

Death of an RRSP Annuitant

A registered retirement savings plan (RRSP) annuitant is the person for whom a retirement plan provides retirement income. This information sheet contains general information about the taxation of amounts held in an RRSP at the time the annuitant died.

It explains how these amounts are generally reported, and the options that are available to the deceased annuitant's legal

representative (executor) and the qualifying survivors to reduce or defer the tax liability resulting from the annuitant's death.

Slips issued by the RRSP issuer

The chart below shows how the RRSP issuer generally prepares the slips used to report the amounts paid from a deceased annuitant's RRSP.

Chart 1 – How the RRSP issuer generally prepares the slips used to report the amounts paid from a deceased annuitant's RRSP

Period	Day the annuitant died*.	From the day after the day the annuitant died to December 31 of the year after the year of death.	From January 1 of the year after the period described in the previous column to the date the RRSP property is distributed.
Amount	Fair market value of the RRSP.	Income earned in the RRSP during this period.	Income earned in the RRSP during this period.
How the RRSP issuer generally reports an amount	We consider that the annuitant received the amount at the time of death, so the amount is reported in box 34 of a T4RSP slip issued in the name of the annuitant for the year of death. This slip also shows any other amounts the annuitant received in the year.	Unmatured RRSP: <ul style="list-style-type: none"> ■ If the annuitant's spouse or common-law partner is designated as a beneficiary of the RRSP in the RRSP contract or in the annuitant's will, the income paid to that designated beneficiary is reported in box 18 of a T4RSP slip issued in their name, for the year of payment. ■ For all other designated beneficiaries, or the annuitant's estate if there is no designated beneficiary, the income paid is reported in box 28 of a T4RSP slip issued to each designated beneficiary or the estate, for the year of payment. 	Depository RRSP – Income is paid to the designated beneficiaries or the annuitant's estate if there is no designated beneficiary and reported in box 13 of a T5 slip issued to each designated beneficiary or the estate, for the year in which the income is credited or added to the deposit.
		Matured RRSP: <ul style="list-style-type: none"> ■ Income is paid to the designated beneficiaries or the annuitant's estate if there is no designated beneficiary and reported in box 28 of a T4RSP slip issued to each designated beneficiary or the estate, for the year of payment. 	Trusteed RRSP – Income is paid to the designated beneficiaries or the annuitant's estate if there is no designated beneficiary and reported in boxes 28 and 40 of a T4RSP slip issued to each designated beneficiary or the estate, for the year of payment.**
			Insured RRSP – Income is paid to the designated beneficiaries or the annuitant's estate if there is no designated beneficiary and reported in the same way as described in the previous column.

The shaded areas represent amounts that qualify as a **refund of premiums** if received by a **qualifying survivor** (see the definitions of these terms on the pages that follow). If you do not know the type of RRSP the annuitant has or need a breakdown of the amount reported in box 28, contact the plan issuer.

* An exception to the reporting requirement is provided where the spouse or common-law partner is the sole beneficiary of the RRSP. For more information, see "Exception – spouse or common-law partner is the sole beneficiary of the RRSP" on the next page.

** Only the part of the income earned in this period that is not taxable to the RRSP trust is reported to the beneficiary. A beneficiary will not have to pay tax on any part of the amount they received, to the extent that the funds can reasonably be regarded as having been included in the RRSP trust's income.

Unmatured RRSP

An unmaturing registered retirement savings plan is an RRSP that has not yet started to pay a retirement income (annuity payments). Chart 1 on page 1 shows how the RRSP issuer generally prepares the slips that report the amounts paid out of a deceased annuitant's unmaturing RRSP.

General rule for RRSP – deceased annuitant

When the annuitant of an unmaturing RRSP dies, we consider that the annuitant received, immediately before death, an amount equal to the fair market value (FMV) of all the property held in the RRSP at the time of death. This amount and all other amounts the annuitant received from the RRSP in the year have to be reported on the annuitant's income tax and benefit return for the year of death.

A beneficiary will **not** have to pay tax on any amount paid out of the RRSP if it can reasonably be regarded as having been included in the deceased annuitant's income.

Exception – Spouse or common-law partner is the sole beneficiary of the RRSP – We do **not** consider the deceased annuitant to have received an amount from the RRSP at the time of death if the annuitant had a spouse or common-law partner when they died, and **both** the following conditions are met:

- the spouse or common-law partner is designated in the RRSP contract or the deceased annuitant's will as the **sole** beneficiary of the RRSP
- by December 31 of the year following the year of death, all the RRSP property is directly transferred to an RRSP, pooled registered pension plan (PRPP), specified pension plan (SPP) or a registered retirement income fund (RRIF) under which the spouse or common-law partner is the annuitant/member, or to an issuer to buy an eligible annuity for the spouse or common-law partner

If **both** conditions are met, only the spouse or common-law partner will receive a T4RSP slip. The transferred amount will be shown in box 18 of the slip. This amount has to be reported on line 12900 of the spouse's or common-law partner's income tax and benefit return for the year the transfer was made. The spouse or common-law partner will receive a receipt for the amount that was transferred. To find out how to claim a deduction for the transfer, see "Qualifying survivors – transfers" on page 3.

General rule – beneficiaries of the RRSP

Amounts paid from the RRSP, which represent the income earned in the RRSP after the date the annuitant died, have to be reported by the beneficiaries designated in the RRSP contract or the deceased annuitant's will, or by the annuitant's estate if no beneficiary is designated. These amounts have to be included in the income of the designated beneficiaries or the estate for the year they are received. Chart 1 on page 1 shows how the RRSP issuer generally prepares the slips that report the amounts paid from a deceased annuitant's RRSP.

Optional reporting for an unmaturing RRSP

If the exception described above does not apply, read this section.

If a **qualifying survivor** (definition follows) **receives** an amount from a deceased annuitant's **unmaturing** RRSP that qualifies as a **refund of premiums** (definition follows), the annuitant's legal representative can claim a reduction to the amount that the annuitant is considered to have received at the time of death.

The reduction, which is determined by filling out Chart 2 on page 6, allows for a redistribution of the annuitant's income to the qualifying survivor who actually received it. This redistribution of income allows the deceased annuitant and the qualifying survivor to pay the least amount of tax the law allows.

If none of the amounts paid out of the RRSP are made to a qualifying survivor or designated as a refund of premiums, the amount that the annuitant is considered to have received at the time of death cannot be reduced.

Qualifying survivor – A qualifying survivor is the deceased annuitant's spouse or common-law partner or a financially dependent child or grandchild.

Financially dependent child or grandchild – If you are a child or grandchild of an annuitant, you are generally considered financially dependent on that annuitant at the time of their death if, before that person's death, you ordinarily resided with and depended on the annuitant, and you meet **one of the following conditions**:

- your net income for the previous year (shown on line 23600 of your income tax and benefit return) was less than the unreduced maximum basic personal amount (line 30000 of your income tax and benefit return) for that previous year
- your financial dependence was due to mental or physical infirmity and your net income for the previous year was equal to or less than the unreduced maximum basic personal amount **plus** the disability amount (line 31600 of your income tax and benefit return) for that previous year

If, at the time of the annuitant's death, you are away from home because you were attending school, we still consider you to have resided with the annuitant.

If you meet one of the above conditions **and** you did not reside with the annuitant at the time of their death but received significant financial support from the annuitant, we may consider you to be financially dependent on the annuitant at the time of their death, if you can establish that you were. To do so, you or the legal representative should submit a request in writing to your tax services office explaining why we should consider you to be financially dependent on the annuitant at the time of their death.

If your net income was **more than the amounts described above**, we will **not** consider you to be financially dependent on the annuitant at the time of their death, unless you can establish that you were by submitting a request as described above.

Refund of premiums – A **refund of premiums** is any of the amounts shown in the shaded areas of Chart 1 on page 1 if paid to a qualifying survivor. If these amounts are paid to the annuitant's estate, they will qualify as a refund of premiums if **both** of the following conditions are met:

- there is a qualifying survivor who is a beneficiary of the annuitant's estate

- the annuitant's legal representative and the qualifying survivor jointly file Form T2019, Death of an RRSP Annuitant – Refund of Premiums, to designate all or part of the amounts paid to the estate as a refund of premiums received by the qualifying survivor

Sometimes there can be an **increase** in the value of an unmatured RRSP between the date of death and the date of the final distribution to the beneficiary or estate. Generally, this amount has to be included in the income of the beneficiary or the estate for the year it is received. A T4RSP slip may be issued for this amount.

For more information, see “Chart 6 – Amounts from a deceased annuitant’s RRSP” in Guide T4040, RRSPs and Other Registered Plans for Retirement.

If there is a **decrease** in the value of an unmatured RRSP **between** the date of death and the date of the final distribution to the beneficiary or the estate, the deceased’s legal representative can ask that the amount of the decrease be carried back and deducted on the deceased’s final return through a reassessment.

However, if the final distribution is made in the year of death, the deduction will be claimed when filing the final income tax and benefit return. The deduction is claimed on line 23200 of the income tax and benefit return.

The amount of that deduction is the total of all of the following:

- the part of the FMV of the RRSP at the time of death included in the deceased annuitant’s income as a result of the annuitant’s death
 - all amounts received after the annuitant’s death that have been included in the recipient’s income as a benefit from the RRSP, other than the tax-paid amounts
 - all tax-paid amounts (see box 40 of T4RSP slip)
- MINUS
- the total of all amounts distributed from the RRSP after the death of the annuitant

Generally, the deduction will **not** be available if the RRSP held a non-qualified investment after the annuitant dies or if the final distribution is made after the end of the year that follows the year in which the annuitant died. However, this rule may be waived to allow the deduction to deceased annuitants on a case-by-case basis.

If an unmatured RRSP experiences a post-death decline in value, and the exceptional reporting described above does not apply, the financial institution that holds the RRSP will issue Form RC249, Post-Death Decline in the Value of a RRIF, an Unmatured RRSP and Post-Death Increase or Decline in Value of a PRPP.

This form will be issued to the executor of the deceased annuitant’s estate for the year in which the final distribution is made.

Qualifying survivors – transfers

When a qualifying survivor includes a refund of premiums in income, they may be able to defer paying tax on the amount by transferring it to an RRSP, PRPP, SPP, RRIF, registered disability savings plan (RDSP) or to an issuer to buy an eligible annuity. See the definitions of **qualifying survivor** and **refund of premiums** in the previous section.

The following table shows the transfers that qualifying survivors can choose.

Refund of premiums paid to:	Can be transferred to:						
	RRSP*	PRPP	SPP	RRIF	RDSP	Annuity	ALDA
■ the annuitant's spouse or common-law partner	✓	✓	✓	✓		✓	
■ the annuitant's financially dependent child or grandchild who was either:	✓	✓	✓	✓	✓	✓	
– dependent because of an impairment in physical or mental functions							
– dependent but not because of an impairment in physical or mental functions						✓**	

* The qualifying survivor must be 71 years of age or younger at the end of the year the transfer is made.

** The annuity can provide for payments based on a period of not more than 18 years, minus the child's or grandchild's age at the time the annuity was purchased. The payments from the annuity have to start no later than one year after the purchase.

The transfer or purchase has to be completed in the year the refund of premiums is received or within 60 days after the end of the year. If the qualifying survivor is 71 years of age in the year the refund of premiums is received, the transfer to an RRSP must be completed by December 31 of that year.

The carrier or issuer who receives the transferred funds will issue a receipt or a letter to the qualifying survivor. The qualifying survivor can use the receipt or letter to claim a deduction on their income tax and benefit return for the year the refund of premiums was received.

The following table shows where on the income tax and benefit return the qualifying survivor should claim the deduction.

Refund of premiums transferred to:	Claim deduction on:	
	line 20800	line 23200
an RRSP	✓	
a PRPP	✓	
an SPP	✓	
a RRIF		✓
an RDSP		✓
an annuity		✓

Example

Martin died in June 2021 at the age of 67. When he died the FMV of his unmatured trustee RRSP was \$185,000. The FMV of the RRSP on December 31, 2022, was \$215,000. On June 30, 2023, the day the RRSP property was distributed, the FMV of the RRSP was \$225,000.

The RRSP contract designated Martin's spouse, Elaine, as the sole beneficiary. Elaine, who is also the legal representative of Martin's estate, received the following two slips from the RRSP issuer:

- a T4RSP slip for 2023 issued in her name, showing \$30,000 in box 18, and \$10,000 in boxes 28 and 40
- a T4RSP slip for 2021 in Martin's name, showing \$185,000 in box 34. Although Elaine is the sole beneficiary, the slip was issued to Martin because the second condition in the exception described in the section "General rule for RRSP – deceased annuitant" on page 2, is not met

Elaine wants to know if it would be beneficial to ask for a reduction to the amount that we consider Martin received from his RRSP when he died. She fills out Chart 2 on page 6, and determines that she can claim a reduction of \$185,000. She reviews Martin's tax situation and her own, and decides to claim a \$100,000 reduction. This reduces the amount reported on line 12900 of Martin's 2021 income tax and benefit return to \$85,000 (\$185,000 - \$100,000), and increases the amount reported on line 12900 of Elaine's 2023 income tax and benefit return to \$140,000 (\$100,000 + \$30,000 + \$10,000).

Because the FMV of the RRSP at the time of death was included in Martin's income for 2021, Elaine has to write a letter to ask for an adjustment to that year's income tax and benefit return. To minimize her 2023 taxes, she transfers \$130,000 to her RRIF. This is the difference between the amount she included in income (\$140,000) and the amount shown in boxes 28 and 40 of her T4RSP slip (\$10,000). Elaine claims a \$130,000 deduction on line 23200 of her 2023 income tax and benefit return.

Transfers to registered disability savings plans

A deceased individual's RRSP proceeds can be rolled over to the RDSP of the deceased individual's child or grandchild who was financially dependent because of an impairment in physical or mental functions.

For more information on the RDSP, go to canada.ca/taxes-rdsp, and see Guide RC4460, Registered Disability Savings Plan.

RDSP rollover reporting

The amount of the rollover will be shown in box 28 of a T4RSP slip. This amount reduces the amount reported on line 12900 of the deceased annuitant's final income tax and benefit return. For the eligible individual (definition follows), the amount has to be reported on line 12900 and the amount of the transfer deducted on line 23200. Form RC4625, Rollover to a Registered Disability Savings Plan (RDSP) Under Paragraph 60(m) must be attached to both the deceased annuitant's and the eligible individual's income tax and benefit returns. In these situations, you will **not** have to fill out a Schedule 7, RRSP, PRPP, and SPP Unused Contributions, Transfers, and HBP or LLP Activities. However, you must attach to the income tax and benefit return the receipt indicating the amount of the rollover.

Notes

If you are filing electronically, keep all your supporting documents in case we ask to see them later.

The amount that can be rolled over to an RDSP cannot exceed the RDSP lifetime limit of \$200,000.

Eligible individual

An eligible individual is a child or grandchild of a deceased annuitant under an RRSP or RRIF, or of a deceased member of an RPP, PRPP, or SPP who was financially dependent on the deceased for support, at the time of the deceased's death, by reason of impairment in physical or mental functions.

The eligible individual must also be the beneficiary under the RDSP into which the eligible proceeds will be paid.

Matured RRSP

A matured RRSP is an RRSP that is paying a retirement income (annuity payments). Chart 1 on page 1 shows how the RRSP issuer generally prepares the slips that report the amounts paid out of a deceased annuitant's matured RRSP.

General rule – deceased annuitant

When the annuitant of a matured RRSP dies, we consider that the annuitant received, immediately before death, an amount equal to the FMV of all remaining annuity payments under the RRSP at the time of death. This amount and all other amounts the annuitant received from the RRSP during the year have to be reported on the deceased annuitant's income tax and benefit return for the year of death.

A beneficiary will **not** have to pay tax on any payment made out of the RRSP if it can reasonably be regarded as having been included in the deceased annuitant's income.

Exception – Spouse or common-law partner is the successor annuitant of the matured RRSP – If the spouse or common-law partner of a deceased annuitant is entitled to receive amounts under a matured RRSP, they become the annuitant of the RRSP. The RRSP continues and you make the annuity payments to the spouse or common-law partner as the successor annuitant.

We do **not** consider the deceased annuitant to have received an amount from the RRSP at the time of death if there is a successor annuitant. The successor annuitant will receive a T4RSP slip for the year of death and for future years. The slip will show the annuity payments they received in box 16. The successor annuitant has to report the annuity payments on line 12900 of their income tax and benefit return for the year they received the payment.

If, in the RRSP contract or the deceased annuitant's will, the annuitant designated their **spouse** or **common-law partner** and **someone else** as beneficiaries of the RRSP, the spouse or common-law partner becomes the successor annuitant of the part of the remaining annuity payments that represents their share of the RRSP. In this situation, the FMV of the annuity payments that are not receivable by the spouse or common-law partner has to be included in the income of the deceased annuitant for the year of death.

If there are no designated beneficiaries, the deceased annuitant's estate becomes entitled to receive the RRSP property. If the deceased's will states that the spouse or common-law partner is entitled to the amounts paid under the RRSP, or that the spouse or common-law partner is the sole beneficiary of the estate, the spouse or common-law partner can elect in writing, jointly with the legal representative, to be the successor annuitant under the plan.

If this election is made, we consider the spouse or common-law partner to have received the annuity payments, and they will have to include these payments in income for the year the legal representative received them. To make this election, the legal representative and the spouse or common-law partner need only to write a letter explaining their intention. A copy of the letter must be provided to the payer of the annuity and another copy attached to the spouse's or common-law partner's income tax and benefit return.

General rule – beneficiaries of the RRSP

Amounts paid from the RRSP, which represent income earned in the RRSP after the date the annuitant died, have to be reported by the designated beneficiaries or by the annuitant's estate if there is no designated beneficiary. These amounts have to be included in the income of the designated beneficiaries or the estate for the year they are received. Chart 1 on page 1 shows how the RRSP issuer generally prepares the slips that report the amounts paid out of a deceased annuitant's RRSP.

Optional reporting for a matured RRSP

If a **qualifying survivor** (see the definition on page 2) **receives** an amount that qualifies as a **refund of premiums** (see the definition on page 2), the annuitant's legal representative can claim a reduction to the amount that the annuitant is considered to have received at the time of death.

The reduction, which is determined by filling out "Chart 2" on this page, allows for a redistribution of the annuitant's income to the qualifying survivor who actually received it. The redistribution of income allows the deceased annuitant and the qualifying survivor to pay the least amount of tax the law allows.

If none of the amounts paid out of the RRSP are made to a qualifying survivor or designated as a refund of premiums, the amount that the annuitant is considered to have received at the time of death cannot be reduced.

Chart 2 – How to calculate the reduction to the amount that we consider the deceased annuitant received at death

Example from page 3

Fill out a separate calculation for each RRSP belonging to the deceased annuitant.

1. Enter the amount shown in box 34 of the T4RSP slip issued to the annuitant for the year of death.	\$	<u>1</u>	\$ 185,000	<u>1</u>
2. Enter the FMV of the RRSP on the later of the following two dates (you may need to contact the deceased annuitant's RRSP issuer to determine these amounts):				
■ December 31 of the year after the year the annuitant died	\$	<u>2</u>	\$ 0	<u>2</u>
■ the end of the day the last time a refund of premiums was paid out of the RRSP				
3. Enter the total of all amounts paid out of the RRSP after the annuitant died.	+ \$	<u>3</u>	+ \$ 225,000	<u>3</u>
4. Add lines 2 and 3	= \$	<u>4</u>	= \$ 225,000	<u>4</u>
5. Enter the amount from line 1 or line 4, whichever is less .	- \$	<u>5</u>	- \$ 185,000	<u>5</u>
6. Line 4 minus line 5	= \$	<u>6</u>	= \$ 40,000	<u>6</u>
7. Enter the total of all the following amounts:				
■ amount designated as a refund of premiums on each Form T2019 filed for the RRSP				
■ the part of the amounts shown in box 40 of all T4RSP slips and box 13 of all T5 slips issued in the name of the estate that the qualifying survivors are entitled to receive from the estate				
■ amounts shown in boxes 18 and 28 of all T4RSP slips and box 13 of all T5 slips issued to qualifying survivors				
■ the part of the amount shown in box 40 of all T4RSP slips that were issued to the qualifying survivors that does not have to be included in income (contact the deceased annuitant's RRSP issuer to determine these amounts)				
■ the part of the amount shown in box 34 of the T4RSP slip that was issued to the deceased annuitant for the year of death and that the qualifying survivors are entitled to receive	\$	<u>7</u>	\$ 225,000	<u>7</u>
8. Enter the result of the following calculation : $1 - \left(\frac{\$ \text{ (amount from line 6)}}{\$ \text{ (amount from line 4)}} \right)$	×	<u>8</u>	× 0.822222*	<u>8</u>
9. Maximum reduction to the amount that we consider the deceased annuitant received at the time of death (line 7 multiplied by line 8). The reduction can be any amount, from zero to the amount on this line.	= \$	<u>9</u>	= \$ 185,000	<u>9</u>

If the reduction is claimed in the year the annuitant died, the legal representative has to attach a letter to the annuitant's income tax and benefit return for that year to explain how the amount reported on line 12900/11500 was calculated.

If the reduction is claimed after the year of death, the legal representative has to write us a letter asking for an adjustment to the annuitant's income tax and benefit return for the year of death.

* Calculation of line 8

$$1 - \left(\frac{\$ 40,000}{\$ 225,000} \right)$$

Digital services

The CRA's digital services are fast, easy, and secure!

My Account

My Account lets you view and manage your personal income tax and benefit information online.

Use My Account throughout the year to:

- view your benefit and credit information and apply for certain benefits
 - view your notice of assessment or reassessment
 - view uncashed cheques and request a replacement payment
 - change your address, phone numbers, direct deposit information, marital status, and information about children in your care
 - manage notification preferences and receive email notifications when important changes are made on your account
 - check your tax-free savings account (TFSA) contribution room, your registered retirement savings plan (RRSP) deduction limit, and your first home savings account (FHSA) participation room
 - track the progress of certain files you have submitted to the CRA
 - make a payment online to the CRA with My Payment, create a pre-authorized debit (PAD) agreement, or create a QR code to pay in person at Canada Post for a fee. For more information on how to make a payment, go to canada.ca/payment
 - view and print your proof of income statement
 - manage authorized representatives and authorization requests
 - submit documents to the CRA
 - submit an audit enquiry
 - link between your CRA My Account and Employment and Social Development Canada (ESDC) My Service Canada Account
 - manage Multi-factor authentication settings
- To sign in to or register for the CRA's digital services, go to:
- My Account, at canada.ca/my-cra-account, if you are an individual
 - Represent a Client, at canada.ca/taxes-representatives, if you are an authorized representative

Receive your CRA mail online

Set your correspondence preference to "Electronic mail" to receive email notifications when CRA mail, like your notice of assessment, is available in your account.

For more information, go to canada.ca/cra-email-notifications.

MyBenefits CRA mobile web application

Get your benefit information on the go!

Benefit recipients can access the MyBenefits CRA mobile web application throughout the year to quickly view their benefit

and credit payment details, eligibility information and application status.

For more information, go to canada.ca/cra-mobile-apps.

Electronic payments

Make your payment using:

- your Canadian financial institution's online or telephone banking services
- the CRA's My Payment service at canada.ca/cra-my-payment
- your credit card, Interac e-transfer, or PayPal through one of the CRA's third-party service providers
- pre-authorized debit (PAD) at canada.ca/my-cra-account

For more information, go to canada.ca/payments.

For more information

If you need help

If you need more information after reading this information sheet, go to canada.ca/taxes or call 1-800-959-8281.

Direct deposit

Direct deposit is a fast, convenient, and secure way to receive your CRA payments directly in your account at a financial institution in Canada. For more information and ways to enrol, go to canada.ca/cra-direct-deposit or contact your financial institution.

Forms and publications

The CRA encourages you to file your return electronically. If you need a paper version of the CRA's forms and publications, go to canada.ca/cra-forms-publications or call 1-800-959-8281.

Forms

RC193	Service Feedback
RC249	Post-Death Decline in the Value of a RRIF, an Unmatured RRSP and Post-Death Increase or Decline in Value of a PRPP
RC4625	Rollover to a Registered Disability Savings Plan (RDSP) Under Paragraph 60(m)
T2019	Death of an RRSP Annuitant – Refund of Premiums

Publications

RC4460	Registered Disability Savings Plan
T4040	RRSPs and Other Registered Plans for Retirement

Electronic mailing lists

The CRA can send you an email when new information on a subject of interest to you is available on the website. To subscribe to the electronic mailing lists, go to canada.ca/cra-email-lists.

Tax Information Phone Service (TIPS)

For tax information by telephone, use the CRA's automated service, TIPS, by calling 1-800-267-6999.

Teletypewriter (TTY) users

If you use a TTY for a hearing or speech impairment, call 1-800-665-0354.

If you use an **operator-assisted relay service**, call the CRA's regular telephone numbers instead of the TTY number.

CRA service feedback program

Service complaints

You can expect to be treated fairly under clear and established rules, and get a high level of service each time you deal with the CRA. For more information about the Taxpayer Bill of Rights, go to canada.ca/taxpayer-rights.

You may provide compliments or suggestions, and if you are not satisfied with the service you received:

1. Try to resolve the matter with the employee you have been dealing with or call the telephone number provided in the correspondence you received from the CRA. If you do not have contact information for the CRA, go to canada.ca/cra-contact
2. If you have not been able to resolve your service-related issue, you can ask to discuss the matter with the employee's supervisor
3. If the problem is still not resolved, you can file a service-related complaint by filling out Form RC193, Service Feedback. For more information and to learn how to file a complaint, go to canada.ca/cra-service-feedback

If you are not satisfied with how the CRA has handled your service-related complaint, you can submit a complaint to the Office of the Taxpayers' Ombudsperson.

Reprisal complaints

If you have received a response regarding a previously submitted service complaint or a formal review of a CRA decision and feel you were not treated impartially by a CRA employee, you can submit a reprisal complaint by filling out Form RC459, Reprisal Complaint.

For more information, go to canada.ca/cra-reprisal-complaints.

Due dates

When a due date falls on a Saturday, Sunday, or public holiday recognized by the CRA, your return is considered on time if the CRA receives it or if it is postmarked on or before the next business day.

For more information, go to canada.ca/taxes-dates-individuals.

Cancel or waive penalties or interest

The CRA administers legislation, commonly called taxpayer relief provisions, that allows the CRA discretion to cancel or waive penalties and interest when taxpayers cannot meet their tax obligations due to circumstances beyond their control.

The CRA's discretion to grant relief is limited to any period that ends within 10 calendar years before the year in which a relief request is made.

For penalties, the CRA will consider your request only if it relates to a tax year or fiscal period ending in any of the 10 calendar years before the year in which you make your request. For example, your request made in 2023 must relate to a penalty for a tax year or fiscal period ending in 2013 or later.

For interest on a balance owing for any tax year or fiscal period, the CRA will consider only the amounts that accrued during the 10 calendar years before the year in which you make your request. For example, your request made in 2023 must relate to interest that accrued in 2013 or later.

Taxpayer relief requests can be made online using the CRA's My Account, My Business Account (MyBA), or Represent a Client digital services:

- My Account: After signing in, select "Accounts and payments," then "Request relief of penalties and interest."
- MyBA or Represent a Client: After signing in, on the MyBA overview page, select the appropriate program from the navigation menu, then select the correct account. Finally, select "Request relief of penalties and interest" under the "Request" heading.

You can also fill out Form RC4288, Request for Taxpayer Relief - Cancel or Waive Penalties and Interest, and send it with one of the following ways:

- online with My Account: select "Submit documents" under the "Correspondence" section
- online with MyBA or Represent a Client: select "Submit documents" from the banner at the top of the page
- by mail to the designated office, as shown on the last page of the form, based on your place of residence

For information on the "Submit Documents online" service, go to canada.ca/cra-submit-documents-online.

For more details on the required supporting documents, relief from penalties and interest, and other related forms and publications, go to canada.ca/penalty-interest-relief.