Retirement Compensation Arrangement (RCA) Part XI.3 Tax Return

RC	CA trust's tax year	Tax Centre WINNIPE	Tax Centre TSO WINNIPEG 2				
ls i	this the first T3-RCA tax return filed? Yes	1 No 2			Do not		-
lf y	res , send us a copy of the trust agreement if it w	as not already sub	omitted.				
ls i	this the final return of the RCA trust? Yes	1 No 2					
lf y	ves, send us the complete details for closure.						
La	nguage of correspondence English	French					
Fo	r instructions on how to fill out this return, go to	canada.ca/retiren	nent-compens	sation-arrangements.			
ld	entification and other information						
R	RCA trust's name (maximum 60 characters)					er	_ .
_							
	ustodian information (choose only one of the				<u>.</u>		
L	Option 1 – The custodian is an individual (for rst name of custodian	or example, a trusti	Last name of	•	tor or an administrator)	Tak	ephone number
	ist name of custodian		Last Harrie Of	Custodian		1010	sprione number
A	ddress	City		Province, territory or State	Country		Postal or ZIP code
Г	Option 2 – The custodian is a non-individual	 (for example, a c	orporation, a p	artnership or a trust company)			
N	ame of non-individual custodian	(- 1 , 1				
Ļ			l			Τ= .	
F	rst name of contact person		Last name of	contact person		lele	ephone number
A	ddress	City	l	Province, territory or State	Country		Postal or ZIP code
L							
	the mailing address of the custodian is diffe	erent from the ad	Idress above	, fill in this section.		т	
C	are of (c/o)					Tele	ephone number
A	ddress	City		Province, territory or State	Country		Postal or ZIP code
St	ep 1 – Supporting documents						
1.	Were any changes made to the terms of the arr	-	-		Yes 1 No	2	
2	If yes , send us the documents to support the or Were any transfers of beneficial interests in the	_	-	as applicable.		_	
۷.	If yes , provide the following:	arrangement repo	orted to you?		Yes 1 No	2	
Name of person who disposed of an interest Address Social insurance number or but							r business number
Name of person who bought an interest Address Social insurance number of						r husingss number	
	Name of person who bought an interest	Address			Social insulance num	Dei U	i business number
3.	3. Were any amounts returned to an employer or contributor, or distributed as benefits during the year? If yes , send us the copies of T4A-RCA Summary or the copies of the NR4 Summary.						
	Payroll account number			Non-resident remittance acco	ount number		
4.	How many members of the RCA did the RCA tr	ust receive contrib	outions for?]
5.	Was any property other than cash distributed d	uring the year?			Yes 1 No	2	
	If yes, send us the complete details					_	

ep 1 – Supporting (documents (continued)		Pi	rotected B wner	i complete
Has the RCA trust acqu If yes, send us the comp		g the year at other than fair market value?	Yes 1 No	2	
Did any member of the liftyes, send us the comp		nber use or lease any property of the RCA?	Yes 1 No	2	
	noney out of the RCA? If yes , giv t previously, send us a copy.	e us the date it made the loan(s). If you did not	Year Month	n Day	
•	sferred to, or received from, anoth f the letter of agreement and tell u	ner RCA during the year? us the other RCA's custodian trust account number.	Custodian trust acc	count number	-
plan (RPP) and we refus	d the RCA for registration under the determination date in the box is all determination date in the box is	the Income Tax Act as a registered pension is an RPP, send us a copy of the final determination on the right.	Year Month	n Day	
. Is the RCA one of the fo	llowing:		Yes 1 No	2	
 a deemed trust und 	ler subsection 207.6(1)				
 a trust which is not 	resident in Canada				
 a trust which meets 	one of the exceptions listed und	er paragraphs 150(1.2)(a) or (b)?			
If yes, the trust is not red	quired to complete a T3 Schedule	15, Beneficial Ownership information of a trust.			
•		le employer is electing under subsection 207.71(2)?	Yes 1 No	2	
	ntributions received dur	ing the year			
Part 1 – Amounts rec	• •				
	• •	er during the year. Send us a separate list if required	1.)		
Date contribution rec				Amount recei	ved
Year Month	Day				1
				-	_
				-	-
					-
				-	+
	1			-	+
				-	
	i				
				-	
			Subtotal		
	To	tal contributions from ampleyor	6021	× =	_{•1}
		tal contributions from employer e total in box 18 on all the slips has to equal the am			<u></u> ''
		ansfer this amount to line 2 of Step 4	Suit of line 1.		
		and us a copy 2 of the T737-RCA information slips			
art 2 – Amounts rec	eived directly from an RCA	member			
Send us a separate list if	required.)				
Date contribution red	eived	Name of member who made the contribution		Amount recei	ved
Year Month	Day				1
				-	
					+
				-	
					+
				-	+
				-	+
					
				,	
		Total contributions from members (Add lines 1	to 12 above) 6031		•2
		Transfer this amount to line 3 of Step 4			

(Send us a separate list if required.)					
For more information about transferring amounts between trusts, go to canada.ca	/retirement-comper	nsation-arrangements	<u>8</u> .		
	st making the transfe	er		Amount rec	eived
Year Month Day					1
	Transfer this	subtotal amount to I	ine 43		
_				×	
-		Transferred amount	6041	<u>=</u>	•3
		int to line 4 of Step 4			
		ne letter of agreement.			
Step 3 – Specified refundable tax (If the trust is a specified arrangement complete this step, otherwise, go to step 4)	under which an eligi	ble employer is electin	g unde	r subsection 20	7.71(2),
Amount elected under subsection 207.71(2) in the year			6022		<u> </u>
Benefits paid directly by employer (benefits secured under the specified arrangeme	ent with a letter of cre	edit or surety bonds)	6023		•2
Multiply line 2 by 50%.		×	•	=	•3
Current year specified refundable tax credit claim (amount cannot be more than the	e lesser of line 1 and	line 3)	6024		•4
Multiply line 4 by 2. (transfer this amount to line 24 of Step 4)		× 2	•		•5
Line 1 minus line 4 Total specified	refundable tax after	the current year claim	6025	=	•6
Are you requesting that the refund for the credit of specified refundable tax to be is:	sued directly to the e	mplover?	6026	Yes 1 N	0 2
If yes, any available credit will be held and the refund issued directly to the employe	· · · · · · · · · · · · · · · · · · ·	· · · ·	. ———		° Ш
Please provide the employer's details below.					
Employer's RCA account number	RC		6027		
Step 4 – Calculating the refundable tax on hand for the current	i year				
Part 1 – Refundable tax on hand before distributions or election					
Refundable tax on total contributions at the beginning of the year (from line 7 of Ste					
Trefundable tax on total contributions at the beginning of the year (north line 7 of 5th	ep 3 of your prior yea	r's tax return)	601		•1
	ep 3 of your prior yea	ar's tax return)	601 _•2		•1
Current year's employer contributions (from line 1 of Step 2)		ar's tax return)			•1
Current year's employer contributions (from line 1 of Step 2) Current year's member contributions (from line 2 of Step 2)	602		•2		•1
Current year's employer contributions (from line 1 of Step 2) Current year's member contributions (from line 2 of Step 2) Current year's amount transferred from another RCA trust (from line 3 of Step 2)	602	+	•2 •3		•1
Current year's employer contributions (from line 1 of Step 2) Current year's member contributions (from line 2 of Step 2) Current year's amount transferred from another RCA trust (from line 3 of Step 2) Add lines 2 to 4.	602	+ +	•2 •3 •4		•1
Current year's employer contributions (from line 1 of Step 2) Current year's member contributions (from line 2 of Step 2) Current year's amount transferred from another RCA trust (from line 3 of Step 2) Add lines 2 to 4. Multiply line 5 by 50%.	602	+	•2 •3 •4	+	_•1 6
Current year's employer contributions (from line 1 of Step 2) Current year's member contributions (from line 2 of Step 2) Current year's amount transferred from another RCA trust (from line 3 of Step 2) Add lines 2 to 4.	602	+ + + = x	•2 •3 •4	+ =	•1 ————6 ———•7
Current year's employer contributions (from line 1 of Step 2) Current year's member contributions (from line 2 of Step 2) Current year's amount transferred from another RCA trust (from line 3 of Step 2) Add lines 2 to 4. Multiply line 5 by 50%. Refundable tax on total contributions Refundable tax on total contributions at the end of the year (line 1 plus line 6) Income and capital gains at the beginning of the year (from line 11 of	602 603 604	+ + + = x	•2 •3 •4 5 - •606		
Current year's employer contributions (from line 1 of Step 2) Current year's member contributions (from line 2 of Step 2) Current year's amount transferred from another RCA trust (from line 3 of Step 2) Add lines 2 to 4. Multiply line 5 by 50%. Refundable tax on total contributions Refundable tax on total contributions at the end of the year (line 1 plus line 6) Income and capital gains at the beginning of the year (from line 11 of Step 3 of your prior year's tax return)	602 603 604	+ + + = x =	•2 •3 •4 -5 -606		
Current year's employer contributions (from line 1 of Step 2) Current year's member contributions (from line 2 of Step 2) Current year's amount transferred from another RCA trust (from line 3 of Step 2) Add lines 2 to 4. Multiply line 5 by 50%. Refundable tax on total contributions Refundable tax on total contributions at the end of the year (line 1 plus line 6) Income and capital gains at the beginning of the year (from line 11 of Step 3 of your prior year's tax return) Current year's income from business and property*	602 603 604 607 608	+ + +	-•2 -•3 -•4 -5 		
Current year's employer contributions (from line 1 of Step 2) Current year's member contributions (from line 2 of Step 2) Current year's amount transferred from another RCA trust (from line 3 of Step 2) Add lines 2 to 4. Multiply line 5 by 50%. Refundable tax on total contributions Refundable tax on total contributions at the end of the year (line 1 plus line 6) Income and capital gains at the beginning of the year (from line 11 of Step 3 of your prior year's tax return) Current year's income from business and property* Current year's capital gains*	602 603 604 607 608 609	+ + + + + + + + + + + + + + + + + + +	-•2 -•3 -•4 -5 -606 -•8 -•9 -•10		
Current year's employer contributions (from line 1 of Step 2) Current year's member contributions (from line 2 of Step 2) Current year's amount transferred from another RCA trust (from line 3 of Step 2) Add lines 2 to 4. Multiply line 5 by 50%. Refundable tax on total contributions Refundable tax on total contributions at the end of the year (line 1 plus line 6) Income and capital gains at the beginning of the year (from line 11 of Step 3 of your prior year's tax return) Current year's income from business and property* Current year's capital gains* Total income and capital gains (add lines 8 to 10)	602 603 604 607 608	+ + +	-•2 -•3 -•4 -5 		
Current year's employer contributions (from line 1 of Step 2) Current year's member contributions (from line 2 of Step 2) Current year's amount transferred from another RCA trust (from line 3 of Step 2) Add lines 2 to 4. Multiply line 5 by 50%. Refundable tax on total contributions Refundable tax on total contributions at the end of the year (line 1 plus line 6) Income and capital gains at the beginning of the year (from line 11 of Step 3 of your prior year's tax return) Current year's income from business and property. Current year's capital gains. Total income and capital gains (add lines 8 to 10) Losses and capital losses at the beginning of the year	602 603 604 607 608 609	+ + + + + + + + + + + + + + + + + + +	-•2 -•3 -•4 -5 -606 -•8 -•9 -•10		
Current year's employer contributions (from line 1 of Step 2) Current year's member contributions (from line 2 of Step 2) Current year's amount transferred from another RCA trust (from line 3 of Step 2) Add lines 2 to 4. Multiply line 5 by 50%. Refundable tax on total contributions Refundable tax on total contributions at the end of the year (line 1 plus line 6) Income and capital gains at the beginning of the year (from line 11 of Step 3 of your prior year's tax return) Current year's income from business and property. Current year's capital gains. Total income and capital gains (add lines 8 to 10) Losses and capital losses at the beginning of the year (from line 15 of your prior year's tax return)	602 603 604 607 608 609 610	+ + + + + + + + + + + + + + + + + + +	- • 2 - • 3 - • 4 - 5 - 606 - • 8 - • 9 - • 10 - • 11		-
Current year's employer contributions (from line 1 of Step 2) Current year's member contributions (from line 2 of Step 2) Current year's amount transferred from another RCA trust (from line 3 of Step 2) Add lines 2 to 4. Multiply line 5 by 50%. Refundable tax on total contributions Refundable tax on total contributions at the end of the year (line 1 plus line 6) Income and capital gains at the beginning of the year (from line 11 of Step 3 of your prior year's tax return) Current year's income from business and property* Current year's capital gains* Total income and capital gains (add lines 8 to 10) Losses and capital losses at the beginning of the year (from line 15 of your prior year's tax return) Current year's losses from business and property*	602 603 604 607 608 609 610	+ + + + + + + =	-•2 -•3 -•4 -5 -606 -•8 -•9 -•10 -•11		-
Current year's employer contributions (from line 1 of Step 2) Current year's member contributions (from line 2 of Step 2) Current year's amount transferred from another RCA trust (from line 3 of Step 2) Add lines 2 to 4. Multiply line 5 by 50%. Refundable tax on total contributions Refundable tax on total contributions at the end of the year (line 1 plus line 6) Income and capital gains at the beginning of the year (from line 11 of Step 3 of your prior year's tax return) Current year's income from business and property* Current year's capital gains (add lines 8 to 10) Losses and capital losses at the beginning of the year (from line 15 of your prior year's tax return) Current year's losses from business and property* Current year's losses from business and property*	602 603 604 604 607 608 609 610 611 612	+ + + + + + + + + + +	- • 2 - • 3 - • 4 - 5 - 606 - • 8 - • 9 - • 10 - • 11 - • 12 - • 13		-
Current year's employer contributions (from line 1 of Step 2) Current year's member contributions (from line 2 of Step 2) Current year's amount transferred from another RCA trust (from line 3 of Step 2) Add lines 2 to 4. Multiply line 5 by 50%. Refundable tax on total contributions Refundable tax on total contributions at the end of the year (line 1 plus line 6) Income and capital gains at the beginning of the year (from line 11 of Step 3 of your prior year's tax return) Current year's income from business and property. Current year's capital gains. Total income and capital gains (add lines 8 to 10) Losses and capital losses at the beginning of the year (from line 15 of your prior year's tax return) Current year's losses from business and property. Current year's capital losses. Total losses and capital losses (add lines 12 to 14) Excess of income and capital gains over losses and capital losses	602 603 604 604 607 608 609 610 611 612 613	+ + + + + + + + + + + + + + + + + + +	- • 2 - • 3 - • 4 - 5 - 606 - • 8 - • 9 - • 10 - • 11 - • 12 - • 13 - • 14 - • 15		-
Current year's employer contributions (from line 1 of Step 2) Current year's member contributions (from line 2 of Step 2) Current year's amount transferred from another RCA trust (from line 3 of Step 2) Add lines 2 to 4. Multiply line 5 by 50%. Refundable tax on total contributions Refundable tax on total contributions at the end of the year (line 1 plus line 6) Income and capital gains at the beginning of the year (from line 11 of Step 3 of your prior year's tax return) Current year's income from business and property* Current year's capital gains (add lines 8 to 10) Losses and capital losses at the beginning of the year (from line 15 of your prior year's tax return) Current year's losses from business and property* Current year's losses from business and property* Current year's capital losses* Total losses and capital losses (add lines 12 to 14) Excess of income and capital gains over losses and capital losses (Line 11 minus line 15. If negative, enter 0)	602 603 604 604 607 608 609 610 611 612 613	+ + + + + + + + + + + + + + + + + + +	- • 2 - • 3 - • 4 - 5 - 606 - • 8 - • 9 - • 10 - • 11 - • 12 - • 13 - • 14		
Current year's employer contributions (from line 1 of Step 2) Current year's member contributions (from line 2 of Step 2) Current year's amount transferred from another RCA trust (from line 3 of Step 2) Add lines 2 to 4. Multiply line 5 by 50%. Refundable tax on total contributions Refundable tax on total contributions at the end of the year (line 1 plus line 6) Income and capital gains at the beginning of the year (from line 11 of Step 3 of your prior year's tax return) Current year's income from business and property* Current year's capital gains* Total income and capital gains (add lines 8 to 10) Losses and capital losses at the beginning of the year (from line 15 of your prior year's tax return) Current year's losses from business and property* Current year's losses from business and property* Current year's capital losses (add lines 12 to 14) Excess of income and capital gains over losses and capital losses (Line 11 minus line 15. If negative, enter 0) Multiply line 16 by 50%	602 603 604 604 607 608 609 610 611 612 613	+ + + + + + + + + + +	- • 2 - • 3 - • 4 - 5 - 606 - • 8 - • 9 - • 10 - • 11 - • 12 - • 13 - • 14 - • 15		•7
Current year's employer contributions (from line 1 of Step 2) Current year's member contributions (from line 2 of Step 2) Current year's amount transferred from another RCA trust (from line 3 of Step 2) Add lines 2 to 4. Multiply line 5 by 50%. Refundable tax on total contributions Refundable tax on total contributions at the end of the year (line 1 plus line 6) Income and capital gains at the beginning of the year (from line 11 of Step 3 of your prior year's tax return) Current year's income from business and property*	602 603 604 604 607 608 609 610 611 612 613 614	+ + + + + + + + + + + + + + + + + + +	- • 2 - • 3 - • 4 - 5 - 606 - • 8 - • 9 - • 10 - • 11 - • 12 - • 13 - • 14 - • 15		

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Step 4 – Calculating the refundable tax on hand for the current year (continue)

otep + Calculating the retaileable tax on halla for th	ic current ;	ycai (t	COMMINIC	<u>, </u>				
Part 2 – Distributions								
Distributions at the beginning of the year (from line 24 of your prior year						618		•19
Current year's distributions out of the RCA trust (do not include amoun returned to the employer). Send us a copy of all T4A-RCA summaries	or NR4 summ	aries		RCA o	r amounts	619	+	•20
Current year's amounts returned to employer or employee to be includ income. Send us a copy of the T4A-RCA Summary or NR4 Summary	ed in employe	r or emp	oloyee's			620	+	•21
Current year's amounts transferred directly to another RCA trust. Send us a copy of the letter of agreement		621			• x 2 =		+	22
Taxes on prohibited investments and advantages paid in the current your waived, refunded or cancelled (distribution under section 207.65)	ear, to the ext		t these tax	es hav		6211	+	•23
Current year's credit of specified refundable tax (from line 5 of Step 3)						6212	+	•24
Total distributions (add lines 19 to 24). Transfer this amount to line 2	27 of Part 3					622	=	•25
Part 3 – Refundable tax on hand (after distributions) at the	end of the t	ax yea	ar					
Enter the amount from line 18 of Part 1						_		26
Enter the amount from line 25 of Part 2						27		
Multiply line 27 by 50%.				×		_		
Refundable tax on hand						▶	_	28
Refundable tax on hand (after distributions) at the end of the tax year ((line 26 minus	line 28)			624	=	•29
Use Option A, complete Option B, or use Option C, whichever app	olies.							
 A – If you satisfy the conditions specified in Step 5 and you want to material before the RCA held and no proper in the RCA at the end of the year (other than the right to receive a second second	erty remains			n 207.5	(2), go to Step 5	5.		1 20
Enter the refundable tax on hand (from line 29 above) Enter the amount of the refundable tax on hand that will be distributed	when					-		30
received – send us the T4A-RCA or NR4 summaries	WITEIT		627			•31		
Multiply line 31 by 50%.				×		•	_	32
Line 30 minus line 32						629	=	•33
If the amount on line 33 is zero, enter the amount on line 40 of Step 6. available) or use Option C. For final returns reporting a positive result a					Option A (if			
C – If Options A or B are not applicable, enter the amount from line 29	above on line	40 of st	tep 6.					
Step 5 – Election under subsection 207.5(2) to recover	er refundal	ole tax	c on han	d				
You can make this election only if all of the property, if any, in the RCA 207.7(2)) consisted of cash, debt obligations, shares listed on a design if any part of the decline in value of the property is attributable to a prol	nated stock exc	change,	or any con	than a	right to claim a on of these. The	refund electic	under subs n is genera	ections 164(1) or lly not available
Property of the RCA trust (at the end of the tax year): Cash						631		•34
Debt obligations: Principal amounts						 35		
Fair market values	<u> </u>		<u> </u>			36		
Enter Line 35 or 36 for each, whichever is more	 +		+			634	+	•37
Fair market value of shares listed on a designated stock exchange						635	+	•38
Total property of the RCA trust at the end of the tax year (add lines 34	37 and 38)	Transfe	r this amo	unt to	line 40	636	=	•39
Election – You have to complete and sign the election before				unt to	mic 40.	_[000]		
								DO4
I,, custodian o	or the							RCA trust,
elect to have the amount on line 39 above deemed to be refundable ta details of amounts entered on lines 35, 36, and 38.	x at the end of	the _		t	ax year. I have :	sent se	parate lists	giving
Date			Custo	odian's	signature			

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Step 6 - Part XI.3 tax payable or refundable

Refundable tax on hand at the end of the tax year (line 29, 33, or 39, whichever one	applies)		641	•40
Refundable tax on hand at the beginning of the year	642		•41	
Refundable tax on hand transferred during the year to another RCA	643		42	
Refundable tax on hand transferred during the year from another RCA	644	+	43	
Line 41 minus line 42 plus line 43		=	▶ _	44
Subtotal: Total Part XI.3 tax payable or refundable in the year (line 40 minus line 4	4). If negative, encl	ose in bracke	ets 646 =	•45

Step 7 - Tax on advantages and prohibited investments

Tax under section 207.61 on prohibited investments	×	=	650		•46
Tax under section 207.62 on advantages	×	=	651	+	• 47
Minus allowable refund on prohibited investments			652	_	• 48
Subtotal: Balance owing or refund (line 46 plus line 47 minus line 48)			653	=	•49

Step 8 - Refundable tax remitted

Refundable tax deducted and remitted by employer or contributor during the year			50	
Payments on account remitted by custodian during the year		+	51	
Line 50 plus line 51	662	=		 •52

Step 9 - Balance owing or refund

Balance owing or refund (line 45 plus line 49 minus line 52)	663	<u>•53</u>
If the result is positive, you have a balance owing. If the result is negative, you have a refund.		
Amount enclosed	95	•54
Balance owing: Pay a balance owing online using CRA's My Payment service. You can also send us a cheque or money order payable to the Receiver General. Do not mail cash		
Refund code (see the <u>webpage</u> for details)	102	55
Refund: To receive a refund by direct deposit, Complete Form T3-DD, Direct Deposit Request for T3.		

Step 10 - Certification

Ι,	(Print name)	, certify that the information given in this return and on	any attached documents is	correct and complete.
_	Signature of authorized person	Position or office	Telephone number	Date YYYY MM DD

Personal information (including the SIN) is collected and used to administer or enforce the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be disclosed to other federal, provincial, territorial, aboriginal or foreign government institutions to the extent authorized by law. Failure to provide this information may result in paying interest or penalties, or in other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, and to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 015 on Info Source at canada.ca/cra-info-source.

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