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## Notice details

Social insurance number

Tax year

2018

Date issued

Jan 20, 2020

JQ77CW7K

## Notice of assessment

We assessed your 2018 income tax and benefit return and calculated your balance.

You have a refund of **\$3,470.94**.

We will deposit your refund into your bank account.

Thank you,

Bob Hamilton  
Commissioner of Revenue

### Account summary

You have a refund in the amount shown below.

**Refund:** \$3,470.94

### Go green, go paperless

Get your mail online through **My Account**.

1. Log in at [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount).
2. Select "Manage online mail".

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**Social insurance number**


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**Tax year** 2018
 

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## Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to [canada.ca/taxes-reviews](https://canada.ca/taxes-reviews). Keep all your slips, receipts, and other supporting documents in case we ask to see them.

## Summary

Line	Description	\$ Final amount	CR/DR
150	Total income	70,749	
	Deductions from total income	12,610	
236	Net income	58,139	
260	Taxable income	58,139	
350	Total federal non-refundable tax credits	3,703	
6150	Total Ontario non-refundable tax credits	1,119	
420	Net federal tax	4,846.29	
428	Net Ontario tax	2,502.38	
435	Total payable	7,348.67	
437	Total income tax deducted	10,650.21	
449	Climate action incentive	169.40	
482	Total credits	10,819.61	
	Total payable minus Total credits	3,470.94	CR
	Balance from this assessment	3,470.94	CR
	<b>Direct deposit</b>	<b>3,470.94</b>	<b>CR</b>

## Explanation of changes and other important information

Like you asked, we are mailing you a copy of this notice in an alternate format.

We will automatically calculate your goods and services tax/harmonized sales tax credit and any related provincial credit based on your family net income, province of residence, marital status, and qualified children. If you qualify for any credit for July 2019 to June 2020, we will soon let you know.

Since you claimed the disability amount, you may be entitled to open a Registered Disability Savings Plan (RDSP). To open an RDSP, the person with the disability must be under the age of 60. For more information, visit the Employment and Social Development Canada website at [canada.ca/en/employment-social-development/programs/disability/savings](https://canada.ca/en/employment-social-development/programs/disability/savings) or call 1-800-O-Canada

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(1-800-622-6232). For TTY service, call 1-800-926-9105.

We got your application for the 2019 Ontario energy and property tax credit. We will let you know if you qualify for this credit.

### RRSP deduction limit statement

For more information about the details listed below or how employer contributions to a PRPP or group RRSP will affect your contribution room for the year, go to [canada.ca/rrsp](http://canada.ca/rrsp) or refer to Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	\$ Amount
RRSP deduction limit for 2018	13,188
<b>Minus:</b> Employer's PRPP contributions for 2018	0
<b>Minus:</b> Allowable RRSP contributions deducted for 2018	11,688
<b>Plus:</b> 18% of 2018 earned income, up to a maximum of \$26,500	10,648
<b>Minus:</b> 2018 pension adjustment	0
<b>Minus:</b> 2019 net past service pension adjustment	0
<b>Plus:</b> 2019 pension adjustment reversal	0
<b>RRSP deduction limit for 2019</b>	<b>12,148</b>
<b>Minus:</b> Unused RRSP contributions previously reported and available to deduct for 2019	0
<b>Available contribution room for 2019</b>	<b>12,148</b>

**Note:** If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2019 and may have over contributed to your RRSP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

## More information

If you need more information about your income tax and benefit return, go to [canada.ca/taxes](http://canada.ca/taxes), go to My Account at [canada.ca/guide-my-cra-account](http://canada.ca/guide-my-cra-account), or call 1-800-959-8281.

To find your tax centre, go to [canada.ca/cra-offices](http://canada.ca/cra-offices).

### If you move

Let us know your new address as soon as possible. For more information on changing your address, go to [canada.ca/cra-change-address](http://canada.ca/cra-change-address).

### If you have new or additional information and want to change your return:

- go to [canada.ca/change-tax-return](http://canada.ca/change-tax-return) for faster service; or
- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

### If you want to register a formal dispute:

- go to [canada.ca/cra-complaints-disputes](http://canada.ca/cra-complaints-disputes); you have 90 days from the date of this notice to register your dispute.

### Definitions

DR (debit) is the amount you owe us and CR (credit) is the amount we owe you.

### Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, or audio format. For more information about other formats, go to [canada.ca/cra-multiple-formats](http://canada.ca/cra-multiple-formats).

If you use a teletypewriter, you can get tax information by calling 1-800-665-0354.

## My Account

Use My Account to see and manage your tax information online. Make changes to your return, check your RRSP information, set up direct deposit, and more. To register for My Account, go to [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount).

## Fraudulent communications (scams)

The CRA is committed to protecting the personal information of taxpayers and benefit recipients. We will never ask you to give us personal information of any kind by email, text message, or by clicking on a link. Nor will we ask you to pay your balance through the use of a pre-paid credit card. For more information about how to recognize scams and protect yourself, go to [cra.gc.ca/security](http://cra.gc.ca/security).