

# IT'S TIME TO MAKE YOUR RRSP AND TFSA CONTRIBUTIONS!

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Here's a convenient way to make your RRSP and TFSA contributions. Simply complete this form and return to us. We will then contact you with a confirmation of receipt of your contribution and to discuss investment recommendations based on your objectives.

**Name:**

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**Address:**

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**City/Prov:**

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**Postal:**

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**Tel:**

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**Email:**

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## RRSP

- Enclosed is a cheque for \$\_\_\_\_\_ as my 2025 / 2026 (circle one) contribution
- This is a regular/spousal (circle one) contribution
- I would be interested in setting-up a Pre Authorized Contribution (PAC) Plan for my RRSP
- I have already made the maximum contribution for 2025

## TFSA

The maximum contribution for 2025 is \$7,000. If you have never contributed to a TFSA in the past, you can contribute a total of \$109,000.

- TFSA Contribution: \$ \_\_\_\_\_
- I would be interested in setting up a Pre Authorized Contribution (PAC) Plan for my TFSA
- I do not have a TFSA account, but am interested in receiving more information
- I have already made the maximum contribution for 2024

**THE RSP DEADLINE IS MARCH 2, 2026**



## RRSP DETAILS

It's almost RRSP season again! If your RRSP savings aren't on autopilot, you are probably thinking about contributing to your RRSP before March 3, 2025. But maybe you have more questions about RRSP, before you contribute?

We wanted to provide a reminder of some important details about your RRSP:

### **How much can you contribute to your RRSP in 2025?**

For the 2025 tax year, the RRSP limit is 18% of your 2023 gross income, or \$32,490, whichever is less.

### **How Do You Know What Your Deduction Limit is?**

The Canada Revenue Agency (CRA) sets your annual deduction limit every year. You can see your current year's RSP contribution limit on your previous year's Notice of Assessment. As well, the rules can sometimes be complex, so visit the page where can you find your RRSP deduction limit on the CRA website.

Link: **Where can you find RRSP Deduction Limit**

### **What Important Dates Do You Need to be Aware of?**

The deadline to contribute for the 2025 tax year is March 2, 2026. Visit the Important dates page on the CRA website for 2025 contribution deadlines.

Link: **Important Dates**

### **What If You Need to Make a Withdrawal From Your Account(s)?**

Generally, if you withdraw funds from your account(s) before a specified time, it is treated and taxed as income, except in very specific circumstances like the Home Buyers' Plan or Lifelong Learning Plan. For more information on the withdrawal rules, check out the Making withdrawals page on CRA's website.

Link: **Making Withdrawals**

### **How Are Your Investment Gains Taxed?**

Generally, as long as qualified investments are held inside your account(s) and are not withdrawn, they are tax-deferred until you begin to take the money out of your account. Please speak with your professional tax advisor for more information.

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