



## Find your RSP limit and personal information online

Written By: Abby Kassar, CA, CFP, TEP

Financial Advisory Support

Updated By: Marlena Pospiech, CFP

Financial Advisory Support

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*This article provides information on how you can access Canada Revenue Agency's My Account online service, particularly to find out how much you can contribute to your RSP to get a head start on your 2008 RSP contribution.*

In previous years you may have had to wait to receive statements from the Canada Revenue Agency (CRA) or use your own manual process to keep track of important personal tax information. Since CRA launched its My Account online service, many have taken advantage of this new convenience. My Account allows you to find your RSP deduction limit, track your refund and much more.

To make an RSP contribution, you need to know how much you can contribute to your RSP. This information is usually provided in the Notice of Assessment (NOA) that you receive from the CRA shortly after filing your tax return each year. If you are unable to locate your NOA, you can still find out your RSP contribution room by contacting the CRA directly (1-800-959-8281), or you can go to [www.cra-arc.gc.ca/esrvc-srvce/tx/ndvdl/mycct/menu-eng.html](http://www.cra-arc.gc.ca/esrvc-srvce/tx/ndvdl/mycct/menu-eng.html).

To access your information, you are required to register for a Government of Canada epass. This entails entering your social insurance number, your date of birth and the dollar amount entered on line 150 of your previous year's filed and processed tax return. It takes approximately five business days from the date of enrolment to receive your CRA Security Code by mail.

Once you receive your CRA Security Code, you will have access to all the services offered on My Account including your RSP deduction limit and your unused RSP contribution amounts for the current year.

In addition to the RSP deduction limit, you can use this site for other personal tax information including:

- The status of your tax returns such as your current year's tax refund and access to your Notice of Assessment or Reassessment;
- Financial information on your account balance, statement of account, payments made upon filing and by instalment;
- Your eligibility for the GST/HST credit, the Canada Child Tax Benefit and the Universal Child Care Benefit including payment dates, amounts and type. This site also contains a link to the Benefits Online Calculator that allows you to estimate your future benefit payments; and
- A list of your authorized representatives, your address and your telephone numbers.

In addition to viewing this information, My Account allows you to change your address, change your tax and benefit information for the current year and the two prior years, authorize a representative and register a formal dispute.

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