

Cheat sheet on the slips to be issued

2020-2021

Click on the applicable link to view the information you need.

- RRSP (Registered retirement savings plan)
- DPSP (Deferred profit sharing plan)
- SPP (Simplified pension plan)
- DCP (Defined contribution pension plan)
- TFSA (Tax-free savings account)
- NRP (Non-registered plan)
- VRSP (Voluntary retirement savings plan)
- RRIF (Registered retirement income fund)

This cheat sheet is intended for general information only and should not be considered as tax advice. While reasonable steps have been taken to ensure the accuracy of this information, Desjardins makes no representation or warranty as to the accuracy of this information, which may no longer be complete, accurate and up-to-date.

RRSP (Registered retirement savings plan)

Receipt or slip	Issued by employer	Issued by Desjardins	When	Details
NR4 (non-resident)		✓	Annually, before the end of March of the following year	Withdrawal or in the case of death
RRSP receipt		✓	January and March	Contributions from the previous year and the first 60 days of the current year
T4 (and RL-1 in QC)	✓		Annually, before the end of February of the following year	Salary, tips, employment commissions and other remuneration (e.g. employer contributions)
T4RSP (and RL-2 in QC)		✓	Annually, before the end of February of the following year	Withdrawal or in the case of death

DPSP (Deferred profit sharing plan)

Receipt or slip	Issued by employer	Issued by Desjardins	When	Details
PA	✓		Annually, before the end of February of the following year	To be reported on the T4
NR4 (non-resident)		✓	Annually, before the end of March of the following year	Withdrawal or in the case of death
T10	✓		March, June, September and December	PAR (restores RRSP contribution room after the loss of unvested contributions)
T4A (and RL-2 in QC)		✓	Annually, before the end of February of the following year	Withdrawal or in the case of death
T4 (and RL-1 in QC)	✓		Annually, before the end of February of the following year	Salary, tips, employment commissions and other remuneration

* The responsibility to produce the T10 slip could be transferred to Desjardins.

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SPP (Simplified pension plan)

Receipt or slip	Issued by employer	Issued by Desjardins	When	Details
PA	✓		Annually, before the end of February of the following year	To be reported on the T4
NR4 (non-resident)		✓	Annually, before the end of March of the following year	Withdrawal or in the case of death
T4A (and RL-2 in QC)		✓	Annually, before the end of February of the following year	Withdrawal or in the case of death
T4 (and RL-1 in QC)	✓		Annually, before the end of February of the following year	Salary, tips, employment commissions and other remuneration. In addition, employee contributions must be indicated.

DCPP (Defined contribution pension plan)

Receipt or slip	Issued by employer	Issued by Desjardins	When	Details
PA	✓		Annually, before the end of February of the following year	To be reported on the T4
NR4 (non-resident)		✓	Annually, before the end of March of the following year	Withdrawal or in the case of death
T10	✓		March, June, September and December	PAR (restores RRSP room after the loss of unvested contributions)
T4A (and RL-2 in QC)		✓	Annually, before the end of February of the following year	Withdrawal or in the case of death
T4 (and RL-1 in QC)	✓		Annually, before the end of February of the following year	Salary, tips, employment commissions and other remuneration. In addition, employee contributions must be indicated.

* The responsibility to produce the T10 slip could be transferred to Desjardins.

TFSA (Tax-free savings account)

Receipt or slip	Issued by employer	Issued by Desjardins	When	Details
NR4 (non-resident)		✓	Annually, before the end of March of the following year	Income earned between the time of the plan member's death and the withdrawal of funds
T3 (and RL-16 in QC)		✓	Annually, before the end of March of the following year	Income earned between the time of the plan member's death and the withdrawal of funds
T4 (and RL-1 in QC)	✓		Annually, before the end of February of the following year	Salary, tips, employment commissions and other remuneration (e.g. employer contributions)

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NRP (Non-registered plan)

Receipt or slip	Issued by employer	Issued by Desjardins	When	Details
NR4 (non-resident)		✓	Annually, before the end of March of the following year	Income and capital gains allocated by the funds (including those arising from a withdrawal)
T3 or T5 (and RL-16 or RL-3 in QC)		✓	Annually, before the end of February or March of the following year (according to the slip)	Income, capital gains and capital losses allocated by the funds (including those arising from a withdrawal) and accrued income from guaranteed funds
T4 (and RL-1 in QC)	✓		Annually, before the end of February of the following year	Salary, tips, employment commissions and other remuneration (e.g. employer contributions)

VRSP (Voluntary retirement savings plan)

Receipt or slip	Issued by employer	Issued by Desjardins	When	Details
VRSP receipt		✓	January and March	Employee contributions from the previous year and the first 60 days of the current year
T4A (and RL-2 in QC)		✓	Annually	Withdrawal or in the case of death
NR4 (non-resident)		✓	Annually, before the end of March of the following year	Withdrawal or in the case of death
T4 (and RL-1 in QC)	✓		Annually, before the end of February of the following year	Salary, tips, employment commissions and other remuneration

RRIF (Registered retirement income fund)

Receipt or slip	Issued by employer	Issued by Desjardins	When	Details
NR4 (non-resident)		✓	Annually, before the end of March of the following year	Withdrawal or receipt of a payment from the plan, or in the case of death
T4 (and RL-1 in QC)	✓		Annually, before the end of February of the following year	Salary, tips, employment commissions and other remuneration
T4RIF (and RL-2 in QC)		✓	Annually, before the end of February of the following year	Withdrawal or receipt of a payment from the plan, or in the case of death

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