

**From the professionals at ...**

**You have until  
March 1, 2019 to  
contribute to an  
RRSP to deduct on  
your 2018 tax return**



## 2018 Income Tax Checklist

<b>✓</b> <u>INCOME SOURCES:</u>	<b>✓</b> <u>DEDUCTIONS:</u>
T4 Slips Employment Income	RRSP Contributions
T4OAS – Old Age Security/ Social Security from U.S.	Union & Professional Dues
T4AP Canada Pension Plan Income	Child care receipts includes daycare, camps and babysitters
T4A Pension, Annuity, Retiring Allowance Income	TL2 for Truck Drivers with trip sheets, signed by employer
T4RSP/T4RIF RRSP Withdrawals or RRIF Income	Investment charges - interest, accounting & mgmt. fees, non registered
T4E - Employment Insurance Benefits	Spousal Support Receipts
T3 & T5 slips – Interest, Dividends, Capital Gains/Losses	Moving Expenses if moving > 40kms closer to work/school
Rental Income & Expenses	Educator school supply tax credit –up to <b>\$1000</b> for eligible supplies
Business or Self Employment Income & Expenses (Farms)	Adoption expenses
Capital Gains or Losses – Trades, Transfers, Sales & Costs of shares or mutual funds outside of registered investments	Employment Expenses ***make sure you bring in receipts*** and a signed T2200 Employment Expense form & Auto log book
T5007 – WSIB, or Social Assistance income	Medical expenses for yourself, spouse and dependants
Other Incomes such as Spousal Support	Charitable Donation and Political Contribution receipts
Foreign Incomes – includes foreign pensions	T2202 Tuition receipts (most available on line – Students login)
<p><b>Make sure you call us at (519) 736-4811 To make your appointment</b></p>	National Student Loan Interest paid
	Seniors Public Transit receipts/passes up to <b>\$3000</b>
	Home Accessibility Tax Credit for seniors or disabled persons
	First Time Home Buyers Credit – purchase agreement needed
	Property Taxes and/or rent receipts (lower income & seniors)
	Installment Payments prepaid for 2018

<b>✓</b>	<b>NEW in 2018, Climate Action Incentive Rebate—this is a new refundable tax rebate that will automatically be calculated for you when you file your tax return with us, and be paid out as part of your tax refund or the rebate will be a reduction in your balance owing.</b>
	<p><b>Do you or someone you care for have a disability or are markedly restricted in daily activities? They might qualify for a tax saving credit called the Disability Tax Credit, ask one our preparers.</b></p> <p>Family returns should be prepared together to take advantage of all available transfers</p> <p>Reporting the sale of your principle residence during the year is required, but remains tax exempt.</p>
	<b>Please bring in your 2017 Notice of Assessment and any Notices of Reassessment</b>

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TERM	GIC RATES	RRSP RATES	TFSA RATES
1 YR	2.75	2.60	2.59
2 YR	3.05	2.90	2.91
3 YR	3.16	3.05	3.06
4 YR	3.40	3.10	3.11
5 YR	3.50	3.15	3.16
Daily Savings Accounts 1.50 %			
RATES SUBJECT TO CHANGE- CONDITIONS MAY APPLY. RATES AS OF JANUARY 22, 2019			

## Estate, Legacy and Retirement Income planning experts

**Tax Free Savings Accounts (TFSA):** are a good way to shelter investment income by allowing you to earn investment income tax free. Investment earnings in a TFSA do not have to be reported on your tax return., allowing you to keep more of your earnings. The contribution limit for 2019 is \$6000.00. If you have never contributed to a TFSA before, your contribution limit would be \$63,500.00. The types of income earned in a TFSA, can be interest income, dividends and/or capital gains income.

**Investment Products and Services we offer:** Savings Accounts, Guaranteed Investment Certificates (GIC's), Mutual Funds, Estate and Legacy Planning, Estate Protection Funds, Segregated Funds and Life Insurance Products. These investments are available to be held in various account types such as OPEN, RRSP, RRIF, TFSA, RESP, and RDSP accounts. As Investment Brokers, we shop across Canada for the highest GIC rates and offer exceptional service. All GIC's within prescribed limits, are insured by either CDIC, Assuris or Credit Union Deposit Protection.

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