



Retirement Compensation Arrangement (RCA) Part XI.3 Tax Return

RCA trust's tax year

Is this the first T3-RCA tax return filed? Yes 1 No 2

If **yes**, attach a copy of the trust agreement if it was not already submitted.

Is this the final return of the RCA trust? Yes 1 No 2

If **yes**, attach complete details for closure.

Language of correspondence English French

Complete this return using the instructions in the T4041, Retirement Compensation Arrangements Guide.

| | |
|-------------------------------|-----------------------|
| Tax Centre WINNIPEG | TSO code 21 |
| Do not use this area. | |

Identification and other information

| | |
|--|---------------------------------------|
| RCA trust's name (maximum 60 characters) | Trust account number T - - |
|--|---------------------------------------|

Custodian information (Choose only one of the two following options and fill in the required information about the custodian)

Option 1 – The custodian is an Individual (For example, a trustee, a filer, a custodian, an executor, a liquidator, or an administrator)

| | | | | |
|-------------------------|------|-----------------------------|---------|--------------------|
| First name of custodian | | Last name of custodian | | Telephone number |
| Address | City | Province/Territory or State | Country | Postal or ZIP code |

Option 2 – The custodian is a Non-individual (For example, a corporation, a partnership, or a trust company)

| | | | | |
|----------------------------------|------|-----------------------------|---------|--------------------|
| Name of non-individual custodian | | | | |
| First name of contact person | | Last name of contact person | | Telephone number |
| Address | City | Province/Territory or State | Country | Postal or ZIP code |

The mailing address is the same as above – If the mailing address of the custodian is different from the address above, fill in this section.

| | | | | |
|---------------|------|-----------------------------|---------|--------------------|
| Care of (C/O) | | | | Telephone number |
| Address | City | Province/Territory or State | Country | Postal or ZIP code |

Step 1 – Supporting documentation

1. Were any changes made to the terms of the arrangement during the year? Yes 1 No 2
If **yes**, attach documents to support the original or amended arrangement, as applicable.

2. Were any transfers of beneficial interests in the arrangement reported to you? Yes 1 No 2
If **yes**, provide the following:

| | | |
|--|---------|--|
| Name of person who disposed of an interest | Address | Social insurance number or business number |
| Name of person who bought an interest | Address | Social insurance number or business number |

3. Were any amounts returned to an employer or contributor, or distributed as benefits during the year? Yes 1 No 2
If **yes**, attach copies of T4A-RCA Summary or copies of the NR4 Summary.

Payroll account number Non-resident remittance account number

4. Indicate how many members of the RCA for whom the RCA trust received contributions.

5. Was any property other than cash distributed during the year? Yes 1 No 2
If **yes**, attach complete details

Step 2 – Details of contributions received during the year (continue)

Part 3 – Amounts transferred directly from another RCA trust

(Attach a separate list if required.)

For more information about transferring amounts between trusts, see Guide T4041, Retirement Compensation Arrangements Guide.

| Date contribution received | | | Name of RCA trust making the transfer | Amount received | |
|--|-------|-----|---------------------------------------|-----------------|--|
| Year | Month | Day | | | |
| | | | | | |
| | | | | | |
| Transfer this subtotal amount to line 42 - Subtotal | | | | | |
| | | | | x | |
| Transferred amount 6041 | | | | = | |
| Transfer this amount to line 4 of Step 3 | | | | | |
| Attach a copy of the letter of agreement. | | | | | |

Step 3 – Calculating the refundable tax on hand for the current year

Part 1 – Refundable tax on hand before distributions or election

| | | | | |
|---|------------|---|--|---------|
| Refundable tax on total contributions at the beginning of the year (from line 6 of Step 3 of your prior year's tax return) | 601 | | | •1 |
| Current year's employer contributions (from line 1 of Step 2) | 602 | | | •2 |
| Current year's member contributions (from line 2 of Step 2) | 603 | + | | •3 |
| Current year's amount transferred from another RCA trust (from line 3 of Step 2) | 604 | + | | •4 |
| Add lines 2 to 4 | | = | | 5 |
| Multiply line 5 by 50% | | x | | |
| Refundable tax on total contributions | | = | | ▶ + 6 |
| Refundable tax on total contributions at the end of the year (line 1 plus line 6) | 606 | = | | •7 |
| Income and capital gains at the beginning of the year (from line 10 of Step 3 of your prior year's tax return) | 607 | | | •8 |
| Current year's income from business and property* | 608 | + | | •9 |
| Current year's capital gains* | 609 | + | | •10 |
| Total income and capital gains (add lines 8 to 10) | 610 | = | | •11 |
| Losses and capital losses at the beginning of the year (from line 14 of your prior year's tax return) | 611 | | | •12 |
| Current year's losses from business and property* | 612 | + | | •13 |
| Current year's capital losses* | 613 | + | | •14 |
| Total losses and capital losses (add lines 12 to 14) | 614 | = | | •15 |
| Excess of income and capital gains over losses and capital losses (Line 11 minus line 15. If negative, enter 0) | | | | 16 |
| Multiply line 16 by 50% | | x | | |
| Refundable tax on excess of income and capital gains over losses and capital losses. | 616 | = | | ▶ + •17 |
| Refundable tax on hand before distributions or election (line 7 plus line 17). Transfer this amount to line 25 of Part 3 | 617 | = | | •18 |

* If you enter income or losses from business and property on line 9, line 10 or line 13 or have a current year capital loss on line 14, attach financial statements.

Part 2 – Distributions

| | | | | |
|--|-------------|-------|--|---------|
| Distributions at the beginning of the year (from line 22 of your prior year's return) | 618 | | | •19 |
| Current year's distributions out of the RCA trust (do not include amounts transferred directly to another RCA or amounts returned to the employer). Attach a copy of all T4A-RCA Summaries or NR4 Summaries | 619 | + | | •20 |
| Current year's amounts returned to employer or employee to be included in employer or employee's income. Attach a copy of the T4A-RCA Summary or NR4 Summary | 620 | + | | •21 |
| Current year's amounts transferred directly to another RCA trust. Attach a copy of the letter of agreement | 621 | x 2 = | | ▶ + •22 |
| Taxes on prohibited investments and advantages paid in the current year, to the extent that these taxes have not been waived, refunded or cancelled (distribution under section 207.65) | 6211 | + | | •23 |
| Total distributions (add lines 19 to 23). Transfer this amount to line 26 of Part 3 | 622 | = | | •24 |

Step 3 – Calculating the refundable tax on hand for the current year (continue)

| | | | |
|---|-----|-------|------|
| Part 3 – Refundable tax on hand (after distributions) at the end of the tax year | | | |
| Enter the amount from line 18 of Part 1 | | | 25 |
| Enter the amount from line 24 of Part 2 | | 26 | |
| Multiply line 26 by 50% | × | | |
| Refundable tax on hand | = | ▶ – | 27 |
| Refundable tax on hand (after distributions) at the end of the tax year (line 25 minus line 27) | | 624 = | • 28 |
| Depending on which option below applies, use Option A, complete Option B, or use Option C. | | | |
| A – If you satisfy the conditions specified in Step 4 and you wish to make the election under subsection 207.5(2), go to Step 4. | | | |
| B – If you have distributed all of the property held by the RCA such that no property remains in the RCA at the end of the year (other than the right to receive a refund of the refundable tax): | | | |
| Enter the refundable tax on hand (from line 28 above) | | | 29 |
| Enter the amount of the refundable tax on hand that will be distributed when received – attach the T4A-RCA or NR4 Summaries | 627 | | • 30 |
| Multiply line 30 by 50% | × | ▶ – | 31 |
| Line 29 minus line 31 | | 629 = | • 32 |
| If the amount on line 32 is nil, enter the amount on line 39 of step 5. If the amount is positive you must use Option A (if available) or use Option C. For final returns reporting a positive result at line 32, Option A must be completed. | | | |
| C – If Options A or B are not applicable, enter the amount from line 28 above on line 39 of step 5. | | | |

Step 4 – Election under subsection 207.5(2) to recover refundable tax on hand

You can make this election only if all of the property in the RCA at the end of the tax year (other than a right to claim a refund under subsections 164(1) or 207.7(2)) consisted of cash, debt obligations, shares listed on a designated stock exchange, or any combination of these. The election is generally not available if any part of the decline in value of the property is attributable to a prohibited investment or advantage.

Property of the RCA trust (at the end of the tax year):

| | | | | |
|--|---|-------|---|------|
| Cash | | 631 | | • 33 |
| Debt obligations: Principal amounts | | 34 | | |
| Fair market values | | 35 | | |
| Enter Line 34 or 35 for each, whichever is more | + | 634 | + | • 36 |
| Fair market value of shares listed on a designated stock exchange | | 635 | + | • 37 |
| Total property of the RCA trust at the end of the tax year (add lines 33, 36, and 37). Transfer this amount to line 39. | | 636 = | | • 38 |

Election – You have to complete and sign the election before we can refund the tax.

I, _____, custodian of the _____ RCA trust,
(print name)

elect to have the amount on line 38 above deemed to be refundable tax at the end of the _____ tax year. I have attached separate lists giving details of amounts entered on lines 34, 35, and 37.

_____ Date _____ Custodian's signature

Step 5 – Part XI.3 tax payable or refundable

| | | | | |
|---|-----|-------|------|------|
| Refundable tax on hand at the end of the tax year (line 28, 32, or 38, whichever one applies) | | 641 | | • 39 |
| Refundable tax on hand at the beginning of the year | 642 | | • 40 | |
| Refundable tax on hand transferred during the year to another RCA | 643 | – | 41 | |
| Refundable tax on hand transferred during the year from another RCA | 644 | + | 42 | |
| Line 40 minus line 41 plus line 42 | | = | ▶ – | 43 |
| Subtotal: Total Part XI.3 tax payable or refundable in the year (line 39 minus line 43). If negative, enclose in brackets | | 646 = | | • 44 |

Step 6 – Tax on advantages and prohibited investments

| | | | | | | |
|---|--|---|---|-----|---|------|
| Tax under section 207.61 on prohibited investments | | × | = | 650 | | • 45 |
| Tax under section 207.62 on advantages | | × | = | 651 | + | • 46 |
| Minus allowable refund on prohibited investments | | | | 652 | – | • 47 |
| Subtotal: Balance owing or refund (line 45 plus line 46 minus line 47) | | | = | 653 | | • 48 |

Step 7 – Refundable tax remitted

| | | | | | | |
|---|-----|---|--|----|---|------|
| Refundable tax deducted and remitted by employer or contributor during the year | | | | 49 | | |
| Payments on account remitted by custodian during the year | | + | | 50 | | |
| Line 49 plus line 50 | 662 | = | | | ▶ | • 51 |

Step 8 – Balance owing or refund

| | | | |
|--|-----|--|------|
| Balance owing or refund (line 44 plus line 48 minus line 51) | 663 | | • 52 |
| If the result is positive, you have a balance owing . If the result is negative, you have a refund . | | | |
| Amount enclosed | 95 | | • 53 |
| Balance owing: Attach a cheque or money order payable to the Receiver General. Do not mail cash | | | |
| Refund code (see the guide for details) | 102 | | 54 |
| Refund: To receive a refund by direct deposit, Complete Form T3-DD, Direct Deposit Request for T3. | | | |

Step 9 – Certification

| | | | |
|--|--------------------|------------------|---------------|
| I, _____, certify that the information given in this return and in any attached documents is correct and complete. | | | |
| (Print name) | | | |
| _____ | _____ | _____ | _____ |
| Signature of authorized person | Position or office | Telephone number | Date YYYYMMDD |