



SUDBURY ON P3A 5C1

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JOHN N CUMA
E-24E MAYPOINT RD
CHARLOTTETOWN PE C1E 1E1

Notice details

Social insurance number XXX XX8 931

Tax year 2022

Date issued Apr 17, 2023

YD5YK8TF

Notice of assessment

We assessed your 2022 income tax and benefit return and calculated your balance.

You have a refund of **\$10,200.91**.

We will deposit your refund into your bank account.

Thank you,

Bob Hamilton
Commissioner of Revenue

Account summary

You have a refund in the amount shown below.

Refund: \$10,200.91

Go paperless!

Get your mail online through **My Account**.

1. Log in at canada.ca/my-cra-account.
2. Select "Manage online mail".

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|-----------------|------|
| Tax year | 2022 |
|-----------------|------|

Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to canada.ca/taxes-reviews. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

| Line | Description | \$ Final amount | CR/DR |
|-------|---|------------------|-----------|
| 15000 | Total income | 112,792 | |
| | Deductions from total income | 10,986 | |
| 23600 | Net income | 101,806 | |
| | Deductions from net income | 18,563 | |
| 26000 | Taxable income | 83,243 | |
| 35000 | Total federal non-refundable tax credits | 10,013 | |
| 61500 | Total Prince Edward Island non-refundable tax credits | 5,477 | |
| 42000 | Net federal tax | 4,290.46 | |
| 42800 | Net Prince Edward Island tax | 5,289.47 | |
| 43500 | Total payable | 9,579.93 | |
| 43700 | Total income tax deducted | 19,030.84 | |
| 45350 | Canada training credit | 750.00 | |
| 48200 | Total credits | 19,780.84 | |
| | Total payable minus Total credits | 10,200.91 | CR |
| | Balance from this assessment | 10,200.91 | CR |
| | Direct deposit | 10,200.91 | CR |

Explanation of changes and other important information

As of the date of this notice, you have unused net capital losses from other years of \$35. You can use your unused net capital losses to reduce taxable capital gains that you report this year. If you apply this amount to another year, you may have to recalculate your unused balance. This is because of the different capital gains rates for those years. For more information, see Guide T4037, Capital Gains.

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Your Canada training credit limit for next year is \$250.00. This credit will expire at the end of the year you turn 65 or the year of death.

If you have any questions about your assessment, please call our Individual Tax and Enquiries line at 1-800-959-8281.

RRSP deduction limit statement

References to RRSP contributions also include contributions to your pooled registered pension plan (PRPP) and to your and your spouse's or common-law partner's specified pension plan (SPP). For more information, go to canada.ca/rrsp or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

| Description | \$ Amount |
|--|---------------|
| RRSP deduction limit for 2022 | 48,721 |
| Minus: Employer's PRPP contributions for 2022 | 0 |
| Minus: Allowable RRSP contributions deducted for 2022 | 1,500 |
| Plus: 18% of 2022 earned income, up to a maximum of \$30,780 | 16,007 |
| Minus: 2022 pension adjustment | 11,913 |
| Minus: 2023 net past service pension adjustment | 0 |
| Plus: 2023 pension adjustment reversal | 0 |
| RRSP deduction limit for 2023 | 51,315 |
| Minus: Unused RRSP contributions previously reported and available to deduct for 2023 | 0 |
| Available contribution room for 2023 | 51,315 |

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2023 and may have over contributed to your RRSP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

More information

If you need more information about your income tax and benefit return, go to canada.ca/taxes, go to My Account at canada.ca/my-cra-account, or call 1-800-959-8281.

To find your tax centre, go to canada.ca/cra-offices.

If you move

Let us know your new address as soon as possible. For more information on changing your address, go to canada.ca/cra-change-address.

If you have new or additional information and want to change your return:

- go to canada.ca/change-tax-return for faster service; or
- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

If you want to register a formal dispute:

- go to canada.ca/cra-complaints-disputes; you have 90 days from the date of this notice to register your dispute.

Definitions

DR (debit) is the amount you owe us and **CR** (credit) is the amount we owe you.

Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, or audio format. For more information about other formats, go to canada.ca/cra-multiple-formats.

If you use a teletypewriter, you can get tax information by calling 1-800-665-0354.

My Account

Use My Account to see and manage your tax information online. Make changes to your return, check your RRSP information, set up direct deposit, and more. To register for My Account, go to canada.ca/my-cra-account.

Did the Canada Revenue Agency really contact you?

Scams disguised as messages from the CRA often imitate our services and programs to get access to your personal information and may happen by phone, email, text or instant messages. We do contact Canadians, and it is okay to ask questions if you are not sure it is us. To learn what to expect if we contact you, visit canada.ca/be-scam-smart.