

RRSP, PRPP, and SPP Unused Contributions, Transfers, and HBP or LLP Activities

Complete Parts A, B, C, and D of this schedule if **any** of the following conditions apply to you:

- You will **not** be deducting all of the unused registered retirement savings plan (RRSP), pooled registered pension plan (PRPP), or specified pension plan (SPP) contributions you previously reported and that are available to deduct on your 2021 return, as shown on your latest notice of assessment or reassessment, or Form T1028, Your RRSP Information for 2021
- You will **not** be deducting all of the RRSP, PRPP, and SPP contributions you made from March 2, 2021, to March 1, 2022 on your 2021 return
- You have transferred to your RRSP, PRPP, or SPP certain amounts that you included in your income for 2021
- You are designating contributions made to your RRSP, PRPP, or SPP as a 2021 repayment under the Home Buyers' Plan (HBP) or the Lifelong Learning Plan (LLP)
- You want to claim the full amount of RRSP, PRPP, and SPP contributions you made (including any unused RRSP, PRPP, or SPP contributions) on line 20800 of your return **and** you reported employer PRPP contributions on line 20810 of your return

Complete Part E if you withdrew funds from your RRSP in 2021 under the HBP or the LLP.

Complete Part F if you will be the beneficiary of income that was contributed to an amateur athlete trust in 2021 and you want that income to be used to calculate your RRSP deduction limit.

If **none** of the situations for Parts A to F above apply to you, do **not** complete this schedule. Instead, enter your total contributions made to your RRSP, PRPP, or SPP, or your spouse's or common-law partner's RRSP or SPP for the year on line 20800 of your return.

Attach a copy of this schedule to your paper return.

Generally, your SPP and PRPP contributions are subject to the same rules as RRSP contributions and should be included on this schedule.

For more information, see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Part B – Repayments under the HBP and the LLP

If you withdrew funds from your RRSP under the HBP or the LLP **before 2020**, you may have to make a repayment to your RRSP, PRPP, or SPP for 2021. Your 2021 minimum required repayment is shown on your latest notice of assessment or reassessment, or Form T1028 for 2021.

Complete lines 7 and 8 below if you are designating contributions made from January 1, 2021, to March 1, 2022, to your own RRSP, PRPP, or SPP as a 2021 repayment under the HBP or the LLP. If you designate less than the minimum required repayment amount for 2021, report the difference on line 12900 of your return.

Do **not** include **any** of the following amounts on lines 7 and 8:

- any amount you deducted or designated on your 2020 return as a repayment or that was refunded to you
- any contributions or transfers you will be including on line 15 or line 18 in Part C

If you are not required to make a repayment under the HBP or the LLP, enter "0" on line 9 and continue at line 10.

For more information on the HBP, go to **canada.ca/home-buyers-plan**.

For more information on the LLP, see Guide RC4112, Lifelong Learning Plan (LLP).

Amount from line 5 of the previous page					6
Contribution designated as a repayment under the HBP	24600		7		
Contribution designated as a repayment under the LLP	24620 +		8		
Line 7 plus line 8	Total repayments under the HBP and the LLP	=	►	–	9
Line 6 minus line 9	Contributions available to deduct			=	10

Part C – RRSP deduction

Complete this part to calculate your RRSP deduction on line 20800 of your return.

Note: You may not have reported income that you received in a previous year on your return for that year. If reported, that income may give you more room to contribute to an RRSP, PRPP, or SPP in later years. To ensure your RRSP deduction limit is up to date and maximized, file your return for that year and report the income.

[illegible]

(1) You may have reported income on line 11500, line 12900, or line 13000 of your 2021 return. If you transferred certain types of this income to your RRSP, PRPP, and SPP on or before March 1, 2022, you can claim the same amount on line 24640 as a transfer. Claiming the transfer ensures that your **RRSP deduction limit** is not reduced by that amount. For more information about amounts you can transfer, see Guide T4040.

Part D – Unused contributions available to carry forward

Enter your contributions available to deduct from line 10 of the previous page.		21
Enter your RRSP deduction from line 20 of the previous page.	–	22
Line 21 minus line 22	Your unused contributions available to carry forward to a future year	= 23

Your unused RRSP contributions previously reported and available to deduct for 2022 will be shown on your 2021 notice of assessment.

Part E – 2021 withdrawals under the HBP and the LLP

Complete this part if you withdrew funds from your RRSP under the HBP or the LLP in 2021.

For more information on the HBP, go to canada.ca/home-buyers-plan.

For more information on the LLP, see Guide RC4112, Lifelong Learning Plan (LLP).

HBP: Amount from box 27 from all of your 2021 T4RSP slips	24700	24
Tick this box if the address on page 1 of your return is the same as the address of the home you purchased under the HBP.	25900 <input type="checkbox"/>	25
LLP: Amount from box 25 from all of your 2021 T4RSP slips	26300	26
Tick this box to designate your spouse or common-law partner as the student you withdrew the funds for under the LLP. You can only make this designation on the return for the year you make your first withdrawal under the LLP. If you do not tick this box, you will be considered the student for LLP purposes.	26400 <input type="checkbox"/>	27

Part F – 2021 contributions to an amateur athlete trust

Complete this part to report qualifying performance income (generally endorsement income, prize money, or income from public appearances received by an amateur athlete) contributed in 2021 to an amateur athlete trust. This income qualifies as earned income when calculating the RRSP deduction limit of the trust's beneficiary.

Enter the amount of income that was contributed to an amateur athlete trust in 2021.	26700	28
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See the privacy notice on your return.