UFile 2015

Tax return for 2015 prepared for

Howard Tishcoff

by *UFile for Windows*

Executive summary
for 2015 taxation year

	Taxpayer	
Name	**Howard Tishcoff**	
Social insurance number	440-617-686	
Date of birth	03-06-1950	
Province of residence	Ontario	
Street	3440 County Road 10	
City	Vankleek Hill	
Province	Ontario	
Postal code	K0B 1R0	
Home phone number	(613) 687-3453	

Federal return

		Taxpayer		
Total income	**150**	9,781		
Net income	**236**	9,781		
Taxable income	**260**	4,249		
Marginal tax rate		0%		
Average tax rate (total income taxes paid ÷ total income)		0.0%		
Total tax payable	**435**			
Balance due (refund)	**484 or 485**			

Child tax benefit			
GST/HST credit	293		
Alternative minimum tax			
Total AMT credit to carry over			
Total RRSP deduction limit - 2016			
Unused RRSP contributions			
Capital gain exemption available	500,000		
Cumulative net investment loss (CNIL)			
Total instalments payable in 2016			

Tax return Summary
for 2015 taxation year

	Taxpayer
Name	**Howard Tishcoff**
Social insurance number	440-617-686
Date of birth	03-06-1950
Province of residence	Ontario
Street	3440 County Road 10
City	Vankleek Hill
Province	Ontario
Postal code	K0B 1R0
Home phone number	(613) 687-3453

Federal return

Total income

					Taxpayer
Old age security pension			113	+	3,404.46
CPP or QPP benefits			114	+	844.44
Social assistance payments	145 +	5,532.00			
Add line 144, 145, and 146.			147	+	5,532.00
Add lines 101, 104 to 143, and 147.		**This is your total income.**	**150**	=	9,780.90

Net income

Line 150 minus line 233 (if negative, enter "0")		**This is your net income before adjustments.**	234	=	9,780.90
Line 234 minus line 235 (if negative, enter "0")		**This is your net income.**	**236**	=	9,780.90

Taxable income

Other payments deduction	250 +	5,532.00			
		Add lines 244 to 256.	257	-	5,532.00
Line 236 minus line 257 (if negative, enter "0")		**This is your taxable income.**	**260**	=	4,248.90

Step 1 - Federal non-refundable tax credits

Basic personal amount			300		11,327.00
Age amount (if you were born in 1950 or earlier)			301	+	7,033.00
		Add lines 300 to 332.	335	=	18,360.00
		Multiply the amount on line 335 by 15%.	338	=	2,754.00
Total federal non-refundable tax credits:		add lines 338 and 349.	**350**	=	2,754.00

Step 3 - Net federal tax

Tax on taxable income	(C)	637.34			
		Add lines (C) and 424.	404		637.34
Enter the amount from line 350.	350	2,754.00			
		Add lines 350 to 427.		-	2,754.00

Refund or Balance owing

Net federal tax:		add lines 417, 415 and 418.	420	=	0.00
Provincial or territorial tax			428	+	0.00
		This is your total payable.	**435**	=	0.00
		Refund	**484**		0.00
		Balance owing	**485**		0.00

Additional information

Marginal tax rate	0%
Average tax rate (total income taxes paid ÷ total income)	0.0%
GST/HST credit	292.64
Capital gain exemption available	500,000.00

T1 comparative summary - 2015

Name **Howard Tishcoff**
SIN 440-617-686 Date of birth 03-06-1950

		2015	2014
Employment income	101		
Other employment income	104		
Old age security pension	113	3,404	
CPP or QPP benefits	114	844	
Other pensions or superannuation	115		
Elected split-pension amount	116		
Universal child care benefit	117		
UCCB amount designated to a dependant	185		
Employment insurance and other benefits	119		
Taxable amount of dividends	120		
Taxable amount of dividends other than elig.	180		
Interest and other investment income	121		
Net partnership income	122		
Registered disability savings plan income	125		
Net rental ioncome	126		
Taxable capital gains	127		
Taxable amount of support payments received	128		
RRSP income	129		
Other income	130		
Net business income	135		
Net professional income	137		
Net commission income	139		
Net farming income	141		
Net fishing income	143		
Workers' compensation benefits	144		
Social assistance payments	145	5,532	
Net federal supplements	146		
Total income	**150**	9,781	
Pension adjustment	206		
Registered pension plan deduction	207		
RRSP deduction	208		
Deduction for elected split-pension amount	210		
Annual union, professional, or like dues	212		
Universal child care benefit repayment	213		
Child care expenses	214		
Disability supports deduction	215		
Allowable deduction of business investment loss	217		
Moving expenses	219		
Allowable deduction of support payments made	220		
Carrying charges and interest expenses	221		
Deduction for CPP or QPP contributions	222		
Deduction for PPIP premiums	223		
Exploration and development expenses	224		
Other employment expenses	229		
Clergy residence deduction	231		
Other deductions	232		
Social benefits repayment	235		
Net income	**236**	9,781	
Canadian Forces personnel and police deduc.	244		
Employee home relocation loan deduction	248		
Security options deductions	249		
Other payments deduction	250	5,532	
Limited partnership losses of other years	251		
Non capital loss of other years	252		
Net capital loss of other years	253		
Capital gains deduction	254		
Northern residents deductions	255		
Additional deductions	256		
Taxable income	**260**	4,249	
Basic personal amount	300	11,327	
Age amount	301	7,033	
Spousal or common-law partner amount	303		
Amount for an eligible dependant	305		
Amount for children	367		

		2015	2014
Amount for infirm dependants age 18 or older	306		
CPP or QPP contributions - employment	308		
CPP or QPP contributions - self-employment	310		
EI premiums - employment	312		
EI premiums - self-employment	317		
PPIP premiums paid	375		
PPIP premiums payable on employment inc.	376		
PPIP premiums payable on self-employment	378		
Volunteer firefighters' amount	362		
Search and rescue volunteers amount	395		
Canada employment amount	363		
Public transit amount	364		
Children's fitness amount	365		
Children's arts amount	370		
Home buyers' amount	369		
Adoption expenses	313		
Pension income amount	314		
Caregiver amount	315		
Disability amount (for self)	316		
Disability amount transferred from a dependant	318		
Interest paid on your student loans	319		
Your tuition, education, and textbook amounts	323		
Tuition, education, and textbook amounts transf.	324		
Amounts transferred from your spouse	326		
Medical expenses	330		
Allowable medical expenses for other dep.	331		
Medical deduction	332		
Total	**335**	18,360	
Total @ 15%	**338**	2,754	
Donations and gifts	349		
Total federal non-refundable tax credits	**350**	2,754	
Family tax cut	423		
Federal dividend tax credit	425		
Minimum tax carryover	427		
Federal foreign tax credit	405	0	
Federal tax	**406**	0	
Federal political contribution tax credit	410		
Investment tax credit	412		
Labour-sponsored funds tax credit	414		
Line 406 - 416	**417**		
WITB advance payments received	415		
Net federal tax	**420**		
CPP contributions payable on self-employment	421		
EI premiums payable on self-employment	430		
Social benefits repayment	422		
Provincial or territorial tax	428		
Yukon First Nations tax	432		
Total payable	**435**	0	
Deducted at source	437		
Transfer 45%	438		
Line 437 - 438	439		
Quebec abatement	440		
First Nations abat.	441		
CPP overpayment	448		
Employment insurance overpayment	450		
Refundable medical expense supplement	452		
Working income tax benefit	453		
Refund of investment tax credit	454		
Part XII.2 trust tax credit	456		
Employee and partner GST/HST rebate	457		
Children's fitness tax credit	459		
Tax paid by instalments	476		
Provincial or territorial credits	479		
Total credits	**482**	0	
Refund	**484**		
Balance owing	**485**	0	

Assembly Instructions

Name: **Howard Tishcoff**
SIN: 440-617-686

Assembling the federal tax return

If you submit your tax return via NETFILE and it is accepted by the CRA, you do not have to send a printed copy to the CRA. However, the CRA reserves the right to request any supporting documentation such as T4 slips, charity and medical receipts, etc. You must therefore keep these documents and a copy of the tax return in a safe place for a period of 6 years in case you are asked to supply them to the CRA (ref. sub. 230(4)).

Canada Revenue Agency / Agence du revenu du Canada

Income Tax and Benefit Return

T1 GENERAL – CONDENSED 2015

Complete all the sections that apply to you. For more information, see the guide.

7

Identification

Print your name and address below.

First name and initial
Mr Howard

Last name
Tishcoff

Mailing address: Apt No – Street No Street name
3440 County Road 10

PO Box | RR

City: **Vankleek Hill** | Prov./Terr.: **ON** | Postal code: **K0B 1R0**

Email address

I understand that by providing an email address, I am **registering** for online mail. I **have read** and I **accept the terms and conditions** on page 15 of the guide.

Enter an email address:

Information about your residence

Enter your province or territory of residence on **December 31, 2015:** **Ontario**

If your province or territory of residence changed in 2015, enter the date of your move: Year Month Day

Is your home address the same as your mailing address? Yes [X] No [ ]

Enter the province or territory where you **currently** reside if it is not the same as your mailing address above:

If you were self-employed in 2015, enter the province or territory of self-employment:

If you **became** or **ceased** to be a **resident of Canada** for income tax purposes **in 2015**, enter the date of:

entry Month Day or **departure** Month Day

Information about you

Enter your social insurance number (SIN): **440-617-686**

Enter your date of birth: Year Month Day **1950-06-03**

Your language of correspondence: English [X] Français [ ]
Votre langue de correspondance :

Is this return for a deceased person?

If this **return** is for a **deceased person**, enter the date of death: Year Month Day

Marital status

Tick the box that applies to your marital status on December 31, 2015:

1 [ ] Married 2 [ ] Living common-law 3 [ ] Widowed
4 [ ] Divorced 5 [ ] Separated 6 [X] Single

Information about your spouse or common-law partner (if you ticked box 1 or 2 above)

Enter his or her SIN:

Enter his or her first name:

Enter his or her net income for 2015 to claim certain credits:

Enter the amount of universal child care benefit (UCCB) from line 117 of his or her return:

Enter the amount of UCCB repayment from line 213 of his or her return:

Tick this box if he or she was self-employed in 2015: 1 [ ]

Do not use this area					

Do not use this area	172					171				

CRA Version

Elections Canada (see the Elections Canada page in the tax guide for details or visit **www.elections.ca**)

A) Are you a Canadian citizen? . . . . . Yes [X] 1 No [ ] 2

Answer the following question **only if you are a Canadian citizen**.

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors? . . . . . Yes [X] 1 No [ ] 2

Your authorization is valid until you file your next return. Your information will only be used for purposes permitted under the *Canada Elections Act*, which include sharing the information with provincial/territorial election agencies, members of Parliament, and registered political parties, as well as candidates at election time.

Please answer the following question:

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2015, was more than CAN$100,000?
See "Specified foreign property" in the guide for more information. . . . . **266** Yes [ ] 1 No [X] 2

If **yes**, complete Form T1135 and attach it to your return.

If you had dealings with a non-resident trust or corporation in 2015, see "Foreign income" in the guide.

Attach this form inside your return along with any other forms, schedules, information slips, receipts, and documents that you need to include.

T1-2015

T1-KFS

Total income

Old age security pension	113	3 404.46
CPP or QPP benefits	114	844.44
Social assistance payments	145	5 532.00
This is your **total income.**	150	9 780.90

Net income

This is your **net income.**	236	9 780.90

Taxable income

Other payments deduction	250	5 532.00
This is your **taxable income.**	260	4 248.90

Federal schedules

Schedule 1

300	11,327.00	301	7,033.00	335	18,360.00	338	2,754.00	350	2,754.00

Provincial and territorial forms

Form 428

5605		5804	9,863.00	5808	4,815.00	5880	14,678.00	5884	741.24
6150	741.24								

Refund or balance owing

Net federal tax: enter the amount from line 64 of Schedule 1	420	
CPP contributions payable on self-employment and other earnings	421 +	
Employment insurance premiums payable on self-employment and other eligible earnings	430 +	
Social benefits repayment (amount from line 235)	422 +	
Provincial or territorial tax	428 +	
Add lines 420, 421, 430, 422, and 428. This is your **total payable.**	**435** =	•
Total income tax deducted	**437**	•
Refundable Quebec abatement	**440** +	•
CPP overpayment (enter your excess contributions)	**448** +	•
Employment insurance overpayment (enter your excess contributions)	**450** +	•
Refundable medical expense supplement (use the federal worksheet)	**452** +	•
Working income tax benefit (WITB)	**453** +	•
Refund of investment tax credit (**attach** Form T2038(IND))	**454** +	•
Part XII.2 trust tax credit (box 38 of all T3 slips)	**456** +	•
Employee and partner GST/HST rebate (**attach** Form GST370)	**457** +	•
Children's fitness tax credit Eligible fees **458** × 15% =	**459** +	•
Tax **paid** by instalments	**476** +	•
Provincial or territorial credits	**479** +	•
Add lines 437 to 479. These are your **total credits.**	482 =	▶ -
Line 435 minus line 482 This is your **refund** or **balance owing.**		=

If the result is negative, you have a **refund**. If the result is positive, you have a **balance owing**.
Enter the amount below on whichever line applies.

Generally, we do not charge or refund a difference of $2 or less.

Refund **484** _____ •

Balance owing **485** _____ •

For more information on how to make your payment, see line 485 in the guide or go to **www.cra.gc.ca/payments**. Your payment is due no later than April 30, 2016.

Direct deposit – Enrol or update (see line 484 in the guide)

You do not have to complete this area every year. Do not complete it this year if your direct deposit information has not changed.

To enrol for direct deposit, to update your banking information, or to request that all of your CRA payments you may be receiving or owed be deposited into the same account as your T1 refund, complete lines 460, 461, and 462 below.

By providing my banking information I **authorize** the Receiver General to deposit in the bank account number shown below **any amounts payable** to me by the CRA, until otherwise notified by me. I understand that this authorization will replace all of my previous direct deposit authorizations.

Branch number **460** _____ (5 digits) Institution number **461** _____ (3 digits) Account number **462** _____ (maximum 12 digits)

Ontario opportunities fund

You can help reduce Ontario's debt by completing this area to donate some or all of your 2015 refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 484 above			1
Your donation to the Ontario opportunities fund	**465** -	•	2
Net refund (line 1 minus line 2)	**466** =	•	3

I certify that the information given on this return and in any documents attached is correct and complete and fully discloses all my income.

Sign here _____

It is a serious offence to make a false return.

Telephone **(613) 687-3453** Date **29-02-16**

490 **If a fee was charged for preparing this return, complete the following:**

Name of preparer:

Telephone:

EFILE number (if applicable): **489**

Personal information is collected under the *Income Tax Act* to administer tax, benefits, and related programs. It may also be used for any purpose related to the administration or enforcement of the Act such as audit, compliance and the payment of debts owed to the Crown. It may be shared or verified with other federal, provincial/territorial government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the *Privacy Act*, individuals have the right to access their personal information and request correction if there are errors or omissions. Refer to Info Source **www.cra.gc.ca/gncy/tp/nfsrc/nfsrc-eng.html**, personal information bank CRA PPU 005.

Do not use this area **487** ☐ **488** ☐ **486** _____ •

Canada Revenue Agency | Agence du revenu du Canada

T1 GENERAL 2015

RC-15-119

Income Tax and Benefit Return

Complete all the sections that apply to you. For more information, see the guide.

ON **8**

Identification

Print your name and address below.

First name and initial
Mr
Howard

Last name
Tishcoff

Mailing address: Apt No – Street No Street name
3440 County Road 10

PO Box | RR

City: Vankleek Hill | Prov./Terr.: ON | Postal code: K0B 1R0

Email address

I understand that by providing an email address, I am **registering** for online mail. I **have read** and I **accept the terms and conditions** on page 15 of the guide.

Enter an email address:

Information about your residence

Enter your province or territory of residence on **December 31, 2015:** Ontario

Enter the province or territory where you **currently** reside if it is not the same as your mailing address above:

If you were self-employed in 2015, enter the province or territory of self-employment:

If you **became** or **ceased** to be a **resident of Canada** for income tax purposes **in 2015**, enter the date of:

entry Month Day | or | **departure** Month Day

Information about you

Enter your social insurance number (SIN): 440-617-686

Enter your date of birth: Year Month Day 1950-06-03

Your language of correspondence: English [X] Français [ ]
Votre langue de correspondance :

Is this return for a deceased person?

If this **return** is for a **deceased person**, enter the date of death: Year Month Day

Marital status

Tick the box that applies to your marital status on December 31, 2015:

1 [ ] Married 2 [ ] Living common-law 3 [ ] Widowed
4 [ ] Divorced 5 [ ] Separated 6 [X] Single

Information about your spouse or common-law partner (if you ticked box 1 or 2 above)

Enter his or her SIN:

Enter his or her first name:

Enter his or her net income for 2015 to claim certain credits:

Enter the amount of universal child care benefit (UCCB) from line 117 of his or her return:

Enter the amount of UCCB repayment from line 213 of his or her return:

Tick this box if he or she was self-employed in 2015: 1 [ ]

Do not use this area

Elections Canada (see the Elections Canada page in the tax guide for details or visit **www.elections.ca**)

A) Are you a Canadian citizen? . . . . . Yes [X] 1 No [ ] 2

Answer the following question **only if you are a Canadian citizen**.

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors? . . . . . Yes [X] 1 No [ ] 2

Your authorization is valid until you file your next return. Your information will only be used for purposes permitted under the *Canada Elections Act*, which include sharing the information with provincial/territorial election agencies, members of Parliament, and registered political parties, as well as candidates at election time.

Do not use this area | **172** | **171**

The guide contains valuable information to help you complete your return.
When you come to a line on the return that applies to you, go to the line number in the guide for more information.

Please answer the following question:

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2015, was more than CAN$100,000?
See "Specified foreign property" in the guide for more information. . . . . **266** Yes ☐ 1 No ☒ 2

If **yes**, complete Form T1135 and attach it to your return.

If you had dealings with a non-resident trust or corporation in 2015, see "Foreign income" in the guide.

As a resident of Canada, you have to report your income from all sources both inside and outside Canada.

Total income

Employment income (box 14 of all T4 slips)			101	
Commissions included on line 101 (box 42 of all T4 slips)	102			
Wage loss replacement contributions (see line 101 in the guide)	103			
Other employment income			104 +	
Old age security pension (box 18 of the T4A(OAS) slip)			113 +	3,404 46
CPP or QPP benefits (box 20 of the T4A(P) slip)			114 +	844 44
Disability benefits included on line 114 (box 16 of the T4A(P) slip)	152			
Other pensions and superannuation			115 +	
Elected split-pension amount (**attach** Form T1032)			116 +	
Universal child care benefit (UCCB)			117 +	
UCCB amount designated to a dependant	185			
Employment insurance and other benefits (box 14 of the T4E slip)			119 +	
Taxable amount of dividends (eligible **and** other than eligible) from taxable Canadian corporations (**attach** Schedule 4)			120 +	
Taxable amount of dividends other than eligible dividends, included on line 120, from taxable Canadian corporations	180			
Interest and other investment income (**attach** Schedule 4)			121 +	
Net partnership income: limited or non-active partners only			122 +	
Registered disability savings plan income			125 +	
Rental income Gross	160	Net	126 +	
Taxable capital gains (**attach** Schedule 3)			127 +	
Support payments received Total	156	Taxable amount	128 +	
RRSP income (from all T4RSP slips)			129 +	
Other income Specify:			130 +	
Self-employment income				
Business income Gross	162	Net	135 +	
Professional income Gross	164	Net	137 +	
Commission income Gross	166	Net	139 +	
Farming income Gross	168	Net	141 +	
Fishing income Gross	170	Net	143 +	
Workers' compensation benefits (box 10 of the T5007 slip)	144			
Social assistance payments	145 +	5,532 00		
Net federal supplements (box 21 of the T4A(OAS) slip)	146 +			
Add lines 144, 145, and 146 (see line 250 in the guide).		= 5,532 00	▶ 147 +	5,532 00
Add lines 101, 104 to 143, and 147. This is your **total income.**			150 =	9,780 90

Attach your **Schedule 1** (federal tax) and **Form 428** (provincial or territorial tax) here. **Attach only** the **other documents** (schedules, information slips, forms, or receipts) **requested in the guide** to support any claim or deduction.
Keep all other supporting documents.

Net income

Enter your **total income** from line 150.			150	9,780 90
Pension adjustment (box 52 of all T4 slips and box 034 of all T4A slips)	**206**			
Registered pension plan deduction (box 20 of all T4 slips and box 032 of all T4A slips)	**207**			
RRSP/pooled registered pension plan (PRPP) deduction (see Schedule 7 and **attach** receipts)	**208** +			
PRPP **employer** contributions (amount from your PRPP contribution receipts)	**205**			
Deduction for elected split-pension amount (**attach** Form T1032)	**210** +			
Annual union, professional, or like dues (box 44 of all T4 slips, and receipts)	**212** +			
Universal child care benefit repayment (box 12 of all RC62 slips)	**213** +			
Child care expenses (**attach** Form T778)	**214** +			
Disability supports deduction	**215** +			
Business investment loss Gross **228**	Allowable deduction **217** +			
Moving expenses	**219** +			
Support payments made Total **230**	Allowable deduction **220** +			
Carrying charges and interest expenses (**attach** Schedule 4)	**221** +			
Deduction for CPP or QPP contributions on self-employment and other earnings (**attach** Schedule 8 or Form RC381, whichever applies)	**222** +			
Exploration and development expenses (**attach** Form T1229)	**224** +			
Other employment expenses	**229** +			
Clergy residence deduction	**231** +			
Other deductions Specify:	**232** +			
Add lines 207, 208, 210 to 224, 229, 231, and 232.	233 =		▶	-
Line 150 minus line 233 (if negative, enter "0") This is your **net income before adjustments.**			234 =	9,780 90
Social benefits repayment (if you reported income on line 113, 119, or 146, see line 235 in the guide) Use the federal worksheet to calculate your repayment.			**235** -	
Line 234 minus line 235 (if negative, enter "0") If you have a spouse or common-law partner, see line 236 in the guide. This is your **net income.**			236 =	9,780 90

Taxable income

Canadian Forces personnel and police deduction (box 43 of all T4 slips)	**244**			
Employee home relocation loan deduction (box 37 of all T4 slips)	**248** +			
Security options deductions	**249** +			
Other payments deduction (if you reported income on line 147, see line 250 in the guide)	**250** +	5,532 00		
Limited partnership losses of other years	**251** +			
Non-capital losses of other years	**252** +			
Net capital losses of other years	**253** +			
Capital gains deduction	**254** +			
Northern residents deductions (**attach** Form T2222)	**255** +			
Additional deductions Specify:	**256** +			
Add lines 244 to 256.	257 =	5,532 00	▶	- 5,532 00
Line 236 minus line 257 (if negative, enter "0") This is your **taxable income.**			**260** =	4,248 90

Use your taxable income to calculate your federal tax on Schedule 1 and your provincial or territorial tax on Form 428.

Refund or balance owing

Net federal tax: enter the amount from line 64 of Schedule 1 (**attach** Schedule 1, even if the result is "0")	420	
CPP contributions payable on self-employment and other earnings (**attach** Schedule 8 or Form RC381, whichever applies)	421 +	
Employment insurance premiums payable on self-employment and other eligible earnings (**attach** Schedule 13)	430 +	
Social benefits repayment (amount from line 235)	422 +	
Provincial or territorial tax (**attach** Form 428, even if the result is "0")	428 +	
Add lines 420, 421, 430, 422, and 428. This is your **total payable**.	**435** =	•

Total income tax deducted	**437**	•
Refundable Quebec abatement	**440** +	•
CPP overpayment (enter your excess contributions)	**448** +	•
Employment insurance overpayment (enter your excess contributions)	**450** +	•
Refundable medical expense supplement (use the federal worksheet)	**452** +	•
Working income tax benefit (WITB) (**attach** Schedule 6)	**453** +	•
Refund of investment tax credit (**attach** Form T2038(IND))	**454** +	•
Part XII.2 trust tax credit (box 38 of all T3 slips)	**456** +	•
Employee and partner GST/HST rebate (**attach** Form GST370)	**457** +	•
Children's fitness tax credit — Eligible fees **458** × 15% =	**459** +	•
Tax **paid** by instalments	**476** +	•
Provincial or territorial credits (**attach** Form 479 if it applies)	**479** +	•
Add lines 437 to 479. These are your **total credits**.	482 =	▶ -

Line 435 minus line 482 — This is your **refund** or **balance owing**. = 0 00

If the result is negative, you have a **refund**. If the result is positive, you have a **balance owing**. Enter the amount below on whichever line applies.

Generally, we do not charge or refund a difference of $2 or less.

Refund **484** _____ • **Balance owing** **485** _____ •

For more information on how to make your payment, see line 485 in the guide or go to **www.cra.gc.ca/payments**. Your payment is due no later than April 30, 2016.

Direct deposit – Enrol or update (see line 484 in the guide)

You do not have to complete this area every year. Do not complete it this year if your direct deposit information has not changed.

To enrol for direct deposit, to update your banking information, or to request that all of your CRA payments you may be receiving or owed be deposited into the same account as your T1 refund, complete lines 460, 461, and 462 below.

By providing my banking information I **authorize** the Receiver General to deposit in the bank account number shown below **any amounts payable** to me by the CRA, until otherwise notified by me. I understand that this authorization will replace all of my previous direct deposit authorizations.

Branch number **460** _____ (5 digits) Institution number **461** _____ (3 digits) Account number **462** _____ (maximum 12 digits)

Ontario opportunities fund

You can help reduce Ontario's debt by completing this area to donate some or all of your 2015 refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 484 above			1
Your donation to the Ontario opportunities fund	**465** -	•	2
Net refund (line 1 minus line 2)	**466** =	•	3

I certify that the information given on this return and in any documents attached is correct and complete and fully discloses all my income.

Sign here _____

It is a serious offence to make a false return.

Telephone (613) 687-3453 Date 29-02-16

490 **If a fee was charged for preparing this return, complete the following:**

Name of preparer:

Telephone:

EFILE number (if applicable): **489**

Personal information is collected under the *Income Tax Act* to administer tax, benefits, and related programs. It may also be used for any purpose related to the administration or enforcement of the Act such as audit, compliance and the payment of debts owed to the Crown. It may be shared or verified with other federal, provincial/territorial government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the *Privacy Act*, individuals have the right to access their personal information and request correction if there are errors or omissions. Refer to Info Source **www.cra.gc.ca/gncy/tp/nfsrc/nfsrc-eng.html**, personal information bank CRA PPU 005.

Do not use this area **487** ☐ **488** ☐ _____ • **486** _____ •

T1-2015 **Federal Tax** **Schedule 1**

Complete this schedule and **attach** a copy to your return.
For more information, see the related line in the guide.

Step 1 – Federal non-refundable tax credits

Basic personal amount	**claim $11,327**	300		11,327 00	1
Age amount (if you were born in 1950 or earlier) (use the federal worksheet)	**(maximum $7,033)**	301	+	7,033 00	2
Spouse or common-law partner amount (**attach** Schedule 5)		303	+		3
Amount for an eligible dependant (**attach** Schedule 5)		305	+		4
Family caregiver amount for children under 18 years of age Number of children born for whom you **are claiming** the family caregiver amount	352 × $2,093 =	367	+		5
Amount for infirm dependants age 18 or older (**attach** Schedule 5)		306	+		6
CPP or QPP contributions: through employment from box 16 and box 17 of all T4 slips (**attach** Schedule 8 or Form RC381, whichever applies)		308	+		•7
on self-employment and other earnings (**attach** Schedule 8 or Form RC381, whichever applies)		310	+		•8
Employment insurance premiums: through employment from box 18 and box 55 of all T4 slips	**(maximum $930.60)**	312	+		•9
on self-employment and other eligible earnings (**attach** Schedule 13)		317	+		•10
Volunteer firefighters' amount		362	+		11
Search and rescue volunteers' amount		395	+		12
Canada employment amount (If you reported employment income on line 101 or line 104, see line 363 in the guide.)	**(maximum $1,146)**	363	+		13
Public transit amount		364	+		14
Children's arts amount		370	+		15
Home buyers' amount		369	+		16
Adoption expenses		313	+		17
Pension income amount (use the federal worksheet)	**(maximum $2,000)**	314	+		18
Caregiver amount (**attach** Schedule 5)		315	+		19
Disability amount (for self) (claim **$7,899**, or if you were under 18 years of age, use the federal worksheet)		316	+		20
Disability amount transferred from a dependant (use the federal worksheet)		318	+		21
Interest paid on your student loans		319	+		22
Your tuition, education, and textbook amounts (**attach** Schedule 11)		323	+		23
Tuition, education, and textbook amounts transferred from a child		324	+		24
Amounts transferred from your spouse or common-law partner (**attach** Schedule 2)		326	+		25
Medical expenses for **self, spouse or common-law partner, and your dependent children born in 1998 or later**	330				26
Enter $2,208 or 3% of line 236 of your return, whichever is **less**.	-				27
Line 26 minus line 27 (if negative, enter "0")	=				28
Allowable amount of medical expenses for **other dependants** (do the calculation at line 331 in the guide)	331 +				29
Add lines 28 and 29.	=	▶	332	+	30
Add lines 1 to 25, and line 30.			335	= 18,360 00	31
Federal non-refundable tax credit rate				× 15%	32
Multiply line 31 by line 32.			338	= 2,754 00	33
Donations and gifts (**attach** Schedule 9)			349	+	34
Add lines 33 and 34. Enter this amount on line 47 on the next page.	**Total federal non-refundable tax credits**		350	= 2,754 00	35

Continue on the next page.

Step 2 – Federal tax on taxable income

Enter your **taxable income** from line 260 of your return.				4,248 90	36
Complete the appropriate column depending on the amount on line 36.	Line 36 is $44,701 or less	Line 36 is more than $44,701 but not more than $89,401	Line 36 is more than $89,401 but not more than $138,586	Line 36 is more than $138,586	
Enter the amount from line 36.	4,248 90				37
	- 0 00	- 44,701 00	- 89,401 00	- 138,586 00	38
Line 37 minus line 38 (cannot be negative)	= 4,248 90	=	=	=	39
	× 15%	× 22%	× 26%	× 29%	40
Multiply line 39 by line 40.	= 637 34	=	=	=	41
	+ 0 00	+ 6,705 00	+ 16,539 00	+ 29,327 00	42
Add lines 41 and 42.	= 637 34	=	=	=	43

Step 3 – Net federal tax

Enter the amount from line 43.		637 34	44		
Federal tax on split income (from line 5 of Form T1206)	424	+	•45		
Add lines 44 and 45.	404	= 637 34	▶	637 34	46
Enter your total federal non-refundable tax credits from line 35 on the previous page.	350	2,754 00	47		
Family tax cut (**attach** Schedule 1-A)	423	+	•48		
Federal dividend tax credit	425	+	•49		
Overseas employment tax credit (**attach** Form T626)	426	+	50		
Minimum tax carryover (**attach** Form T691)	427	+	•51		
Add lines 47 to 51.		= 2,754 00	▶	- 2,754 00	52
Line 46 minus line 52 (if negative, enter "0")		**Basic federal tax**	429	= 0 00	53
Federal foreign tax credit (**attach** Form T2209)			405	-	54
Line 53 minus line 54 (if negative, enter "0")		**Federal tax**	406	= 0 00	55
Total federal political contributions (**attach** receipts)	409		56		
Federal political contribution tax credit (use the federal worksheet)		**(maximum $650)** 410	•57		
Investment tax credit (**attach** Form T2038(IND))		412 +	•58		
Labour-sponsored funds tax credit	Net cost 413	Allowable credit 414 +	•59		
Add lines 57, 58, and 59.		416 =	▶	-	60
Line 55 minus line 60 (if negative, enter "0") If you have an amount on line 45 above, see Form T1206.			417	= 0 00	61
Working income tax benefit advance payments received (box 10 of the RC210 slip)			415	+	•62
Special taxes (see line 418 in the guide)			418	+	63
Add lines 61, 62, and 63. Enter this amount on line 420 of your return.		**Net federal tax**	420	= 0 00	64

Ontario Tax

ON428
T1 General – 2015

Complete this form and **attach a copy** to your return. For more information, see the related line in the forms book.

Step 1 – Ontario non-refundable tax credits

			For internal use only	5605		
Basic personal amount			**claim $9,863**	5804	9,863 00	1
Age amount (if born in 1950 or earlier) (use the *Provincial Worksheet*)			**(maximum $4,815)**	5808 +	4,815 00	2
Spouse or common-law partner amount						
Base amount	9,212 00					
Minus: his or her net income from page 1 of your return	-					
Result: (if negative, enter "0")	=		**(maximum $8,375)** ▶	5812 +		3
Amount for an eligible dependant						
Base amount	9,212 00					
Minus: his or her net income from line 236 of his or her return	-					
Result: (if negative, enter "0")	=		**(maximum $8,375)** ▶	5816 +		4
Amount for infirm dependants age 18 or older (use the *Provincial Worksheet*)				5820 +		5
CPP or QPP contributions:						
(amount from line 308 of your federal Schedule 1)				5824 +		• 6
(amount from line 310 of your federal Schedule 1)				5828 +		• 7
Employment insurance premiums:						
(amount from line 312 of your federal Schedule 1)				5832 +		• 8
(amount from line 317 of your federal Schedule 1)				5829 +		• 9
Adoption expenses			**(maximum $12,033)**	5833 +		10
Pension income amount			**(maximum $1,364)**	5836 +		11
Caregiver amount (use the *Provincial Worksheet*)				5840 +		12
Disability amount (for self) (Claim **$7,968** or, if you were under 18 years of age, use the *Provincial Worksheet*.)				5844 +		13
Disability amount transferred from a dependant (use the *Provincial Worksheet*)				5848 +		14
Interest paid on your student loans (amount from line 319 of your federal Schedule 1)				5852 +		15
Your tuition and education amounts [use and **attach** Schedule ON(S11)]				5856 +		16
Tuition and education amounts transferred from a child				5860 +		17
Amounts transferred from your spouse or common-law partner [use and **attach** Schedule ON(S2)]				5864 +		18
Medical expenses:						
(Read line 5868 in the forms book.)		5868		19		
Enter $2,232 **or** 3% of line 236 of your return, whichever is **less**.			-	20		
Line 19 minus line 20 (if negative, enter "0")			=	21		
Allowable amount of medical expenses for other dependants (use the *Provincial Worksheet*)		5872	+	22		
Add lines 21 and 22.		5876	=	▶	+	23
Add lines 1 to 18, and line 23.				5880	= 14,678 00	24
Ontario non-refundable tax credit rate					× **5.05%**	25
Multiply line 24 by line 25.				5884	= 741 24	26
Donations and gifts:						
Amount from line 345 of your federal Schedule 9	× 5.05% =			27		
Amount from line 347 of your federal Schedule 9	× 11.16% =		+	28		
Add lines 27 and 28.		5896	=	▶	+	29
Add lines 26 and 29. Enter this amount on line 42.			**Ontario non-refundable tax credits**	6150	= 741 24	30

Continue on the next page. ▶

Step 2 – Ontario tax on taxable income

Enter your **taxable income** from line 260 of your return.
If this amount is more than $20,000, you **must** complete **Step 7 – Ontario health premium.** 4,248 90 31

Complete the appropriate column depending on the amount on line 31.

	Line 31 is $40,922 or less	Line 31 is more than $40,922 but not more than $81,847	Line 31 is more than $81,847 but not more than $150,000	Line 31 is more than $150,000 but not more than $220,000	Line 31 is more than $220,000	
Enter the amount from line 31	4,248 90					32
Line 32 minus line 33 (cannot be negative)	- 0 00	- 40,922 00	- 81,847 00	- 150,000 00	- 220,000 00	33
	= 4,248 90	=	=	=	=	34
	× 5.05%	× 9.15%	× 11.16%	× 12.16%	× 13.16%	35
Multiply line 34 by line 35.	= 214 57	=	=	=	=	36
Add lines 36 and 37.	+ 0 00	+ 2,067 00	+ 5,811 00	+ 13,417 00	+ 21,929 00	37
Ontario tax on taxable income	= 214 57	=	=	=	=	38

Step 3 – Ontario tax

Enter your Ontario tax on taxable income from line 38.			214 57	39
Enter your Ontario tax on split income from Form T1206.		6151	+	• 40
Add lines 39 and 40.			= 214 57	41
Enter your Ontario non-refundable tax credits from line 30.	741 24			42
Ontario overseas employment tax credit:				
Amount from line 426 of your federal Schedule 1 × 38.5% =	6153 +			• 43
Add lines 42 and 43.	= 741 24	▶	- 741 24	44
Line 41 minus line 44 (if negative, enter "0")			= 0 00	45
Ontario minimum tax carryover:				
Enter the amount from line 45.				46
Enter your Ontario dividend tax credit from line 6152 of the *Provincial Worksheet*.	-			47
Line 46 minus line 47 (if negative, enter "0").	= 0 00			48
Amount from line 427 of your federal Schedule 1 × 33.67% =				49
Enter the amount from line 48 or 49, whichever is less.		6154	-	• 50
Line 45 minus line 50 (if negative, enter "0")			= 0 00	51
Ontario additional tax for minimum tax purposes:				
Amount from line 95 of Form T691 × 33.67% =			+	52
Add lines 51 and 52.			=	53

Complete lines 54 to 56 only if the amount on line 53 is **more than $4,418**.
Otherwise, enter "0" on line 56 and continue completing the form.

Ontario surtax

(Line 53 minus $4,418) × 20% (if negative, enter "0") =	0 00		54
(Line 53 minus $5,654) × 36% (if negative, enter "0") =	+ 0 00		55
Add lines 54 and 55.	=	▶ + 0 00	56
Add lines 53 and 56.		=	57

Ontario dividend tax credit:

Enter your Ontario dividend tax credit from line 6152 of the *Provincial Worksheet*.	6152	-	• 58
Line 57 minus line 58 (if negative, enter "0")		= 0 00	59

Continue on the next page.

Enter the amount from line 59 on the previous page.		0 00	60

If you are **not** claiming an Ontario tax reduction, there is an amount on line 52, or if the amount on line 60 is "0", enter the amount from line 60 on line 68 and continue completing the form. Otherwise, complete lines 61 to 67 to calculate the Ontario tax reduction.

Step 4 – Ontario tax reduction

Basic reduction			228 00	61
If you had a spouse or common-law partner on December 31, 2015, **only** the individual with the **higher net income** can claim the amounts on lines 62 and 63.				
Reduction for dependent children born in 1997 or later				
Number of dependent children	6269	× $421 =	+	62
Reduction for dependants with a mental or physical infirmity				
Number of dependants	6097	× $421 =	+	63
Add lines 61, 62 and 63.			= 228 00	64
Enter the amount from line 64.	228 00	× 2 =	456 00	65
Enter the amount from line 60.			-	66
Line 65 minus line 66 (if negative, enter "0")		**Ontario tax reduction claimed**	= 456 00 ▶	- 456 00 67
Line 60 minus line 67 (if negative, enter "0")				= 0 00 68

Step 5 – Ontario foreign tax credit

Enter the Ontario foreign tax credit from Form T2036.	-	69
Line 68 minus line 69 (if negative, enter "0")	= 0 00	70

Step 6 – Community food program donation tax credit for farmers

Enter the amount of qualifying donations that have also been claimed as charitable donations	6098	× 25% =	- 0 00	71
Line 70 minus line 71 (if negative, enter "0")			= 0 00	72

Step 7 – Ontario health premium

If your taxable income (from line 31) is not more than $20,000, enter "0". Otherwise, enter the amount calculated in the chart on the next page.	**Ontario health premium** ▶	+ 0 00	73
Add lines 72 and 73. Enter the result on line 428 of your return.	**Ontario tax**	= 0 00	74

Continue on the next page.

Ontario Health Premium

Enter your **taxable income** from line 31. 4,248|90 1

Go to the line that corresponds to your taxable income.

- If there is an Ontario health premium amount on that line, enter that amount on line 73.
- Otherwise, enter your taxable income in the first box, complete the calculation, and enter the result on line 73.

Taxable income								Ontario health premium
not more than **$20,000**	▶		▶		▶			**$0**
more than **$20,000**, but not more than **$25,000**				- $20,000 =		× 6% =		
more than **$25,000**, but not more than **$36,000**	▶		▶		▶			**$300**
more than **$36,000**, but not more than **$38,500**		- $36,000 =		× 6% =		+ $300 =		
more than **$38,500**, but not more than **$48,000**	▶		▶		▶			**$450**
more than **$48,000**, but not more than **$48,600**		- $48,000 =		× 25% =		+ $450 =		
more than **$48,600**, but not more than **$72,000**	▶		▶		▶			**$600**
more than **$72,000**, but not more than **$72,600**		- $72,000 =		× 25% =		+ $600 =		
more than **$72,600**, but not more than **$200,000**	▶		▶		▶			**$750**
more than **$200,000**, but not more than **$200,600**		- $200,000 =		× 25% =		+ $750 =		
more than **$200,600**	▶		▶		▶			**$900**

See the privacy notice on your return.

Provincial Worksheet

2015
T1 General

Use these charts to do the calculations you may need to complete Form ON428, *Ontario Tax*, and Form ON479, *Ontario Credits*.
You can find more information about completing these charts in the forms book.
Keep this worksheet for your records. **Do not attach it to the return you send us.**

Line 5808 – Age amount

Maximum amount				**4,815 00**	1
Your net income from line 236 of your return		9,780 90	2		
Base amount	-	**35,849 00**	3		
Line 2 minus line 3 (if negative, enter "0")	=	0 00	4		
Applicable rate	×	15%	5		
Multiply line 4 by line 5.	=		▶	-	6
Line 1 minus line 6 (if negative, enter "0")				= 4,815 00	7

Enter this amount on line 5808 of Form ON428.

Protected B when completed

T1 – 2015 Federal Worksheet

Use the following charts to make your calculations according to the line instructions in the *General Income Tax and Benefit Guide*. Keep this worksheet for your records. **Do not attach it to the return you send us.**

Line 114 – CPP / QPP income

T4A (P)			
CPP/QPP retirement benefit	Box 14	844	44
	Total =	844	44

Line 301 – Age amount

Maximum claim			7,033 00	1
Your net income from line 236 of your return	9,780 90	2		
Base amount	- 35,466 00	3		
Line 2 minus line 3 (if negative, enter "0")	= 0 00	4		
Multiply the amount on line 4 by 15%.			- 0 00	5
Line 1 minus line 5 (if negative, enter "0")				
Enter this amount on line 301 of Schedule 1.			= 7,033 00	6

CPP/QPP – Basic CPP/QPP exemption

For 2012, in addition to changes made under Bill C51 for the Working Beneficiaries, Paragraph 19(d) was added to the CPP. It requires that the **CPP basic exemption be calculated differently in the year during which an individual commences receiving CPP retirement benefits.** Individuals can commence receiving CPP retirement benefits at age 60. This provision is intended to protect the individuals' entitlement to survivor, children's and death benefits.

Calculation of the basic CPP/QPP exemption:

Number of months before the retirement	6	A
Number of months for disability (T4A(P) box 21)	0	B
Subtract line **B** from **A and divide by 12**	0.50	C

Total contributory earnings from salary and wages			D
Total contributory earnings from self-employment and income on which you wish to make optional contributions	+		E
Add lines **D** and **E**. **Total contributory earnings**	=	0 00	1
$53,600 *multiplied by* **line C** **Maximum pensionable earnings**	-	26,800 00	2
Line 1 **minus** line 2. If negative, enter "0".	=	0 00	G

$3,500 *X* (number of retirement months from line **I minus** the number of months from line **M**) ÷ 12	1,750 00	H	
Number of retirement months (including the months after death)	6	I	
Number of months during which an **election** is in effect (not including months on line K)	0	J	
Number of month after the individual **reaches 70 or dies** (whichever is earlier)	0	K	
Number of months during which an **election** is in effect	0	L	
Greater number of months of lines **J** or **K**	0	M	
Lesser amount of lines **G** or **H**	=	0 00	N

Part 1 - If the total contributory earnings (line 1) is NOT greater than the amount on line 2

$3,500 *multiplied by* **line C** **The basic CPP/QPP exemption** = 1,750 00

Part 2 - If the total contributory earnings (line 1) is greater than the amount on line 2

$3,500 *multiplied by* **line C**			a
Amount from **line N**	+		b
Add lines **a**) and **b**). **The basic CPP/QPP exemption**	=		

Estimated GST/HST Tax Credit
for the Period July 2016 to June 2017

You can apply for the GST/HST credit if, at the end of 2015, you were resident in Canada and **any** of the following applies. You:

- were 18 years of age or older;
- had a spouse; or
- were a parent.

Notes

If you have a spouse, only one of you can apply for the credit. No matter which one of you applies, the credit will be the same.
To be eligible to receive the GST/HST credit for a particular month, you have to be resident in Canada at the beginning of that month.

You cannot apply for the GST/HST credit if, at the end of 2015, you either:

- were confined to a prison or a similar institution, and had been there for more than six months during 2015, **or**
- did not have to pay tax in Canada because you were an officer or servant of another country, such as a diplomat, or a family member or employee of such a person.

Note

You cannot claim the credit for your spouse or child who met either of these conditions at the end of 2015.

Adjusted net income

		Column 1 You		Column 2 Your spouse or common-law partner		
Enter the net income amount from line 236 of the return.		9,780	90			1
Universal child care benefit repayment (line 213).	+			+		2
Registered disability savings plan income repayment (include in line 232).	+			+		3
Add lines 1 through 3.	=	9,780	90	=		4
Universal child care benefit (line 117 of the return).	-			-		5
Registered disability savings plan income (line 125 of the return).	-			-		6
Capital gain as a result of a mortgage foreclosure or conditional sales repossession	-			-		7
Line 4 minus total of lines 5 through 7 (if negative, enter "0").	=	9,780	90	=		8
Add the amounts from line 8 in column 1 and column 2 (if applicable)	**Adjusted net income**				9,780	90	9

Calculation of GST credit

Basic Goods and Services Tax Credit.		**Claim $276.00**			276	00	10
Credit for spouse or supporting person.		**Claim $276.00**		+			11
Eligible dependant credit.		**Claim $276.00**		+			12
Credit for qualified children:	Number of qualified children	**× $145.00**		+			13
Calculation of single supplement: (if line 11 and 12 are zero)							
Adjusted net income from line 9.		9,780	90	14			
Base amount.		- **8,948**	**00**	15			
Line 14 minus line 15.	**Income over base amount**	= 832	90	16			
Enter 2% of line 16 or $145 whichever is less					+ 16	66	17
Single-parent family supplement.		**Claim $145.00**			+		18
Add lines 10 through 13, and 17 through 18.					= 292	66	19
Adjusted net income from line 9.		9,780	90	20			
Base amount.		- **35,926**	**00**	21			
Line 20 minus line 21.	**Income over base amount**	= 0	00	22			
Enter 5% of line 22.					-		23
Line 19 minus line 23.					= 292	66	24
Goods and Services Tax Credit (if line 24 is less than $1, enter zero).					292	64	25

GST/HST credit quarterly amount:

July 2016	73 16	January 2017	73 16
October 2016	73 16	April 2017	73 16

Estimated Ontario Trillium Benefit (OTB) for July 2016 to June 2017 and the Ontario Senior Homeowners' Property Tax Grant (OSHPTG) for 2016

Adjusted family net income

	Column 1 You	Column 2 Your spouse or common-law partner	
Enter the net income amount from line 236 of the return.	9,780 90		1
Universal child care benefit repayment (line 213).	+	+	2
Registered disability savings plan income repayment (include in line 232).	+	+	3
Add lines 1 through 3.	= 9,780 90	=	4
Universal child care benefit (line 117 of the return).	-	-	5
Registered disability savings plan income (line 125 of the return).	-	-	6
Capital gain as a result of a mortgage foreclosure or conditional sales repossession	-	-	7
Line 4 minus total of lines 5 through 7 (if negative, enter "0").	= 9,780 90	=	8
Add the amounts from line 8 in column 1 and column 2 (if applicable) **Adjusted family net income**		= 9,780 90	9

A – Estimated Ontario Sales Tax Credit (OSTC)

Basic credit.	**Claim $291.00**	291 00	10
Credit for your spouse or common-law partner.	**Claim $291.00**	+	11
Eligible dependant credit.	**Claim $291.00**	+	12
Credit for children. Number of children:	**× $291.00**	+	13
Add lines 10 through 13.		= 291 00	14
Adjusted family net income from line 9.	9,780 90	15	
• If you are a single individual with no children, enter **$22,388**. • If you are a single parent, or are married or living common-law, enter **$27,985**.	- 22,388 00	16	
Line 15 minus line 16.	=	17	
Enter **4%** of line 17.		-	18
Line 14 minus line 18 (Eligible only if the result is more than **$2**). **Estimated Ontario Sales Tax Credit (OSTC)**		= 291 00	19

B – Estimated Ontario Energy and Property Tax Credit (OEPTC)

Occupancy cost:

Rent paid in Ontario for 2015. Enter the amount from **box 6110** in Part A of Form ON-BEN.	× 20% =		20
Property tax paid in Ontario for 2015. Enter the amount from **box 6112** in Part A of Form ON-BEN.		+	21
Student residence: If you answered « yes » to the question " Did you reside in a designated student residence in Ontario in 2015? " in Part A of Form ON-BEN, claim **$25**.		+	22
Add lines 20, 21, and 22. **Occupancy cost**		=	23

1. Energy Component:

Long term care home Enter the amount from **box 6123** in Part A of Form ON-BEN.	× 20% =		24
Home energy costs on a reserve Enter the amount from **box 6121** in Part A of Form ON-BEN.	+		25
Enter your occupancy cost amount from line 23.	+		26
Add lines 24, 25 and 26.	=		27
Student residence from line 22.	-		28
Line 27 minus line 28.	=		29
Enter the amount from line 29 or **$224**, whichever is **less**. **Energy component**		=	30

2. Property Tax Component:

Occupancy cost from line 23.	× 10% =		31
Age on December 31, 2015: **If under 64 years of age:** Amount from line 31 or **$728**, whichever is **less**. **If 64 years of age or older:** Amount from line 31 or **$448**, whichever is **less**.	▶		32
If under 64 years of age: Enter **$56**. **If 64 years of age or older:** Enter **$476**.	▶	+	33
Add lines 32 and 33.		=	34
Enter the amount from line 23 or line 34, whichever is **less**. **Property tax component**		=	35

B – Estimated Ontario Energy and Property Tax Credit (OEPTC) – continued

Add lines 30 and 35. **Energy and property tax components**	=		36

Age on December 31, 2015:

If under 64 years of age:
- If you do **not have** a spouse, common-law partner or qualified dependant, base amount is **$22,388**.
- If you **have** a spouse, common-law partner or qualified dependant, base amount is **$27,985**.

If 64 years of age or older:
- If you do **not have** a spouse, common-law partner or qualified dependant, base amount is **$27,985**.
- If you **have** a spouse, common-law partner or qualified dependant, base amount is **$33,582**.

(Adjusted family net income from line 9 -) × 2% (if negative, enter "0")	▶ -		37
Line 36 minus line 37 (if negative, enter "0").	=		38

If you received a 2015 Ontario Senior Homeowners' Property Tax Grant, complete lines 39 to 46.
Otherwise, enter "0" on line 45 and continue on line 46 below.

Amount from line 38.			39	
Enter the amount of your 2015 Ontario Senior Homeowners' Property Tax Grant.	+		40	
Add lines 39 and 40.	=		41	
Energy amount from line 30.	-		42	
Line 41 minus line 42 (if negative, enter "0").	=		43	
Enter your occupancy cost amount from line 23.	-		44	
Line 43 minus line 44 (if negative, enter "0").	=	▶ -		45
Line 38 minus line 45 (if the result is not more than **$2**, enter "0"). **Estimated Ontario Energy and Property Tax Credit (OEPTC)**		=		46

C – Estimated Northern Ontario Energy Credit (NOEC)

• If you do **not have** a spouse, common-law partner or qualified dependant, enter **$146**. • If you **have** a spouse, common-law partner or qualified dependant, enter **$224**.				47
Adjusted family net income from line 9.			48	
• If you do **not have** a spouse, common-law partner or qualified dependant, enter **$39,179**. • If you **have** a spouse, common-law partner or qualified dependant, enter **$50,373**.	-		49	
Line 48 minus line 49 (if negative, enter "0").	=		50	
	×	1%	51	
Multiply line 50 by line 51.	=	▶ -		52
Line 47 minus line 52. (if the result is not more than **$2**, enter "0"). **Estimated Northern Ontario Energy Credit (NOEC)**		=		53

D – Estimated Ontario Trillium Benefit (OTB) per month

Estimated Ontario Sales Tax Credit (OSTC) (line 19).		291	00	54
Estimated Ontario Energy and Property Tax Credit (OEPTC) (line 46).	+			55
Estimated Northern Ontario Energy Credit (NOEC) (line 53).	+			56
Add lines 54, 55 and 56.	=	291	00	57
	÷	**12**		58
Divide the amount from line 57 by line 58. If the amount on line 57 is $360 or less, the OTB will be issued in one payment in July 2016. **Estimated Ontario Trillium Benefit (OTB) per month**	=	24	25	59

July	2016	291	00	January	2017
August	2016			February	2017
September	2016			March	2017
October	2016			April	2017
November	2016			May	2017
December	2016			June	2017

E – Estimated Ontario Senior Homeowners' Property Tax Grant (OSHPTG)

Property tax paid in 2015. Amount from **box 6112** in Part A of Form ON-BEN **(maximum $500)**.			60
(Adjusted family net income from line 9 -) × 3.33% (if negative, enter "0").	▶ -		61
Line 60 minus line 61 (if negative, enter "0") **Estimated Ontario Senior Homeowners' Property Tax Grant for 2016**	=		62

The grant should be received within four to eight weeks after the taxpayer received the 2015 notice of assessment.

Registered Retirement Savings Plan (RRSP) Schedule

Table C - Calculation of RRSP/PRPP deduction in 2015

Contributions available for RRSP/PRPP deduction (table A, line 12)	=		
Maximum RRSP/PRPP deduction limit in 2015 (table B, line 7)	=		
RRSP/PRPP deduction before transfers			1
Direct or indirect transfers	+		2
RRSP/PRPP deduction (per line 208)	=	0	3

Table E - Calculation of eligible RRSP/PRPP deduction limit for 2016

Unused Room for 2015 (table B, line 6)			1
RRSP/PRPP deduction (excluding transfers) (table C, line 1)	-		2
2016 net PSPA (from RPP administrator's statement)	-		3
Eligible RRSP/PRPP Room	=	0	4
Maximum RRSP/PRPP deduction in 2016 based on 2015 earned income (table D, line 23)	+		5
Maximum RRSP/PRPP deduction limit for 2016	=	0	6

Table G - Calculation of RRSP/PRPP contribution limit 2016

Maximum RRSP/PRPP deduction limit for 2016 (table E, line 6)		0	1
Undeducted premiums (table F, line 3)	-		2
RRSP/PRPP contribution limit for 2016	=	0	3

Marginal Tax Rate Calculation

2015

The marginal tax rate is the tax rate on the next dollar of income earned.

Federal marginal tax rate

Revised federal tax	420		0.00	1
Revised refundable Quebec abatement	440	-		2
Actual federal tax	420	-		3
Actual refundable Quebec abatement	440	+		4
Federal tax payable on the additional income		=	0.00	5
Additional income		÷	1.00	6
		×	**100**	7
Federal marginal tax rate		=	0 %	8

Provincial marginal tax rate

Revised provincial tax (including provincial tax payable on forms T2203 and T1206)	428			1
Actual provincial tax	428	-		2
Provincial tax payable on the additional income		=		3
Additional income		÷	1.00	4
		×	**100**	5
Provincial marginal tax rate		=	%	6

Revised federal taxable income

Taxable income (line 260)	260		4,248.90	1
Additional income		+	1.00	2
Revised federal taxable income	260	=	4,249.90	3

Chart A – Revised federal tax

Revised taxable income	260		4,249.90	1
Federal tax			637.49	2
Federal tax on split income *(T1206)*	424	+		3
Add lines 2 and 3.	404	=	637.49	4
Federal non-refundable tax credits	350	-	2,754.00	5
Family tax cut (Schedule 1A)	423	-		6
Federal dividend tax credit	425	-		7
Overseas employent tax credit *(T626)*	426	-		8
Minimum tax carry-over	427	-	0.00	9
Line 4 **minus** lines 5 through 9. **If negative, enter 0.** **Basic federal tax**	429	=		10
Surtax for non-residents and deemed residents of Canada		+		11
Surtax for non-residents and deemed residents of Canada *(T2203)*		+		12
Recapture of ITC		+		13
Federal foreign tax credit *(T2209)*	405	-		14
Add lines 10 to 13 minus line 14 **Federal tax**	406	=		15
Federal logging tax credit		-		16
Federal political contribution tax credit	410	-		17
Investment tax credit *(T2038(IND))*	412	-		18
Labour-sponsored funds tax credit	414	-	0.00	19
Line 15 **minus** lines 16 through 19, or line 20. **If negative, enter 0.**		=		20
T1206 line 14	21			
Line 20 or line 21, whichever is **more**.	417	=		22
Section 217 tax adjustment	445	-		23
Working income tax benefits (WITB) advance payments received *(box 10 on the RC210 slip)*	415	+		24
Special taxes	418	+		25
Line 22 minus line 23 plus lines 24 through 25. **Revised federal tax**	420	=		26

Chart D – Revised Ontario tax and credits

Revised taxable income				260		4,249	90	100
Ontario tax on taxable income				39		214	62	110
Ontario tax on split income *(T1206)*				6151	+			130
Add lines 110 and 130				41	=	214	62	140
Ontario non-refundable tax credits	6150		741 24	150				
Ontario overseas employment tax credit *(T626)*	6153	+		170				
Add lines 150 and 170.				44	-	741	24	190
Line 140 **minus** line 190. **If negative, enter 0.**				45	=	0	00	200
Ontario minimum tax carryover				6154	-			205
Line 200 **minus** line 205. **If negative, enter 0.**				51	=			207
Provincial additional tax for minimum tax purposes *(T691)*				52	+			210
Add lines 207 and 210				53	=			220
First surtax threshold amount			**4,418 00**	310				
First surtax rate		×	**20** %	320				
(Line 220 - line 310) x line 320. **If negative, enter 0.**			**Ontario first surtax**	50	+	0	00	350
Second surtax threshold amount			**5,654 00**	330				
Second surtax rate		×	**36** %	340				
(Line 220 - line 330) x line 340. **If negative, enter 0.**			**Ontario second surtax**	55	+	0	00	360
Add lines 220 to 360.				57	=	0	00	370
Ontario dividend tax credit				6152	-			380
Line 370 **minus** line 380. **If negative, enter 0.**				59	=			400
Basic reduction	61		**228 00**	510				
Reduction for dependant children born in 1997 or later	62	+		540				
Reduction for dependant with physical or mental infirmity	63	+		550				
Add lines 510 through 550.	64	=	228 00	570				
Amount from line 570 x 2	65		456 00	621				
Amount from line 400	66	-		622				
Line 621 **minus** line 622. **If negative, enter 0.**			**Ontario tax reduction**	67	-	456	00	700
Line 400 **minus** line 700. **If negative, enter 0.**				68	=	0	00	800
Provincial foreign tax credit *(T2036)*				69	-			1000
Community food program donation tax credit for farmers				71	-			1350
Line 800 **minus** lines 1000 through 1400. **If negative, enter 0.**				72	=	0	00	7000
Ontario Health Premium				73	+			8000
Add lines 7000 and 8000.			**Revised Ontario tax**	428	=	0	00	9000

Return Record

Identification

Transmitter Efile Number		Transmitter Efile Password	<Password>
Preparer Efile Number		Preparer Efile Password	<Password>
Document Control Number		Discounter Registration Number	
Software Code	014G	Software Release Date	2016-02-24

Taxpayer's Data

Taxpayer's Given Name	Change of Name Indicator [2=Yes]
Taxpayer's Surname	

Address Data

Care of Line			
Street	3440 County Road 10		
City	Vankleek Hill		
Province	ON	Telephone Area Code	613
Postal Code	K0B1R0	Telephone Local Number	6873453
Same Home/Mailing Address [1=Yes, 2=No]	1	Date of the Move	

Basic Data

Tax Year	2015
Social Insurance Number	440617686
Date of Birth	1950-06-03
Marital Status	6
Spouse Self Employed [0=No, 1=Yes]	0
Date of Entry	
Prior Year Submission [0=No, 1=Yes]	0

Residency Data

Year End Province of Residence	ON
Current Province of Residence	
Aboriginal Land Residency Indicator [1=Yes, 2=No]	
Yukon First Nation Settlement Number	
First Nation Identification Indicator [1=Yes, 2=No]	
North West Territories First Nation Residency Code	

Elections Canada Data

Canadian Citizenship Indicator [1=Yes, 2=No]	1	Elections Canada Authorization Indicator [01=Yes, 02=No]	01

Contact Data

Correspondence Language Code [1=English, 2=French]	1	Alternate Address Authorization Code	00
Tax Preparer Authorization Code [1=Yes]		Expiry Date of the Tax Preparer Authorization Code	
Pre-Assessment Review Contact Code		Post-Assessment Review Contact Code	
Taxpayer's Email Address			

Deceased Data

Deceased Indicator [1=Yes]	Date of Death

Spouse's Data

Spouse's Given Name (Limited to 4 characters)		Spouse's Social Insurance Number	000000000
Spouse's Net Income	0	Spouse's Universal Child Care Benefit Amount	0
Spouse's Universal Child Care Repayment Amount	0		

Bankruptcy Data

Bankruptcy Indicator [1=Yes]	Post-Bankruptcy Net Income
	Post-Bankruptcy Adjusted Net Income

Selected Financial Data Statements (SFDs)

Number of Selected Financial Data Records [Blank if 0]

Field	Value	Description
266	2	Foreign property with a total cost > than $100,000 (1=Yes, 2=No)
113	3404	Old Age Security pension
114	844	CPP or QPP benefits
5566	844	CPP/QPP retirement benefits
145	5532	Social assistance payments
150	9780	Total income (or loss)
250	5532	Other payments deduction
260	4248	Taxable income
490	2	Prepared by (1=3rd party, 2=Client, or 3=Discounted)
300	11327	Basic personal amount
301	7033	Age amount
335	18360	Gross non-refundable tax credits before donations and gifts
338	2754	Non-refundable tax credits before donations and gifts
350	2754	Total federal non-refundable tax credits
5804	9863	Basic personal amount
5808	4815	Age amount
5880	14678	Add lines 5804 through 5864 and line 5876 of provincial Form 428
5884	741	Provincial non-refundable tax credits before donations and gifts

Continued on next page

Field	Value	Description
6150	741	Provincial non-refundable tax credits
5540	6	CPP/QPP - Number of months of retirement (T4A(P) slip)

Summary of carryforward amounts to 2016

Name: **Howard Tishcoff**
SIN: 440-617-686

Subject	Amount	Reference form
GST		
GST rebate (excluding portion for eligible CCA)		GST-370 line 16
CNIL		
Expense		T936 line 16
Income		T936 line 19
RPP		
RPP pre-1990 contributions (not a contributor)		RPP schedule (Area E l.24)
RPP pre-1990 contributions (contributor)		RPP schedule (Area E l.25)
RRSP		
Eligible amount		RRSP schedule (Table D)
Room from previous years		RRSP schedule (Table E)
PSPA from previous year		RRSP schedule (Table E)
Undeducted premiums		RRSP schedule (Table F)
Transitional amount		RRSP schedule (Table F)
HOME BUYER'S PLAN		
Outstanding amount to repay		RRSP schedule (Table H)
Number of years left		RRSP schedule (Table H)
Amount to repay annually		RRSP schedule (Table H)
LLP		
Outstanding amount to repay		RRSP schedule (Table K)
Number of years left		RRSP schedule (Table K)
Amount to repay annually		RRSP schedule (Table K)
DONATIONS		
Donations		Charitable donations schedule
TUITION		
Tuition and educations amounts		Schedule 11, line 25
Tuition and educations amounts - Provincial		Schedule 11 P, line 21
Interest paid on a student loan		Supporting documents
INVESTMENT TAX CREDIT		
Investment tax credit		T2038 column 9
ALTERNATIVE MINIMUM TAX		
Alternative minimum tax		T691 line 129
FOREIGN BUSINESS TAX CREDIT		
Foreign business tax credit		Schedule of foreign income
MOVING EXPENSES		
Moving expenses		T1M
PROVINCIAL TAX CREDITS		
Venture capital tax credit		BC479
Equity tax credit		T1285
Logging tax credit		BC428
Community Enterprise Development tax credit		T1256
Small Business Investment tax credit		NB428, YT479

Summary of information slips - 2015

T4A (OAS)

1	T4A (OAS)		
	Box	Amount	
Taxable pension paid	18	3,404	46

T4A (P)

1	T4A (P)		
	Box	Amount	
CPP/QPP retirement benefit	14	844	44

T5007

1	T5007		
	Box	Amount	
Social assistance or provincial supplements	11	5,532	00