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Notice details

Social insurance number 521 999 599

Tax year 2015

Date issued April 11, 2016

Tax centre Sudbury ON
P3A 5C1

F7BL7H2L

Notice of assessment

We assessed your 2015 income tax and benefit return and calculated your balance.

You have a refund of **\$4,472.56**.

We will deposit your refund into your bank account.

Thank you,

Andrew Treusch
Commissioner of Revenue

Account summary

You have a refund in the amount shown below.

Refund: \$4,472.56

Go green, go paperless

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

1. log in at www.cra.gc.ca/myaccount
2. select "Manage online mail"

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	79,517		
	Deductions from total income	19,881		
236	Net income	59,636		
260	Taxable income	59,636		
350	Total federal non-refundable tax credits	2,401		
6150	Total Ontario non-refundable tax credits	670		
420	Net federal tax	7,589.29		
428	Net Ontario tax	3,709.05		
435	Total payable	11,298.34		
437	Total income tax deducted	15,770.90		
482	Total credits	15,770.90		
	(Total payable minus Total credits)	4,472.56		
	Balance from this assessment	4,472.56		CR
	Direct deposit	4,472.56		CR

Explanation of changes and other important information

We will automatically calculate your goods and services tax/harmonized sales tax credit and any related provincial credit based on your family net income, province of residence, marital status, and qualified children. If you qualify for any credit for July 2016 to June 2017, we will let you know in July.

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

Description	(\$) Amount
RRSP/PRPP deduction limit for 2015	22,388
Minus: Employer's PRPP contributions for 2015	0
Minus: Allowable RRSP/PRPP contributions deducted for 2015	12,972
Plus: 18% of 2015 earned income, up to a maximum of \$25,370	14,079
Minus: 2015 pension adjustment	10,872
Minus: 2016 net past service pension adjustment	0
Plus: 2016 pension adjustment reversal	0
2016 RRSP/PRPP deduction limit (A)	12,623
Minus: Unused RRSP/PRPP contributions previously reported and available to deduct for 2016 (B)	0
Available contribution room for 2016	12,623

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.

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.
