



**Income Tax and Benefit Return**

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

ON 7

**Identification**

Print your name and address below.

First name and initial

Thaila

Last name

Riden

Mailing address: Apt No – Street No Street name

3440 County Road 10

PO Box

RR

10

City

Prov./Terr.

Postal Code

Vankleek Hill

O | N

K | 0 | B | 1 | R | 0

**Information about your residence**

Enter your province or territory of residence on **December 31, 2013**:

ON

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 2013, enter the province or territory of self-employment:

If you **became** or **ceased** to be a **resident of Canada** for income tax purposes in **2013**, enter the date of:

Month Day  
entry

or

Month Day  
departure

**Information about you**

Enter your social insurance number (SIN):

5 | 2 | 7 | 1 | 2 | 5 | 0 | 0 | 9

Year Month Day

Enter your date of birth:

1 | 9 | 8 | 2 | 0 | 2 | 0 | 3

Your language of correspondence:

English

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, 2013:

- 1  Married
- 2  Living common-law
- 3  Widowed
- 4  Divorced
- 5  Separated
- 6  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 2013 to claim certain credits:

\_\_\_\_\_

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

\_\_\_\_\_

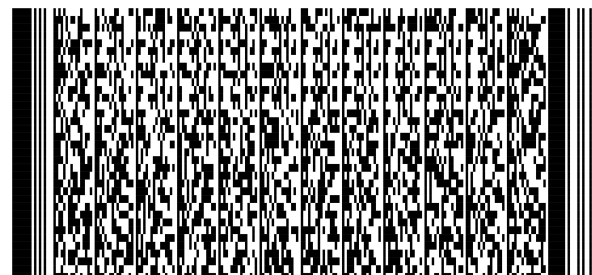
Enter the amount of UCCB repayment from line 213 of his or her return:

\_\_\_\_\_

Tick this box if he or she was self-employed in 2013:

1

**Do not use this area**



Do not use this area

172

171



**Elections Canada** (see the Elections Canada page in the tax guide for details or visit [www.elections.ca](http://www.elections.ca))

A) Are you a Canadian citizen? ..... Yes  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  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.

**Goods and services tax/harmonized sales tax (GST/HST) credit application**

See the guide for details.

Are you applying for the GST/HST credit? or the Ontario Sales Tax Credit? Yes  1 No  2

**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 foreign property at any time in 2013 with a total cost of more than CAN\$100,000? See "Foreign income" section 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 2013, 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.

**T1-2013**

T1-KFS

**Total income**

Employment income (box 14 of all T4 slips)	101	30,968.43
Add lines 101, 104 to 143, and 147.	This is your <b>total income.</b> 150	30,968.43

**Net income**

RRSP/pooled registered pension plan (PRPP) deduction (see Schedule 7, and <b>attach</b> receipts)	208	250.00
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 <b>net income.</b> 236	30,718.43

**Taxable income**

Line 236 minus line 257 (if negative, enter "0")	This is your <b>taxable income.</b> 260	30,718.43
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**Schedules**

Schedule 1

<b>300</b>	11,038.00	<b>308</b>	1,346.32	▪	<b>312</b>	582.21	▪	<b>335</b>	14,083.53	<b>338</b>	2,112.53
<b>350</b>	2,112.53	<b>363</b>	1,117.00								

Schedule 7

<b>245</b>	250.00
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**Provincial and Territorial forms**

Form 428

<b>5605</b>		<b>5804</b>	9,574.00	<b>5824</b>	1,346.32	▪	<b>5832</b>	582.21	▪	<b>5880</b>	11,502.53
<b>5884</b>	580.88	<b>6150</b>	580.88								





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 foreign property at any time in 2013 with a total cost of more than CAN\$100,000? (see the "Foreign income" section 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 2013, see the "Foreign income" section 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)		<b>101</b>		30,968	43
Commissions included on line 101 (box 42 of all T4 slips)	<b>102</b>				
Other employment income		<b>104</b>	+		
Old age security pension (box 18 of the T4A(OAS) slip)		<b>113</b>	+		
CPP or QPP benefits (box 20 of the T4A(P) slip)		<b>114</b>	+		
Disability benefits included on line 114 (box 16 of the T4A(P) slip)	<b>152</b>				
Other pensions or superannuation		<b>115</b>	+		
Elected split-pension amount ( <b>attach</b> Form T1032)		<b>116</b>	+		
Universal child care benefit (UCCB)		<b>117</b>	+		
UCCB amount designated to a dependant	<b>185</b>				
Employment insurance and other benefits (box 14 of the T4E slip)		<b>119</b>	+		
Taxable amount of dividends (eligible <b>and</b> other than eligible) from taxable Canadian corporations ( <b>attach</b> Schedule 4)		<b>120</b>	+		
Taxable amount of dividends other than eligible dividends, included on line 120, from taxable Canadian corporations	<b>180</b>				
Interest and other investment income ( <b>attach</b> Schedule 4)		<b>121</b>	+		
Net partnership income: limited or non-active partners only ( <b>attach</b> Schedule 4)		<b>122</b>	+		
Registered disability savings plan income		<b>125</b>	+		
Rental income	Gross <b>160</b>		Net	<b>126</b>	+
Taxable capital gains ( <b>attach</b> Schedule 3)				<b>127</b>	+
Support payments received	Total <b>156</b>		Taxable amount	<b>128</b>	+
RRSP income (from all T4RSP slips)				<b>129</b>	+
Other income	Specify:			<b>130</b>	+
Self-employment income					
Business income	Gross <b>162</b>		Net	<b>135</b>	+
Professional income	Gross <b>164</b>		Net	<b>137</b>	+
Commission income	Gross <b>166</b>		Net	<b>139</b>	+
Farming income	Gross <b>168</b>		Net	<b>141</b>	+
Fishing income	Gross <b>170</b>		Net	<b>143</b>	+
Workers' compensation benefits (box 10 of the T5007 slip)	<b>144</b>				
Social assistance payments	<b>145</b>	+			
Net federal supplements (box 21 of the T4A(OAS) slip)	<b>146</b>	+			
Add lines 144, 145, and 146 (see line 250 in the guide).	=		▶	<b>147</b>	+
Add lines 101, 104 to 143, and 147.		This is your <b>total income.</b>	<b>150</b>	=	30,968 43

← **Attach your Schedule 1 (federal tax) and Form 428 (provincial or territorial tax) here. Also attach here any other schedules, information slips, forms, receipts, and documents that you need to include with your return.**

## Net income

Enter your <b>total income</b> from line 150.		150	30,968	43
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 deduction (see Schedule 7, and <b>attach</b> receipts)	208	+	250	00
PRPP employer contributions (amount from your PRPP contribution receipts)	205			
Deduction for elected split-pension amount ( <b>attach</b> 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 ( <b>attach</b> 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 ( <b>attach</b> Schedule 4)				221
Deduction for CPP or QPP contributions on self-employment and other earnings ( <b>attach</b> Schedule 8)				222
Exploration and development expenses ( <b>attach</b> Form T1229)				224
Other employment expenses				229
Clergy residence deduction				231
Other deductions Specify:				232
Add lines 207 to 224, 229, 231, and 232.			250	00
Line 150 minus line 233 (if negative, enter "0")			234	= 30,718 43
This is your <b>net income before adjustments.</b>				
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")			236	= 30,718 43
If you have a spouse or common-law partner, see line 236 in the guide. This is your <b>net income.</b>				

## 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	+		
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 ( <b>attach</b> Form T2222)	255	+		
Additional deductions Specify:	256	+		
Add lines 244 to 256.	257	=		
Line 236 minus line 257 (if negative, enter "0")			260	= 30,718 43
This is your <b>taxable income.</b>				

**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 58 of Schedule 1 ( <b>attach</b> Schedule 1, even if the result is "0")	420	2,495	24
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 ( <b>attach</b> Schedule 13)	430 +		
Social benefits repayment (amount from line 235)	422 +		
<b>Provincial or territorial tax</b> ( <b>attach</b> Form 428, even if the result is "0")	428 +	1,270	40
Add lines 420, 421, 430, 422, and 428.	<b>This is your total payable.</b>		<b>435 = 3,765 64</b>
Total income tax deducted	437	3,791	84
Refundable Quebec abatement	440 +		
CPP overpayment (enter your excess contributions)	448 +	13	37
Employment insurance overpayment (enter your excess contributions)	450 +		
Refundable medical expense supplement (use the federal worksheet)	452 +		
Working income tax benefit (WITB) ( <b>attach</b> Schedule 6)	453 +		
Refund of investment tax credit ( <b>attach</b> Form T2038(IND))	454 +		
Part XII.2 trust tax credit (box 38 of all T3 slips)	456 +		
Employee and partner GST/HST rebate ( <b>attach</b> Form GST370)	457 +		
Tax paid by instalments	476 +		
<b>Provincial or territorial credits</b> ( <b>attach</b> Form 479 if it applies)	479 +	0	00
Add lines 437 to 479.	<b>These are your total credits.</b>		<b>482 = 3,805 21</b>
Line 435 minus line 482	<b>This is your refund or balance owing.</b>		<b>= 3,805 21</b> <b>(39 57)</b>

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** 39 57 •

**Balance owing 485** \_\_\_\_\_ •

**Amount enclosed 486**  •

Attach to page 1 a **cheque** or **money order** payable to the Receiver General, or make your payment online (go to [www.cra.gc.ca/mypayment](http://www.cra.gc.ca/mypayment)). Your payment is due no later than April 30, 2014.


**Direct deposit – Start or change (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.

**Income tax refund, GST/HST credit, WITB advance payments, and any other deemed overpayment of tax** – To start direct deposit or to change account information, complete lines 460, 461, and 462 below.

**Notes:** To deposit your **CCTB** payments (including certain related provincial or territorial payments) into the **same** account, also tick box 463. To deposit your **UCCB** payments into the **same** account, also tick box 491.

Branch number	Institution number	Account number	CCTB	UCCB
460 _____	461 _____	462 _____	463 <input type="checkbox"/>	491 <input type="checkbox"/>
(5 digits)	(3 digits)	(maximum 12 digits)		

 **Ontario Opportunities Fund**

You can help reduce Ontario's debt by completing this area to donate some or all of your 2013 refund to the Ontario Opportunities Fund. Please see the provincial pages for details.

Amount from line 484 above	39	57	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, complete, and fully discloses all my income. <b>Sign here</b> _____ It is a serious offence to make a false return. Telephone _____ Date _____	<b>490 If a fee was charged for preparing this return, complete the following:</b>
	Name of preparer: _____ Telephone: _____ EFILE number: <b>489</b>         (ex: Z9999)

**Do not use this area** 487  488  \_\_\_\_\_ •

T1-2013

## 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 \$11,038	300	11,038	00	1
Age amount (if you were born in 1948 or earlier) (use the federal worksheet)	(maximum \$6,854)	301 +			2
Spouse or common-law partner amount ( <b>attach</b> Schedule 5)		303 +			3
Amount for an eligible dependant ( <b>attach</b> Schedule 5)		305 +			4
Amount for children born in 1996 or later					
Number of children for whom you <b>are not claiming</b> the family caregiver amount	366 × \$ =				5
Number of children for whom you <b>are claiming</b> the family caregiver amount	352 × \$ =	+			6
Add lines 5 and 6.		=			▶ 367 +
Amount for infirm dependants age 18 or older ( <b>attach</b> Schedule 5)		306 +			8
CPP or QPP contributions:					
through employment from box 16 and box 17 of all T4 slips ( <b>attach</b> Form RC381, if applicable)	(maximum \$2,356.20)	308 +	1,346	32	•9
on self-employment and other earnings ( <b>attach</b> Schedule 8 or Form RC381, whichever applies)		310 +			•10
Employment insurance premiums:					
through employment from box 18 and box 55 of all T4 slips	(maximum \$891.12)	312 +	582	21	•11
on self-employment and other eligible earnings ( <b>attach</b> Schedule 13)		317 +			•12
Volunteer firefighters' amount		362 +			13
Canada employment amount (If you reported employment income on line 101 or line 104, see line 363 in the guide.)	(maximum \$1,117)	363 +	1,117	00	14
Public transit amount		364 +			15
Children's fitness amount		365 +			16
Children's arts amount		370 +			17
Home buyers' amount		369 +			18
Adoption expenses		313 +			19
Pension income amount (use the federal worksheet)	(maximum \$2,000)	314 +			20
Caregiver amount ( <b>attach</b> Schedule 5)		315 +			21
Disability amount (for self) (claim \$7,697 or, if you were under 18 years of age, use the federal worksheet)		316 +			22
Disability amount transferred from a dependant (use the federal worksheet)		318 +			23
Interest paid on your student loans		319 +			24
Your tuition, education, and textbook amounts ( <b>attach</b> Schedule 11)		323 +			25
Tuition, education, and textbook amounts transferred from a child		324 +			26
Amounts transferred from your spouse or common-law partner ( <b>attach</b> Schedule 2)		326 +			27
Medical expenses for <b>self, spouse or common-law partner, and your dependent children born in 1996 or later</b>	330				28
Enter \$2,152 or 3% of line 236 of your return, whichever is <b>less</b>	=				29
Line 28 minus line 29 (if negative, enter "0")	=	0	00		30
<b>Allowable amount</b> of medical expenses for <b>other dependants</b> (do the calculation at line 331 in the guide)	331 +				31
Add lines 30 and 31.	=	▶ 332 +			32
Add lines 1 to 4, 7 to 27, and line 32.		335 =	14,083	53	33
Federal non-refundable tax credit rate		×	15%		34
Multiply line 33 by line 34.		338 =	2,112	53	35
Donations and gifts ( <b>attach</b> Schedule 9)		349 +			36
Add lines 35 and 36.					
Enter this amount on line 49 on the next page.		<b>Total federal non-refundable tax credits</b> 350 =	2,112	53	37

**Step 2 – Federal tax on taxable income**Enter your **taxable income** from line 260 of your return.

30,718 | 43 | 38

Complete the appropriate column depending on the amount on line 38.

Line 38 is  
**\$43,561** or lessLine 38 is more  
than **\$43,561** but  
not more than  
**\$87,123**Line 38 is more  
than **\$87,123** but  
not more than  
**\$135,054**Line 38 is more  
than **\$135,054**

Enter the amount from line 38.

30,718 | 43

Line 39 minus line 40 (cannot be negative)

= 30,718 | 43

Multiply line 41 by line 42.

= 4,607 | 77

Add lines 43 and 44.

= 4,607 | 77

Go to Step 3.

= 43,561 | 00

=

x 22%

=

+ 6,534 | 00

=

Go to Step 3.

= 87,123 | 00

=

x 26%

=

+ 16,118 | 00

=

Go to Step 3.

= 135,054 | 00

=

x 29%

=

+ 28,580 | 00

=

Go to Step 3.

39

40

41

42

43

44

45

**Step 3 – Net federal tax**

Enter the amount from line 45.

4,607 | 77 | 46

Federal tax on split income (from line 5 of Form T1206)

424+ | 47

Add lines 46 and 47.

404= 4,607 | 77 | 48

Enter your total federal non-refundable tax credits from line 37 on the previous page.

350 | 2,112 | 53 | 49

Federal dividend tax credit

425+ | 50

Overseas employment tax credit (attach Form T626)

426+ | 51

Minimum tax carryover (attach Form T691)

427+ | 52

Add lines 49 to 52.

= 2,112 | 53 | 53

Line 48 minus line 53 (if negative, enter "0")

Basic federal tax 429= 2,495 | 24 | 54

Federal foreign tax credit (attach Form T2209)

405= | 55

Line 54 minus line 55 (if negative, enter "0")

Federal tax 406= 2,495 | 24 | 56

Total federal political contributions (attach receipts)

409 | 57

Federal political contribution tax credit (use the federal worksheet)

(maximum \$650) 410 | 58

Investment tax credit (attach Form T2038(IND))

412+ | 59

Labour-sponsored funds tax credit

Net cost 413 | Allowable credit 414+ | 60

Add lines 58, 59, and 60.

416= | 61

Line 56 minus line 61 (if negative, enter "0")

If you have an amount on line 47 above, see Form T1206.

417= 2,495 | 24 | 62

Working income tax benefit advance payments received (box 10 of the RC210 slip)

415+ | 63

Special taxes (see line 418 in the guide)

418+ | 64

Add lines 62, 63, and 64.

Enter this amount on line 420 of your return.

Net federal tax 420= 2,495 | 24 | 65



**PART C – RRSP/PRPP deduction**

Line 5 minus line 8	<b>RRSP/PRPP contributions available to deduct</b>	=	250	00	9
RRSP deduction limit for 2013: <b>amount (A)</b> of "Your 2013 RRSP Deduction Limit Statement" on your latest notice of assessment, notice of reassessment, or T1028, <i>Your RRSP Information for 2013</i>					
			31,657	00	10
Enter your 2013 <b>employer PRPP</b> contributions (amount from line 205 of your return).		=	-		11
Line 10 minus line 11		=	31,657	00	12
RRSP/PRPP contributions you are deducting for 2013 (this amount cannot exceed the lesser of the amount at line 9, <b>excluding transfers</b> , and the amount from line 12)					
			250	00	13
<b>Transfers</b> (see "Line 14 – Transfers" at line 208 in the guide)	<b>240</b> +				14
Add lines 13 and 14.		=	250	00	15
Enter the amount from line 9 or line 15, whichever is <b>less</b> .					
<b>Also enter this amount on line 208 of your return.</b>	<b>RRSP/PRPP deduction 208</b>	-	250	00	16

**PART D – RRSP/PRPP unused contributions available to carry forward**

Line 9 minus line 16	<b>Your unused RRSP/PRPP contributions available to carry forward to a future year.</b>	=			17
We will show the amount on line 17 as <b>amount (B)</b> of "Your 2014 RRSP Deduction Limit Statement" on your 2013 notice of assessment.					

**PART E – 2013 withdrawals under the HBP and the LLP**

HBP: enter the amount from box 27 of all your 2013 T4RSP slips.	<b>247</b>				18
Tick this box if the address shown on page 1 of your return is the same as the address of the home you purchased under the HBP.	<b>259</b>	<input type="checkbox"/>			19
LLP: enter the amount from box 25 of all your 2013 T4RSP slips.	<b>263</b>				20
Tick this box to designate your spouse or common-law partner as the student for whom the funds were withdrawn under the LLP.	<b>264</b>	<input type="checkbox"/>			21



# Inter-provincial calculation for CPP and QPP contributions and overpayments for 2013

Follow the instruction sheet for more information on completing this form.

You **must** complete this form and attach it to your return if you are in one of the following situations:

- You earned employment income in **Quebec** in 2013, and you **were not** a resident of **Quebec** on December 31, 2013. If this is your case, complete **Part 1**. If you were at least 65 to 70 years of age, read **Part 2**. If you were self-employed, and/or had other earning on which you want to elect to pay CPP contributions on, also complete **Part 3**.
- You earned employment income **outside Quebec** in 2013 and you **were** a resident of **Quebec** on December 31, 2013. If this is your case, complete **Part 1**. If you were also self-employed, and/or you had income on which you want to make optional contributions, complete **Part 4**.

## Part 1 – CPP/QPP calculation

Enter the number of months during which <b>CPP</b> applies to you in 2013. (read the instruction sheet)	12	A	
Enter the number of months during which <b>QPP</b> applies to you in 2013. (read the instruction sheet)	12	B	
Enter your yearly maximum <b>CPP</b> pensionable earnings. (see the monthly proration table on the instruction sheet to find the amount that corresponds to the number of months entered in box A above)	<b>CPP (maximum \$51,100)</b>	51,100	00 1
Enter your yearly maximum <b>QPP</b> pensionable earnings. (see the monthly proration table on the instruction sheet to find the amount that corresponds to the number of months entered in box B above)	<b>QPP (maximum \$51,100)</b>	51,100	00 2
<b>Total CPP pensionable earnings.</b> Enter the total of box 26 of all your T4 slips (maximum \$51,100 per slip) where the province of employment is <b>other than Quebec</b> . If box 26 is blank use box 14.	<b>5549</b>	30,698	43 3
<b>Total QPP pensionable earnings.</b> Enter the total of box 26 of all your T4 slips (maximum \$51,100 per slip) where the province of employment is <b>Quebec</b> . If box 26 is blank use box 14.	<b>5548</b> +		4
Add lines 3 and 4.	<b>Total pensionable earnings</b>	= 30,698	43 5

### Canada Pension Plan

Enter the amount from line 3.	30,698	43		6
Enter the amount from line 5.	÷ 30,698	43		7
Line 6 divided by line 7 (include 5 decimals after the period)	=	1.00		8
Enter the amount from line 1.	× 51,100	00		9
Multiply line 8 by line 9.	=	51,100	00	10
Enter the amount from line 1 or the amount from line 10, whichever is <b>less</b> .	51,100	00		11
Enter the amount from line 3 or the amount from line 11, whichever is <b>less</b> .			30,698	43 12
Enter the number from line 8 (include 5 decimals after the period).	1.00			13
Enter your maximum basic <b>CPP</b> exemption. (see the monthly proration table on the instruction sheet to find the amount that corresponds to the number of months entered in box A above) <b>maximum \$3,500</b>	× 3,500	00		14
Multiply line 13 by line 14.	=	3,500	00	▶ 15
Earnings subject to CPP contributions: Line 12 minus line 15 (if negative, enter "0").			= 27,198	43 16
CPP contributions on CPP pensionable earnings: Multiply the amount from line 16 by 4.95%.			1,346	32 17
Actual CPP contributions: Enter the total CPP contributions deducted from box 16 of all your T4 slips.	<b>5034</b>	1,359	69	▶ 18 •

### Quebec Pension Plan

Enter the amount from line 2.	51,100	00		19
Enter the amount from line 11.	– 51,100	00		20
Line 19 minus line 20	=			21
Enter the amount from line 4 or the amount from line 21, whichever is <b>less</b> .				22
Enter your maximum basic <b>QPP</b> exemption. (see the monthly proration table on the instruction sheet to find the amount that corresponds to the number of months entered in box B above) <b>maximum \$3,500</b>	3,500	00		23
Enter the amount from line 15.	– 3,500	00		24
Line 23 minus line 24	=		▶ –	25
Earnings subject to QPP contributions: Line 22 minus line 25 (if negative, enter "0").			=	26
QPP contributions on pensionable QPP earnings: Multiply the amount from line 26 by 5.1%.				27
Actual QPP contributions: Enter the total QPP contributions deducted from box 17 of all your T4 slips.	<b>5033</b>			▶ 28 •

Continue on the next page. ➔

**Part 1 – CPP/QPP calculation (continued)**

**Lines 308, and line 448 for residents of all provinces or territories except Quebec.**

Enter the amount from line 18.		1,359	69	<b>29</b>	
Enter the amount from line 28.	+			<b>30</b>	
Add lines 29 and 30.	=	1,359	69		<b>31</b>
					1,359   69
					<b>31</b>
Enter the amount from line 17.		1,346	32	<b>32</b>	
Enter the amount from line 27.	+			<b>33</b>	
Add lines 32 and 33.	=	1,346	32		<b>34</b>
					1,346   32
					<b>34</b>
Line 31 minus line 34 (if negative, enter "0")					<b>35</b>
					13   37
					<b>35</b>

If you are **self-employed** and/or you are **electing to pay additional** CPP/QPP contributions on other earnings, enter the amount from line 31 on **line 308** of your Schedule 1, and if applicable, on **line 5824** of Form 428. Then continue with Part 3 or Part 4, whichever applies.

Otherwise, enter the amount from line 31 or 34, whichever is **less**, on **line 308** of your Schedule 1, and if applicable, on **line 5824** of Form 428. If the amount from line 35 is **negative**, you may be able to make additional CPP contributions, see "Making additional CPP contributions" on page 37 of the *General Income Tax and Benefit Guide*, except if you are a resident of Quebec. If the amount from line 35 is **positive**, enter it on **line 448** of your return, except if you are a resident of Quebec. If you are a resident of Quebec, see line 452 in your Quebec provincial income tax guide.

**Part 2 – Election to stop contributing to the Canada Pension Plan or revocation of a prior election**

If, in 2013, you were 60 to 70 years of age, you received a CPP or QPP retirement pension, and you had employment and/or self-employment income, you were considered a CPP working beneficiary and you were required to make CPP contributions. However, if you were at least 65 years of age but under 70, you can elect to stop paying CPP contributions.

If you have **employment income** for 2013 and elected in 2013 to stop paying CPP contributions, or revoked in 2013 an election made in a prior year, you should have already completed and submitted Form CPT30, *Election to Stop Contributing to the Canada Pension Plan, or Revocation of a Prior Election*, to us and your employer(s).

If you had **both** employment income and self-employment income in 2013 and wanted to elect in 2013 to stop paying CPP contributions in 2013, or to revoke in 2013 an election made in a prior year, you should have completed Form CPT30 in 2013. An election filed using Form CPT30 applies to all income from pensionable earnings, including self-employment earnings, as of the first day of the month following the date you gave this form to your employer. However, if you want to elect to stop paying CPP contributions on your self-employment earnings on an earlier date in 2013, enter the month you want to stop contributing in **box 372** below, or if you want to revoke in 2013 an election made in a prior year, enter the month you want to stop in **box 374** below.

To be valid, an election or revocation that begins in 2013 must be filed on or before June 15, 2015.

I elect to **stop** contributing to the Canada Pension Plan on my self-employment earnings on the first day of the month that I entered in box 372.

**372** Month  
| |

I want to **revoke** an election made in a prior year to stop contributing to the Canada Pension Plan on my self-employment earnings and resume contributing on the first day of the month that I entered in box 374.

**374** Month  
| |



**Part 4 – Quebec residents – QPP contributions on self-employment and other earnings**

Net business income* (amount from line 27 of Schedule L of your <b>provincial income tax return for Quebec</b> ; if negative, enter "0")	<b>371</b>		1
Income on which you wish to make optional contributions (amount from line 55 of Form LE-35 of your <b>provincial income tax return for Quebec</b> )	<b>373</b>	+	2
Add lines 1 and 2.	=		3

**Canada Pension Plan**

Enter the amount from line 18 of Part 1.		<b>Actual CPP contributions</b>		4
<b>If line 35 of Part 1 is positive complete lines 5 and 6. Otherwise, enter "0" on line 7, and continue on line 8.</b>				
Enter the amount from line 4 above.			5	
Enter the amount from line 17 of Part 1.	-		6	
Line 5 minus line 6 (if negative, enter "0")	=			7
Line 4 minus line 7 (if negative, enter "0")	=			8
Multiply the amount from line 8 by 20.202.				9

**Quebec Pension Plan**

Enter the amount from line 28 of Part 1.		<b>Actual QPP contributions</b>		10
<b>If line 35 of Part 1 is positive complete lines 11 and 12. Otherwise, enter "0" on line 13, and continue on line 14.</b>				
Enter the amount from line 10 above.			11	
Enter the amount from line 27 of Part 1.	-		12	
Line 11 minus line 12 (if negative, enter "0")	=			13
Line 10 minus line 13 (if negative, enter "0")	=			14
Multiply the amount from line 14 by 19.6078.				15
Add line 9 and line 15.	=			16

Enter the amount from line 2 of Part 1.		<b>QPP pensionable earnings (maximum \$51,100)</b>		17
Enter the amount from line 23 of Part 1.		<b>Basic exemption (maximum \$3,500)</b>	-	18
Line 17 minus line 18		<b>(maximum \$47,600)</b>	=	19
Enter the amount from line 16 of Part 4.			-	20
Line 19 minus line 20 (if negative, enter "0")			=	21
Enter the amount from line 3 or line 21, whichever is <b>less</b> .				22
If line 5 of Part 1 is less than line 23 of Part 1, enter the result of line 23 of Part 1 <b>minus</b> line 5 of Part 1.			-	23
Earnings subject to contributions: line 22 minus line 23 (if negative, enter "0")			=	24
Multiply the amount from line 24 by 10.20%.				25
Multiply the amount from line 35 of Part 1 (if positive only) by 2.			-	26
Line 25 minus line 26 (if negative, enter "0")			=	27

**Deduction and tax credit for QPP contributions on self-employment and other earnings:**

Multiply the amount from line 27 by 50%.				28
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Enter the amount from line 28 on line 222 of your federal return and on line 310 of Schedule 1.

\* Self-employed earning should be prorated according to the number of months entered in box B in part 1.



## Employee Overpayment of 2013 Canada Pension Plan Contributions and 2013 Employment Insurance Premiums

Complete **Part 1** to calculate any overpayment of Canada Pension Plan (CPP) made through employment if you had no self-employment earnings, you were not a resident of Quebec on December 31, 2013, **and** you did not earn employment income in Quebec. Otherwise, complete Form RC381, *Inter-provincial calculation for CPP and QPP contributions and overpayments for 2013*, to calculate your overpayment.

**Do not** complete this form if you were a resident of Quebec on December 31, 2013, and you made CPP or Quebec Pension Plan (QPP) contributions. See line 452 in your Quebec provincial income tax guide.

Complete **Part 2** on the next page to calculate any overpayment of employment insurance (EI) premiums paid through employment.

### Part 1 – Calculating your Canada Pension Plan overpayment

Read the above instructions to determine if you should complete this section.

If any of the following situations apply to you, read the instructions below and if applicable, use the table below to find out the maximum amounts for lines 1, 2, 3, and 5:

- If you turned 18 years of age in 2013, use the number of months in the year after the month you turned 18 years of age.
- If throughout 2013, you were receiving a CPP or QPP disability pension, enter "0" at line 1. If you started or stopped receiving a CPP or QPP disability pension in 2013, use the number of months during which you were not receiving a disability pension.
- If you were 65 to 70 years of age in 2013, you were receiving a CPP or QPP retirement pension, and you elected to stop paying CPP contributions in 2013, use the number of months in the year up to and including the month you made the election.
- If you were 65 to 70 years of age in 2013, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and have not revoked that election, enter "0" at line 1.
- If you were 65 to 70 years of age in 2013, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you revoked that election in 2013, use the number of months in the year after the month you revoked the election.
- If you turned 70 years of age in 2013, and you did not elect to stop paying CPP contributions, use the number of months in the year up to and including the month you turned 70 years of age.
- If throughout 2013, you were 70 years of age or older, enter "0" at line 1.
- If the individual died in 2013, use the number of months in the year up to and including the month the individual died.

Total CPP pensionable earnings (box 26 or, if blank box 14 of your T4 slips)	<b>(maximum \$ 51,100)</b>			<b>1</b>
Basic CPP exemption	<b>(maximum \$ 3,500)</b>	-		<b>2</b>
Earnings subject to contribution: line 1 minus line 2 (if negative, enter "0")	<b>(maximum \$ 47,600)</b>	=		<b>3</b>
Total CPP contributions deducted (from box 16 of your T4 slips)				<b>4</b>
Required contribution: multiply line 3 by 4.95%.	<b>(maximum \$2,356.20)</b>	-		<b>5</b>
Line 4 minus line 5 (if negative, enter "0")	<b>Canada Pension Plan overpayment</b>	=		<b>6</b>

If the amount from line 6 is **positive**, enter it on **line 448** of your return. If **negative**, you may be able to make additional CPP contributions. See "Making additional CPP contributions" on page 37 of the *General Income Tax and Benefit Guide*. Enter the amount from line 4 or 5, whichever is less, on **line 308** of Schedule 1 and, if applicable, on **line 5824** of Form 428.

#### Monthly proration table for 2013

Applicable number of months	Line 1 Maximum amount of total CPP pensionable earnings	Line 2 Maximum amount of basic CPP exemption	Line 3 Maximum amount of earnings subject to contribution	Line 5 Maximum amount of required contribution
1	\$ 4,258.33	\$ 291.67	\$ 3,966.67	\$ 196.35
2	\$ 8,516.67	\$ 583.33	\$ 7,933.33	\$ 392.70
3	\$ 12,775.00	\$ 875.00	\$ 11,900.00	\$ 589.05
4	\$ 17,033.33	\$ 1,166.67	\$ 15,866.67	\$ 785.40
5	\$ 21,291.67	\$ 1,458.33	\$ 19,833.33	\$ 981.75
6	\$ 25,550.00	\$ 1,750.00	\$ 23,800.00	\$ 1,178.10
7	\$ 29,808.33	\$ 2,041.67	\$ 27,766.67	\$ 1,374.45
8	\$ 34,066.67	\$ 2,333.33	\$ 31,733.33	\$ 1,570.80
9	\$ 38,325.00	\$ 2,625.00	\$ 35,700.00	\$ 1,767.15
10	\$ 42,583.33	\$ 2,916.67	\$ 39,666.67	\$ 1,963.50
11	\$ 46,841.67	\$ 3,208.33	\$ 43,633.33	\$ 2,159.85
12	\$ 51,100.00	\$ 3,500.00	\$ 47,600.00	\$ 2,356.20

Part 2 on the next page →

Complete **Part 2** to calculate any overpayment of employment insurance (EI) premiums paid through **employment**.

To be refunded, the amount of the EI overpayment has to be more than \$1. If you have **self-employment** (SE) and other eligible earnings and have entered into an agreement with the Canada Employment Insurance Commission through Service Canada to participate in the EI program for access to EI special benefits, complete Schedule 13, then complete **Part 2** below. **Do not complete Part 2** if you were a resident of Quebec on December 31, 2013, and you have to complete Schedule 10.

### Part 2 – Calculating your employment insurance overpayment

Total EI insurable earnings (box 24 or, if blank box 14 of your T4 slips) (read the <b>note</b> below)				30,968	43	1
Total SE and other earnings eligible for the EI program for access to EI special benefits				+		2
Add lines 1 and 2.			(maximum \$47,400)	=	30,968	43
Total premiums deducted:						
<b>Residents of other than Quebec</b> (from box 18 and box 55 of your T4 slips)						
<b>Quebec residents</b> (from box 18 of your T4 slips)		582	24			4
Total premiums payable: enter the amount from line 10 of Schedule 13				+		5
Add lines 4 and 5.				=	582	24
Line 3 minus \$2,000 (if negative, enter "0")						6
Line 6 minus line 7 (if negative, enter "0")					28,968	43
				=		7
						8
Total premiums deducted: <b>Residents of other than Quebec</b> (from box 18 and box 55 of your T4 slips)						
<b>Quebec residents</b> (from box 18 of your T4 slips)					582	24
						9
Required premium: <b>Residents of other than Quebec</b> (multiply line 1 by 1.88%)			(maximum \$891.12)			
<b>Quebec residents</b> (multiply line 1 by 1.52%)			(maximum \$720.48)			
Line 9 minus line 10 (if negative, enter "0")				-	582	21
				=	0	03
						11
Enter the amount from line 8 or line 11, whichever is <b>greater</b> .			<b>Employment insurance overpayment</b>		0	03
						12

Enter the amount from line 12 on **line 450** of your return only if it is more than \$1. However, if the amount on line 12 is greater than the amount on line 9, enter instead the amount from line 9 on line 450.

Enter the amount from line 7, 9, or 10, whichever is least, on **line 312** of Schedule 1 and, if it applies, on **line 5832** of Form 428. We may adjust your claim if there is an amount on line 2 and the amount on line 3 is less than \$2,038 (\$2,030 if you were a resident of Quebec).

**Note:** If you have **no** SE earnings and your total EI insurable earnings on your T4 slips are **less than** \$2,000, enter "0". However, if you have SE earnings and have entered into an agreement with the Canada Employment Insurance Commission to participate in the EI program for access to EI special benefits, enter the total EI insurable earnings from your T4 slips.



## Ontario Tax

**ON428**  
 T1 General – 2013

 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	<b>5605</b>						
Basic personal amount		claim \$9,574	<b>5804</b>	9,574	00				<b>1</b>
Age amount (if born in 1948 or earlier) (use Provincial worksheet)		(maximum \$4,674)	<b>5808</b>	+					<b>2</b>
Spouse or common-law partner amount									
Base amount	8,492	00							
<b>Minus:</b> his or her net income from page 1 of your return	-								
<b>Result:</b> (if negative, enter "0")	=		(maximum \$8,129)	▶	<b>5812</b>	+			<b>3</b>
Amount for an eligible dependant									
Base amount	8,492	00							
<b>Minus:</b> his or her net income from line 236 of his or her return	-								
<b>Result:</b> (if negative, enter "0")	=		(maximum \$8,129)	▶	<b>5816</b>	+			<b>4</b>
Amount for infirm dependants age 18 or older (use provincial worksheet)			<b>5820</b>	+					<b>5</b>
CPP or QPP contributions:									
(amount from line 308 of your federal Schedule 1)			<b>5824</b>	+	1,346	32			<b>6</b>
(amount from line 310 of your federal Schedule 1)			<b>5828</b>	+					<b>7</b>
Employment insurance premiums:									
(amount from line 312 of your federal Schedule 1)			<b>5832</b>	+	582	21			<b>8</b>
(amount from line 317 of your federal Schedule 1)			<b>5829</b>	+					<b>9</b>
Adoption expenses			<b>5833</b>	+					<b>10</b>
Pension income amount		(maximum \$1,324)	<b>5836</b>	+					<b>11</b>
Caregiver amount (use provincial worksheet)			<b>5840</b>	+					<b>12</b>
Disability amount (for self)			<b>5844</b>	+					<b>13</b>
(Claim \$7,735 or, if you were under 18 years of age, use the provincial worksheet.)									
Disability amount transferred from a dependant (use provincial worksheet)			<b>5848</b>	+					<b>14</b>
Interest paid on your student loans (amount from line 319 of your federal Schedule 1)			<b>5852</b>	+					<b>15</b>
Your tuition and education amounts [attach Schedule ON(S11)]			<b>5856</b>	+					<b>16</b>
Tuition and education amounts transferred from a child			<b>5860</b>	+					<b>17</b>
Amounts transferred from your spouse or common-law partner [attach Schedule ON(S2)]			<b>5864</b>	+					<b>18</b>
Medical expenses:									
(Read line 5868 in the forms book.)		<b>5868</b>			19				
Enter \$2,167 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 provincial worksheet)		<b>5872</b>	+		22				
Add lines 21 and 22.		<b>5876</b>	=	▶					<b>23</b>
Add lines 1 to 18, and line 23.			<b>5880</b>	=	11,502	53			<b>24</b>
Ontario non-refundable tax credit rate				×	5.05%				<b>25</b>
Multiply line 24 by line 25.			<b>5884</b>	=	580	88			<b>26</b>
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.		<b>5896</b>	=	▶					<b>29</b>
Add lines 26 and 29.									
Enter this amount on line 42.			<b>Ontario non-refundable tax credits</b>	<b>6150</b>	=	580	88		<b>30</b>

Go to Step 2 on the next page. ➔



Enter the amount from line 61 on the previous page. 970 | 40 62

### Step 5 – Ontario foreign tax credit

Enter the Ontario foreign tax credit from Form T2036. - 63  
 Line 62 minus line 63 (if negative, enter "0") = 970 | 40 64

Go to Step 6.

### Step 6 – 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 below. **Ontario health premium** ▶ + 300 | 00 65  
 Add lines 64 and 65. **Ontario tax** = 1,270 | 40 66  
 Enter the result on line 428 of your return.

<b>Ontario Health Premium</b>	
Enter your <b>taxable income</b> from line 31.	30,718   43 1
Go to the line that corresponds to your taxable income.	
<ul style="list-style-type: none"> <li>• If there is an Ontario health premium amount on that line, enter that amount on line 65 above.</li> <li>• Otherwise, enter your taxable income in the first box, complete the calculation, and enter the result on line 65 above.</li> </ul>	
Taxable income	Ontario health premium
not more than <b>\$20,000</b>	<b>\$0</b>
more than <b>\$20,000</b> , but not more than <b>\$25,000</b>	<input type="text"/> - \$20,000 = <input type="text"/> × 6% = <input type="text"/>
more than <b>\$25,000</b> , but not more than <b>\$36,000</b>	<b>\$300</b>
more than <b>\$36,000</b> , but not more than <b>\$38,500</b>	<input type="text"/> - \$36,000 = <input type="text"/> × 6% = <input type="text"/> + \$300 = <input type="text"/>
more than <b>\$38,500</b> , but not more than <b>\$48,000</b>	<b>\$450</b>
more than <b>\$48,000</b> , but not more than <b>\$48,600</b>	<input type="text"/> - \$48,000 = <input type="text"/> × 25% = <input type="text"/> + \$450 = <input type="text"/>
more than <b>\$48,600</b> , but not more than <b>\$72,000</b>	<b>\$600</b>
more than <b>\$72,000</b> , but not more than <b>\$72,600</b>	<input type="text"/> - \$72,000 = <input type="text"/> × 25% = <input type="text"/> + \$600 = <input type="text"/>
more than <b>\$72,600</b> , but not more than <b>\$200,000</b>	<b>\$750</b>
more than <b>\$200,000</b> , but not more than <b>\$200,600</b>	<input type="text"/> - \$200,000 = <input type="text"/> × 25% = <input type="text"/> + \$750 = <input type="text"/>
more than <b>\$200,600</b>	<b>\$900</b>

## Summary

	Thaila Riden	
Line 150 Total income	30,968.43	
Line 236 Net income	30,718.43	
Line 260 Taxable income	30,718.43	
Line 350 Total federal non-refundable tax credit	2,112.53	
Line 6150 Total Provincial non-refundable tax credit	580.88	
Line 420 Net federal tax	2,495.24	
Line 428 Net provincial tax	1,270.40	
Line 435 Total payable	3,765.64	
Line 437 Total income tax deducted	3,791.84	
Line 479 Refundable provincial tax credit (NS, ON, MB, SK, BC)		
Line 482 Total refundable tax credit	3,805.21	
Line 484 Refund (Line 435 minus Line 482)	39.57	
Line 485 Balance owing (Line 435 minus Line 482)		

Estimated annual GST/HST credit

397 | 00

**Capital gains and losses**

**Capital gain exemption available**

Capital gain exemption (Life time limit)	\$375,000
Amount used in previous and current years	\$
Exemption available for future years	\$400,000.00

**Cumulative net investment loss (CNIL)**

CNIL expenses (T936 line 16)	
CNIL income (T936 line 19)	