheur à part. |
| <input type="checkbox"/> 42 Commissions d'emploi - Inscrivez à la ligne 102. Ce montant est déjà compris dans la case 14 | <input type="checkbox"/> 81 Travailleurs d'agences ou de bureaux de placement Revenus bruts Consultez le formulaire T2125. N'inscrivez pas ce montant à la ligne 101. |
| <input type="checkbox"/> 43 Déduction pour le personnel des Forces canadiennes et des forces policières - Inscrivez à la ligne 244. Ce montant est déjà compris dans la case 14 | <input type="checkbox"/> 82 Chauffeurs de taxi ou d'un autre véhicule de transport de passagers |
| <input type="checkbox"/> 44 Cotisations syndicales - Inscrivez à la ligne 212. | <input type="checkbox"/> 83 Coiffeurs pour hommes ou dames |
| <input type="checkbox"/> 46 Dons de bienfaisance - Lisez la ligne 349 de votre guide d'impôt. | <input type="checkbox"/> 84 Titres de transport en commun - Lisez la ligne 364 de votre guide d'impôt. |
| <input type="checkbox"/> 52 Facteur d'équivalence - Inscrivez à ligne 206. | <input type="checkbox"/> 85 Primes versées à un régime privé d'assurance-maladie - Lisez la ligne 330 de votre guide d'impôt. |
| <input type="checkbox"/> 55 Régime provincial d'assurance parentale (RPAP) - Résidents du Québec, lisez la ligne 375 de votre guide d'impôt. Résidents des autres provinces ou territoires, lisez la ligne 312 de votre guide d'impôt. | <input type="checkbox"/> 87 Montant exempt d'impôt versé à un volontaire des services d'urgence - Lisez « Volontaires des services d'urgence » à la ligne 101, et les renseignements aux lignes 101 et 362 de votre guide d'impôt. |
| <input type="checkbox"/> 66 Allocations de retraite admissibles - Lisez la ligne 130 de votre guide d'impôt. | |

Ne déclarez pas ces montants dans votre déclaration d'impôt. À l'usage de l'Agence du revenu du Canada seulement.

(Les montants des cases 30, 32, 34, 36, 38, 40 et 86 sont déjà inclus dans la case 14)

- | | |
|---|---|
| <input type="checkbox"/> 30 Pension et logement | <input type="checkbox"/> 40 Autres allocations et avantages imposables |
| <input type="checkbox"/> 31 Chantier particulier | <input type="checkbox"/> 48 Indien ayant un revenu exonéré - Allocations de retraite admissibles |
| <input type="checkbox"/> 32 Voyages dans une zone visée par règlement | <input type="checkbox"/> 49 Indien ayant un revenu exonéré - Allocations de retraite non admissibles |
| <input type="checkbox"/> 33 Aide accordée pour les voyages pour soins médicaux | <input type="checkbox"/> 50 Allocation de dépense versée à un conseiller municipal |
| <input type="checkbox"/> 34 Usage personnel de l'automobile ou du véhicule à moteur de l'employeur | <input type="checkbox"/> 71 Indien ayant un revenu exonéré - Emploi |
| <input type="checkbox"/> 36 Prêts sans intérêt ou à faible intérêt | <input type="checkbox"/> 86 Choix liés aux options d'achat de titres |
| <input type="checkbox"/> 38 Avantages liés aux options d'achat de titres | <input type="checkbox"/> 88 Indien ayant un revenu exonéré - travail indépendant |



Public Works and
Government Services
Canada

Travaux publics et
Services gouvernementaux
Canada

001599470

REGISTERED

January 26, 2016

CYNTHIA HOLMES
925 CALDERMILL PRIVATE
OTTAWA ON K2J 0Z8

Dear Ms. Holmes:

Enclosed is the pension benefit information you requested under the *Pension Benefits Division Act* (PBDA) with respect to your pension entitlements. The report contains an estimate of the amount that would be payable to your spouse/partner or former spouse/partner as a result of a pension division covering the period starting on November 13, 2010 and ending on November 7, 2015. The report also shows contribution and/or annuity entitlement information with respect to that period, together with death benefit information. The report describes the calculations that apply in determining the amount payable to the spouse/partner or former spouse/partner. It also explains the nature of the data that is being provided to you.

Should you wish to apply for a division of pension benefits, please forward a completed PWGSC-TPSGC 2486, *Application for Division of a Public Service Superannuation Act Pension*, together with all the required supporting documents, to us at the address included with this letter.

The pension division value shown on the attached report is only an estimate and can be subject to change. It is based on your entitlements and circumstances at the time the report was prepared, and only covers the period of time indicated on the request form. In the event a pension division takes place, the actual division value would be based on salary, service and contribution data as of the date of the formal division and may vary significantly from this estimate.

Please refer to the attached appendix for an estimate of the reduction in your pension.

In the event a pension division takes place, the reduction to your pension is usually the equivalent of losing one half of the service that was subject to division. In other words, your future pension would be based on 1% for each of those years rather than 2% multiplied by your average salary at retirement. The amount of the bridge benefit would also be adjusted. The bridge benefit is payable until the earlier of the first of the month following the month you reach age 65, or the date you start receiving disability benefits from the Canada or Québec Pension Plan (CPP/QPP).

Canada

Please note that all information provided on a pension division application will be kept strictly confidential.

Should you require copies of any of the required forms, please contact us at one of the enclosed numbers.

Sincerely,

David Trueman
Government of Canada Pension Centre

Encl.

PENSION BENEFITS REPORT
Pension Benefits Division Act

1 - PLAN MEMBER NAME: Cynthia Holmes	2 - PENSION NUMBER: 001599470
3 - REQUESTED BY: Cynthia Holmes	4 - DATE PREPARED: January 22, 2016
5 - PROCESS: ESTIMATE	6 - PREPARED BY: Public Service Pension Centre
7 - DATE OF BIRTH: March 6, 1977	8 - PLAN MEMBER IS: VESTED
9 - DATE OF IMMEDIATE ANNUITY: March 6, 2037	10 - STATUS OF PLAN MEMBER: ACTIVE
11 - PERIOD COVERED: FROM: November 13, 2010	TO: November 7, 2015
12 - CONTRIBUTIONS:	BASIC CPP/QPP
	YY DDD.D YY DDD.D \$
12.1 - CURRENT SERVICE	4 093.0 4 093.0
12.2 - ELECTIVE SERVICE/LWOP	0 000.0 0 000.0 0.00
12.3 - RTA/PTA/CFSA/RCMP	0 000.0 0 000.0 0.00
12.4 - NON-ELECTIVE SERVICE	0 000.0 0 000.0 0.00
13 - SPLIT %: 50.00	
14 - PENSION BENEFITS:	\$
14.1 - MAXIMUM TRANSFERABLE AMOUNT	44,226.94
14.2 - SPLIT AMOUNT	44,226.94
14.3 - RCA AMOUNT	0.00
15 - DEATH BENEFITS:	\$
15.1 - SUPPLEMENTARY DEATH BENEFIT	166,000.00
15.2 - MINIMUM BENEFIT	34,371.00
16 - ANNUAL AMOUNT OF THE ANNUITY:	6,874.20

This report presents the approximate value for a potential division under the *Pension Benefits Division Act* (PBDA). The value is an estimate of the maximum potential amount payable under the PBDA in respect of the pension benefits acquired by the plan member under the *Public Service Superannuation Act* (PSSA) and a *Retirement Compensation Arrangement* (RCA) during the period subject to division (PSTD). Additional data related to the plan member's pension benefits accrued during this period are also provided.

The value provided is an estimate as of the date of the report using unaudited salary and service records. If an application for division is made, the maximum amount payable will be determined as of the date of payment using audited salary and service records. The payment amount may differ from the estimate if changes in the plan member's circumstances, or in the actuarial assumptions, occur in the interim. In particular, the following changes can alter the value significantly:

- a. if the assumed rate of return used in the actuarial calculation, which is established each month based on current market conditions, increases or decreases,
- b. if the plan member ceases to be employed or a pensioner becomes re-employed in the federal public service, and
- c. if the plan member becomes vested (see item 8 below).

To help you understand the attached PBDA Pension Benefits Report, an explanation of each of the data items is provided below.

1. PLAN MEMBER NAME: The name of the plan member against whose pension benefits the request is being applied.
2. PENSION NUMBER: The plan member's identification number for pension plan purposes.
3. REQUESTED BY: The name of the person who submitted the request for information.
4. DATE PREPARED: The date on which the PBDA Pension Benefits Report was produced (day/month/year).
5. PROCESS: The word <i>APPLICATION</i> appears if an application has been made; otherwise, the word <i>ESTIMATE</i> appears.
6. PREPARED BY: For office use only.
7. DATE OF BIRTH: The date of birth of the plan member.
8. PLAN MEMBER IS: The word <i>VESTED</i> or <i>NON-VESTED</i> appears: <i>Vested</i> means that the plan member is entitled to an immediate or deferred annuity or has the minimum service to be eligible for an annuity if he or she were to terminate employment as of the date the report was prepared (4). <i>Non-vested</i> means that the plan member would be entitled only to a return of contributions, if he or she were to terminate employment as of the date the report was prepared (4).
9. DATE OF IMMEDIATE ANNUITY: The date when the plan member became, or could become, entitled to a full pension, without regard to entitlement by reason of disability. The date indicated is usually the plan member's 60th birthday but may be earlier if the plan member has qualified, or could qualify, for a full pension at an earlier date.

10. STATUS OF PLAN MEMBER: The word *ACTIVE*, *PENSIONER*, or *TERMINATED* appears:

Active means that the plan member is still employed and contributing under the PSSA/RCA.

Pensioner means that the plan member is no longer employed with the federal government and is receiving a pension or is entitled to receive a pension commencing at a future date.

Terminated means that the plan member has terminated employment and is entitled to a lump-sum benefit, has opted to transfer to another plan, or has not yet selected the type of pension benefit that he or she wishes to receive. (For purposes of the PBDA, a plan member who is *terminated* and *vested* is considered to be entitled to a deferred annuity payable at age 60.)

11. PERIOD COVERED:

From: The date on which you started living together in a marriage, or in a relationship of a conjugal nature (common-law partner).

To: The date on which you stopped living together.

These dates are those indicated in the court order or agreement as the dates of cohabitation, or those you have indicated on the Statutory Declaration. If a court order is submitted which indicates a different period for purposes of dividing the pension benefits, the period specified in the order will apply.

NOTE: If you were still living together at the time of this request, the PSTD is considered to have ended on the last day of the month preceding the month in which the request is made.

12. CONTRIBUTIONS: There are four types of service in respect of which contributions are made. Not all will necessarily apply in each case.

1. Current Service (12.1): The length of basic service accumulated during the PSTD for which regular contributions from salary were made, expressed in years and days. Also indicated is the Canada or Québec Pension Plan (CPP/QPP) service during the PSTD (since January 1, 1966), which determines the amount of the bridge benefit associated with the coordination of the PSSA and the CPP/QPP. If the plan member is *vested*, there will be no dollar amount shown for Current Service Contributions (12.1). If the plan member is *non-vested*, the report presents both the service accumulated and the contributions made during the PSTD. The contribution amount does not include interest, but does include any lump sum contributions made to *Elective Service/LWOP* (12.2), or *RTA/PTA/CFSR/RCMP* (12.3). In calculating *Current Service*, periods of leave without pay during the PSTD are included in this field, only if paid for entirely within that period. If the leave without pay occurred prior to the PSTD, or was only paid in part during the PSTD, the appropriate credit is included under *Elective Service* (12.2).

2. Elective Service/LWOP (12.2): The portion of pensionable service, expressed in years and days, paid for during the PSTD for which the plan member has elected to pay additional contributions, and the amount paid during the PSTD. As noted above, any leave without pay service paid for during the PSTD, other than periods credited under *Current Service*, will also show as a credit in this field.

3. RTA/PTA/CFSR/RCMP (12.3): The pensionable service during the PSTD, and the amount of contributions, transferred to the PSSA from another pension plan under the terms of a pension transfer agreement, or from the Canadian Forces or RCMP pension plans, and pensionable service during PSTD re-credited by means of an election for prior transfer value service. The credit relates to the period of service occurring during the PSTD, irrespective of when the funds were transferred to the PSSA, in relation to the amount of service purchased by the transfer. If a balance of service was remaining which the plan member elected to purchase, that service is credited as *Elective Service* according to what portion of the cost was paid during the PSTD. The plan member may be required to repay pension received from the Canadian Forces, or RCMP, following a transfer but these payments are not taken into account when determining the service credited by the transfer.

4. Non-Elective Service (12.4): The length of any period of non-elective service accumulated during the PSTD, automatically credited to the plan member with or without contributions, expressed in years and days. Also indicated is the CPP/QPP service during the PSTD.

13. SPLIT %: The percentage of the spouse's entitlement in respect of the PSTD as indicated in the order or agreement, if applicable (usually 50%). If there is no order or agreement, or no percentage is indicated, 50% will be shown, the maximum allowable under the PBDA. If the spouse is entitled to a fixed dollar amount that is less than the total of maximum transferable amount (MTA) (14.1) and the Retirement Compensation Amount (RCA) (14.3), 0% will be indicated.

14. PENSION BENEFITS: This section presents three pieces of information that relate to the value of the plan member's pension benefits subject to division.

1. Maximum Transferable Amount (14.1): The maximum amount that could be transferred under PSSA to the spouse's retirement savings vehicle. When a plan member is *non-vested*, the MTA is 50% of the amount contributed by the plan member during the PSTD plus interest. If the plan member is *vested*, the MTA is 50% of the value of the plan member's pension entitlement for the PSTD, indexed from the end of that period. Actuarial formulas are applied to calculate the present value effective the date of the report (4) of the plan member's future pension benefits accrued during that period, excluding disability benefits. If the plan member is a pensioner, payments made to the plan member prior to the date of division are not included in the value. The actuarial assumptions are set out in the *Pension Benefits Division Regulations* and relate to termination, retirement, mortality, and future interest and indexation.

2. Split Amount (14.2): In most cases, the total of MTA and RCA will be shown in this field. However, if the spouse is entitled to a fixed amount, or to less than 50% of the benefits acquired during the PSTD, the amount to which the spouse is entitled will be shown. In no case will this amount exceed the total of MTA and RCA.

3. RCA Amount (14.3): The maximum amount which relates to benefits payable from an RCA. An RCA provides for benefits similar to the PSSA that cannot be paid under a registered pension plan. A division payment in respect of RCA benefits is payable directly to the spouse. The RCA portion of the division payment is subject to a withholding of tax at source, as it is taxable income for the year in which it is paid.

15. DEATH BENEFITS: There are two pieces of information:

1. Supp. Death Ben. (15.1): The dollar amount of benefits that would be payable in respect of the plan member to an estate or a designated beneficiary, as a supplementary death benefit (i.e. life insurance), determined effective the date of the report (4). This amount is presented for information only, and does not form part of the MTA. It is calculated by using the plan member's present salary (or at date of retirement) multiplied by 2, rounded up to the nearest multiple of \$1,000 (if it is not a multiple of \$1,000). Reductions in coverage of 10% per year apply starting at age 66 (for some participants the reduction starts at age 61), and certain plan members are entitled to a minimum lifetime coverage of \$10,000.

2. Min. Benefit (15.2): The minimum benefit for the PSTD that would be payable to the plan member's estate, or beneficiary if the plan member were to die without having received any pension and without eligible survivors. This benefit is calculated by multiplying the annuity subject to division (16) by 5. The MTA and KCA are calculated taking into consideration the possibility of a minimum benefit payment, reduced by the amount of any basic pension in respect of the PSTD received by the plan member. An amount appears in this field only if the plan member is *vested*.

16. ANNUAL AMOUNT OF THE ANNUITY: This amount is the yearly pension benefits earned during the PSTD. It is calculated as follows:

the years of pensionable service paid for during the PSTD *multiplied by*
the plan member's average salary for the best 5 * consecutive years at the end of the PSTD *multiplied by* 2%.

This annual annuity amount forms the basis of the actuarial calculations to determine the MTA (14.1). A value appears in this field only if the plan member is *vested*.

* The best 6 consecutive years will apply if the PSTD ended prior to June 17, 1999.

**PENSION DIVISION
STATEMENT OF REDUCTION**

1	PLAN MEMBER'S NAME:	Cynthia Holmes
2	PENSION NUMBER:	1599470
3	DATE OF RETIREMENT:	January 26, 2016 (still employed)
4	<u>MONTHLY BENEFIT BEFORE DIVISION</u>	
	BASIC:	\$719.84
	BRIDGE:	\$182.88
	TOTAL:	\$902.72
5	DIVISION REDUCTION:	\$286.43
6	<u>MONTHLY BENEFIT AFTER DIVISION</u>	
	BASIC:	\$491.52
	BRIDGE:	\$124.77
	TOTAL:	\$616.29

- ** Please note that the monthly bridge benefit is payable until the earlier of the first of the month following the month you reach age 65, or the date you start receiving CPP/QPP disability benefits. Once the bridge benefit stops, the amount of indexing payable on your pension will be lower since it is calculated as a percentage of the total amount of the pension you receive.



Canada Revenue
Agency Agence du revenu
du Canada

T4E

Statement of Employment Insurance and Other Benefits
Etat des prestations d'assurance-emploi et autres prestations

Protected B / Protégé B
when completed / une fois rempli

Year Année	7 Repayment rate Taux de remboursement	14 Total benefits paid Prestations totales versées	15 Regular and other benefits paid Prestations régulières et autres prestations versées	17 Employment benefits and support measures paid Prestations d'emploi et mesures de soutien versées	20 Taxable tuition assistance Aide visant les frais de scolarité imposables	21 Non-taxable tuition assistance Aide visant les frais de scolarité non imposables		
2015	0	6,682.00						
22	income tax deducted 819.00 Impôt sur le revenu retenu	23 Quebec income tax deducted Impôt du Québec sur le revenu retenu	12 Social insurance number Numéro d'assurance sociale		Other Information (see the next page) - Autres renseignements (à la page suivante)			
			647 158 708		Box / Case	Amount / Montant	Box / Case	Amount / Montant
					Box / Case	Amount / Montant	Box / Case	Amount / Montant
					Box / Case	Amount / Montant	Box / Case	Amount / Montant
					Box / Case	Amount / Montant	Box / Case	Amount / Montant
Recipient's name and address - Nom et adresse du bénéficiaire CYNTHIA HOLMES 441 HOLLAND AVE OTTAWA ON K1Y 0Z3								

Payer's name - Nom du payeur

T4E (15)

Attach this copy to your federal return
Jointez cette copie à votre déclaration fédérale

Canada

Year Année	7 Repayment rate Taux de remboursement	14 Total benefits paid Prestations totales versées	15 Regular and other benefits paid Prestations régulières et autres prestations versées	17 Employment benefits and support measures paid Prestations d'emploi et mesures de soutien versées	20 Taxable tuition assistance Aide visant les frais de scolarité imposables	21 Non-taxable tuition assistance Aide visant les frais de scolarité non imposables		
2015	0	6,682.00						
22	income tax deducted 819.00 Impôt sur le revenu retenu	23 Quebec income tax deducted Impôt du Québec sur le revenu retenu	12 Social insurance number Numéro d'assurance sociale		Other Information (see the next page) - Autres renseignements (à la page suivante)			
			647 158 708		Box / Case	Amount / Montant	Box / Case	Amount / Montant
					Box / Case	Amount / Montant	Box / Case	Amount / Montant
					Box / Case	Amount / Montant	Box / Case	Amount / Montant
					Box / Case	Amount / Montant	Box / Case	Amount / Montant
Recipient's name and address - Nom et adresse du bénéficiaire CYNTHIA HOLMES 441 HOLLAND AVE OTTAWA ON K1Y 0Z3								

Payer's name - Nom du payeur

T4E (15)

Keep this copy for your records
Conservez cette copie dans vos dossiers

Canada

Repayment chart

Fill in this chart if the rate in box 7 is 30% and, on your return, the total of lines 213 and 234 plus the amount of registered disability savings plan (RDSP) income repayment included on line 232, minus the total of lines 117 and 125 is more than \$61,875.

Enter the amount from box 15 minus any amount from box 30 (if negative, enter "0")	=	0
Total of amounts on lines 213 and 234 plus the amount of RDSP included on line 232 of your return, minus the amounts on lines 117 and 125	=	1
Line 1 minus \$61,875 (if negative, enter "0")	=	2
Enter the amount from line 0 or 2, whichever is less	=	3
Multiply the amount on line 3 by 30%	=	4
Enter the amount from line 4 on lines 235 and 422 of your return. However, if you also received Old Age Security benefits and the amount on line 234 of your return is more than \$72,809, see line 235 in your tax guide.		

See the privacy notice on your return.
Consultez l'avertissement de confidentialité dans votre déclaration.

Tableau de remboursement

Remplissez ce tableau si le taux de 30 % figure à la case 7 et que, selon votre déclaration, le total des lignes 213 et 234 plus le montant pour le remboursement des revenus d'un régime enregistré d'épargne-invalidité (REEI) inclus à la ligne 232, moins le total des lignes 117 et 125, dépasse 61 875 \$.

Inscrivez le montant de la case 15 moins le montant de la case 30 (si négatif, inscrivez « 0 »)	=	0
Total des montants des lignes 213 et 234 plus le montant de RÉEI inclus à la ligne 232 de votre déclaration, moins les montants des lignes 117 et 125	=	1
Ligne 1 moins 61 875 \$ (si négatif, inscrivez « 0 »)	=	2
Inscrivez le montant le moins élevé : ligne 0 ou ligne 2	=	3
Multipliez le montant de la ligne 3 par 30 %	=	4
Inscrivez le montant de la ligne 4 aux lignes 235 et 422 de votre déclaration. Toutefois, si vous avez aussi reçu la pension de sécurité de la vieillesse et que le montant de la ligne 234 de votre déclaration dépasse 72 809 \$, lisez votre guide d'impôt à la ligne 235.		