

Cheat sheet on the slips to be issued

2022-2023

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 (except for the first 60 days) 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 |
|-------------------------|--------------------|----------------------|---|--|
| Pension adjustment (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 | ✓ | | No later than 60 days after the end of the calendar quarter in which the termination occurs (no later than 31 days after the end of December for the last calendar quarter) | Pension adjustment reversal (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 | ✓ | | No later than 60 days after the end of the calendar quarter in which the termination occurs (no later than 31 days after the end of December for the last calendar quarter) | 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 (and RL-16 in QC): Pooled funds | | ✓ | Annually, before the end of March of the following year | Income, capital gains and capital losses allocated by the funds (including those arising from a withdrawal) |
| T5 (and RL-3 in QC): Guaranteed fund | | ✓ | Annually, before the end of February of the following year | Accrued income from a guaranteed fund |
| 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 (employer contributions for the purposes of contribution room only) |
| T4A (and RL-2 in QC) | | ✓ | Annually, before the end of February of the following year | 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 |

