



SUDBURY ON P3A 5C1

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NAVPREET SINGH  
19-4600 BOUL PIE-IX  
MONTRÉAL QC H1X 2B5

## Notice details

<b>Social insurance number</b>	XXX XX9 268
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<b>Tax year</b>	2019
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<b>Date issued</b>	May 4, 2020
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HQ3MX4YB

## Notice of assessment

We assessed your 2019 income tax and benefit return and calculated your balance.

You have no amount to pay as a result of this assessment.

Thank you,

Bob Hamilton  
Commissioner of Revenue

### Account summary

You have no amount to pay as a result of this assessment.

**Balance:** Nil

### Go paperless!

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

1. Log in at [canada.ca/guide-my-cra-account](https://canada.ca/guide-my-cra-account).
2. Select "Manage online mail".

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<b>Tax year</b>	2019
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## Tax assessment

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

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

## Summary

Line	Description	\$ Final amount	CR/DR
15000	Total income	0	
23600	Net income	0	
26000	Taxable income	0	
35000	Total non-refundable tax credits	1,810	
42000	Net federal tax	0.00	
43500	Total payable	0.00	
43700	Total income tax deducted	0.00	
48200	Total credits	0.00	
	Total payable minus Total credits	0.00	
	Balance from this assessment	0.00	
<b>Final balance</b>		<b>Nil</b>	

## Explanation of changes and other important information

Based on this assessment, you have unused tuition, education, and textbook amounts of \$7,128 that you can carry forward to later years. To make sure we calculate your unused amounts correctly, you need to file a return each year, even if you have no income to report.

We will automatically calculate your goods and services tax/harmonized sales tax credit based on your family net income, marital status, and qualified children. If you qualify for any credit for July 2020 to June 2021, we will let you know in July.

If you have any questions about your assessment, please call our Individual Tax and Enquiries line at 1-800-959-8281.

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**Social insurance number** XXX XX9 268

**Tax year** 2019

### RRSP 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 **canada.ca/rrsp** or refer to Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	\$ Amount
RRSP deduction limit for 2019	432
<b>Minus:</b> Employer's PRPP contributions for 2019	0
<b>Minus:</b> Allowable RRSP contributions deducted for 2019	0
<b>Plus:</b> 18% of 2019 earned income, up to a maximum of \$27,230	0
<b>Minus:</b> 2019 pension adjustment	0
<b>Minus:</b> 2020 net past service pension adjustment	0
<b>Plus:</b> 2020 pension adjustment reversal	0
<b>RRSP deduction limit for 2020</b>	<b>432</b>
<b>Minus:</b> Unused RRSP contributions previously reported and available to deduct for 2020	0
<b>Available contribution room for 2020</b>	<b>432</b>

**Note:** If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2020 and may have over contributed to your RRSP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

## More information

If you need more information about your income tax and benefit return, go to [canada.ca/taxes](https://canada.ca/taxes), go to My Account at [canada.ca/guide-my-cra-account](https://canada.ca/guide-my-cra-account), or call 1-800-959-8281.

To find your tax centre, go to [canada.ca/cra-offices](https://canada.ca/cra-offices).

### If you move

Let us know your new address as soon as possible. For more information on changing your address, go to [canada.ca/cra-change-address](https://canada.ca/cra-change-address).

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

- go to [canada.ca/change-tax-return](https://canada.ca/change-tax-return) 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 [canada.ca/cra-complaints-disputes](https://canada.ca/cra-complaints-disputes); you have 90 days from the date of this notice to register your dispute.

### Definitions

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

### 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 [canada.ca/cra-multiple-formats](https://canada.ca/cra-multiple-formats).

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

## My Account

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

## 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 [canada.ca/taxes-security](https://canada.ca/taxes-security).