T10 reporting guide

The Pension Adjustment Reversal (PAR) serves to restore RRSP deductible contribution room a member loses when membership in a pension plan is terminated and the member is not fully vested. The PAR is the total non-vested employer contributions that were forfeited for participation in the plan since 1990. The T10 slip is used to report such amounts to the Canada Revenue Agency (CRA).

T10 reporting information is automatically generated by our system when a withdrawal has been processed for a member who is terminating or retiring and has not met the required minimum time of participation in the plan (assets are not vested), generating a forfeited amount. This forfeited amount can be found on the withdrawal confirmation, sent to you for record-keeping purposes.

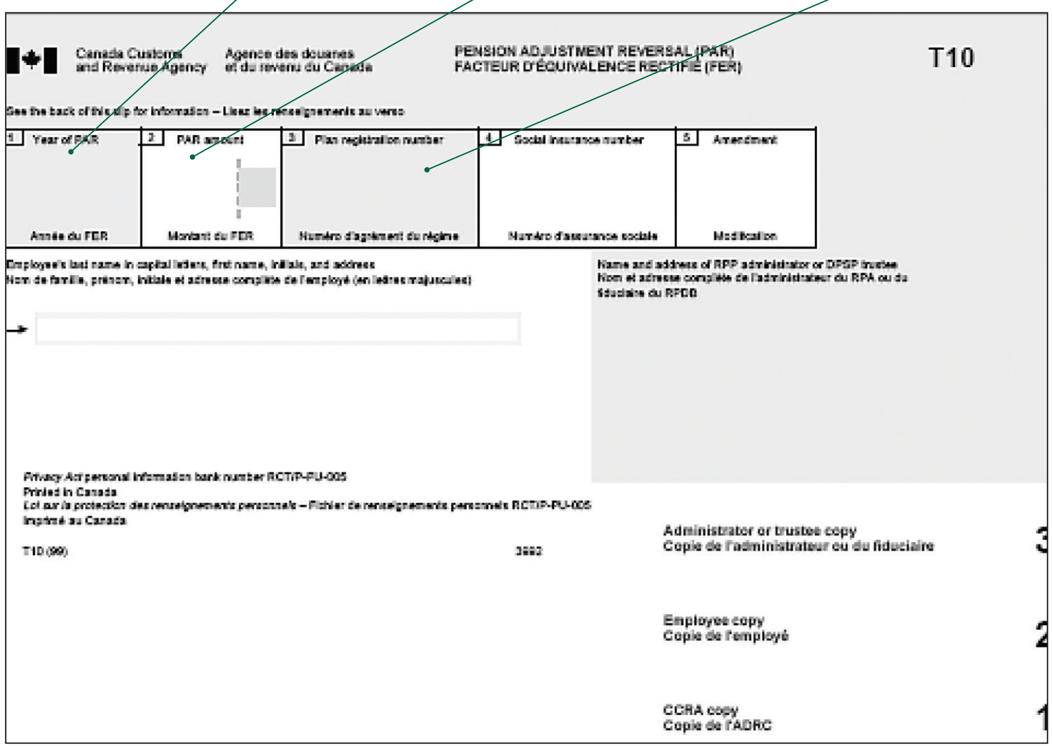
In cases where Manulife is the trustee, we will provide you with the T10 slips. However you must prepare the required T10 Summary and T10 Segment (if applicable) reports and forward them to the CRA.

What is a trustee?
A trustee is a person or an institution to which legal title to property is entrusted for the use of another's benefit.

It is the year in which the member withdraws the funds.

Total employer contributions forfeited at time of member termination.

You can find the Plan registration number on the T4 Slips.


Canada Customs and Revenue Agency / Agence des douanes et du revenu du Canada

PENSION ADJUSTMENT REVERSAL (PAR)
FACTEUR D'ÉQUIVALENCE RECTIFIÉ (FER)

T10

See the back of this slip for information – Lisez les renseignements au verso

1 Year of PAR	2 PAR amount	3 Plan registration number	4 Social insurance number	5 Amendment
Année du FER	Montant du FER	Numéro d'agrément du régime	Numéro d'assurance sociale	Modification

Employee's last name in capital letters, first name, initials, and address
Nom de famille, prénom, initiale et adresse complète de l'employé (en lettres majuscules)

Name and address of RPP administrator or DPSP trustee
Nom et adresse complète de l'administrateur du RPA ou du fiduciaire du RPDB

Privacy Act personal information bank number RCT/P-PU-005
Printed in Canada
Loi sur la protection des renseignements personnels – Fichier de renseignements personnels RCT/P-PU-005
Imprimé au Canada

T10 (99) 3992

Administrator or trustee copy
Copie de l'administrateur ou du fiduciaire 3

Employee copy
Copie de l'employé 2

CCRA copy
Copie de l'ADRC 1

T10 slips indicate the PAR amount that will increase the RRSP contribution limit of members for the year following their termination or retirement.

Distributing the T10 slips:

- The first copy is to be sent to the CRA,
- The second copy is to be sent to the member, and
- The third copy is to be sent to the Trustee.

In order to correctly calculate the PAR amount, we must have the correct information on file, which you must report to us:

- Employment date
- Date of joining the plan
- Termination date

Please note that we only have access to the PAR information pertaining to new contributions made since our administration of the plan. We are therefore limited to providing you with this information for your own completion of the T10 slips. In order to report a complete PAR to the CRA in situations where your plan was previously administered by another carrier, you will have to refer to your own records or the previous RPP/DPSP record-keeper.

Filing the T10 Summary:

- Send copy 1 to the Ottawa Technology Centre with any T10 slips and T10 Segment.
- Keep copy 2 for your records.

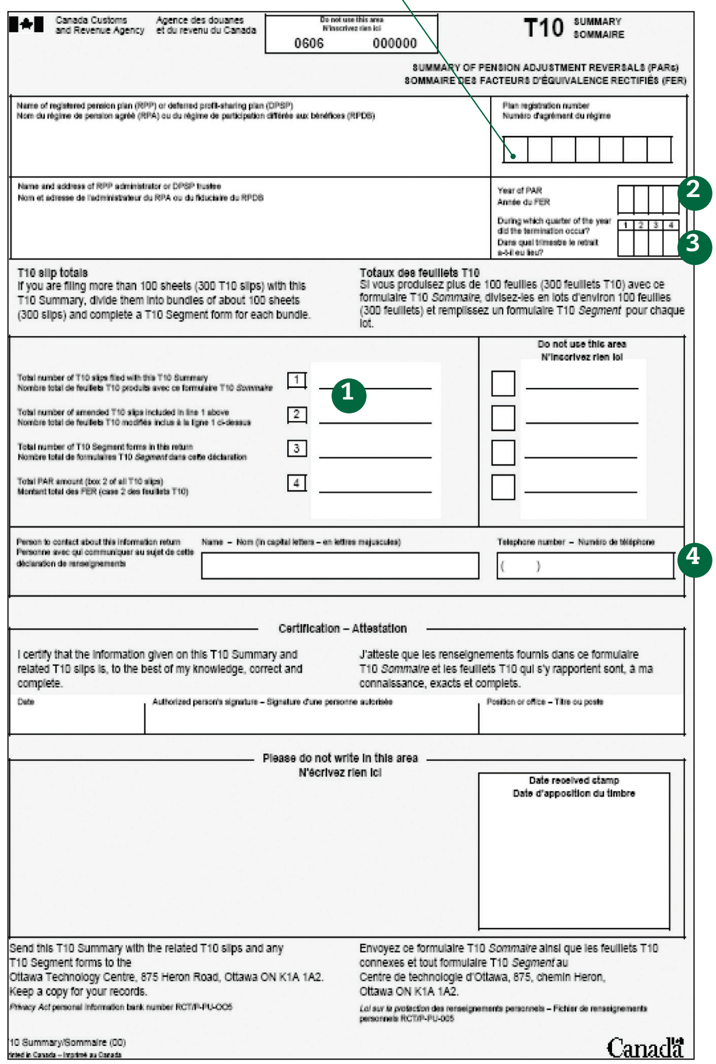
A report is produced at the end of each quarter including all PAR amounts for terminated members, as well as the T10 Summary report to be sent to CRA. PARs are to be reported within 60 days following the end of the quarter (31 days in the case of the last quarter of the year) in which the termination takes place. Here are the dates you must submit your T10 Summary with the related T10 slips and any T10 Segment forms (if applicable).

Period	Deadline
January 1 to March 31	May 31
April 1 to June 30	August 31
July 1 to September 30	November 30
October 1 to December 31	January 31 of the following year
Send to: Ottawa Technology Centre 875 Heron Road Ottawa ON K1A 1A2	

The T10 summary

The T10 summary is used to report the total number of T10 slips 1. You must complete the *Year of PAR* 2 and check off the quarter to which the PAR return relates 3. Also, include the name and phone number of a person that the CRA can contact for questions about the return 4.

It is the same registration number that is used on the T10 slip.



Canada Customs and Revenue Agency / Agence des douanes et du revenu du Canada

Do not use this area / N'inscrivez rien ici
0606 000000

T10 SUMMARY / SOMMAIRE

SUMMARY OF PENSION ADJUSTMENT REVERSALS (PARs)
SOMMAIRE DES FACTEURS D'ÉQUIVALENCE RECTIFIÉS (FER)

Name of registered pension plan (RPP) or deferred profit-sharing plan (DPSP)
Nom du régime de pension agréé (RPA) ou du régime de participation différée aux bénéfices (RPDB)

Plan registration number
Numéro d'agrément du régime

Name and address of RPP administrator or DPSP trustee
Nom et adresse de l'administrateur du RPA ou du fiduciaire du RPDB

Year of PAR
Année du FER
2

During which quarter of the year did the termination occur?
Dans quel trimestre le retrait a-t-il eu lieu?
1 2 3 4
3

T10 slip totals
If you are filing more than 100 sheets (300 T10 slips) with this T10 Summary, divide them into bundles of about 100 sheets (300 slips) and complete a T10 Segment form for each bundle.

Totaux des feuillets T10
Si vous produisez plus de 100 feuilles (300 feuillets T10) avec ce formulaire T10 *Sommaire*, divisez-les en lots d'environ 100 feuilles (300 feuillets) et remplissez un formulaire T10 *Segment* pour chaque lot.

Do not use this area
N'inscrivez rien ici

Total number of T10 slips filed with this T10 Summary
Nombre total de feuillets T10 produits avec ce formulaire T10 *Sommaire* 1
1

Total number of amended T10 slips included in line 1 above
Nombre total de feuillets T10 modifiés inclus à la ligne 1 ci-dessus 2

Total number of T10 Segment forms in this return
Nombre total de formulaires T10 *Segment* dans cette déclaration 3

Total PAR amount (box 2 of all T10 slips)
Montant total des FER (case 2 des feuillets T10) 4

Person to contact about this information return
Personne avec qui communiquer au sujet de cette déclaration de renseignements
Name – Nom (in capital letters – en lettres majuscules)
Telephone number – Numéro de téléphone
( )
4

Certification – Attestation

I certify that the information given on this T10 Summary and related T10 slips is, to the best of my knowledge, correct and complete.

J'atteste que les renseignements fournis dans ce formulaire T10 *Sommaire* et les feuillets T10 qui s'y rapportent sont, à ma connaissance, exacts et complets.

Date
Authorized person's signature – Signature d'une personne autorisée
Position or office – Titre ou poste

Please do not write in this area
N'écrivez rien ici

Date received stamp
Date d'apposition du timbre

Send this T10 Summary with the related T10 slips and any T10 Segment forms to the Ottawa Technology Centre, 875 Heron Road, Ottawa ON K1A 1A2. Keep a copy for your records.

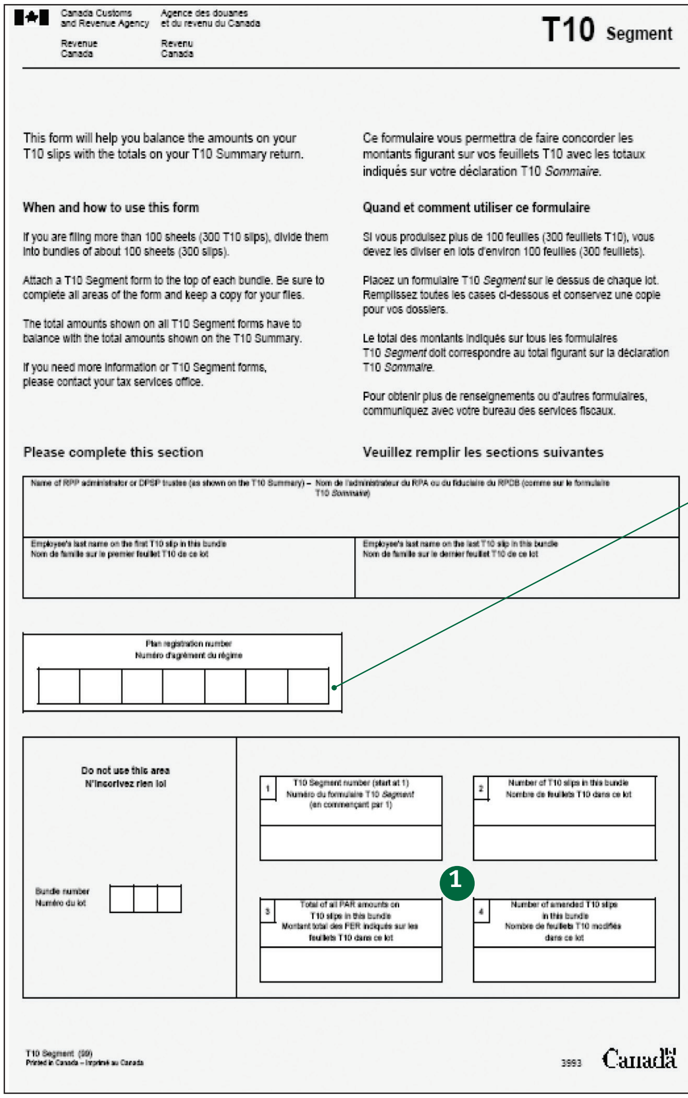
Privacy Act personal information bank number RCT/P-PU-005

Envoyez ce formulaire T10 *Sommaire* ainsi que les feuillets T10 connexes et tout formulaire T10 *Segment* au Centre de technologie d'Ottawa, 875, chemin Heron, Ottawa ON K1A 1A2.

Loi sur la protection des renseignements personnels – Fichier de renseignements personnels RCT/P-PU-005

10 Summary/Sommaire (00)
rinted in Canada – Imprimé au Canada

Canada


Canada Customs and Revenue Agency / Agence des douanes et du revenu du Canada

Revenue Canada / Revenu Canada

T10 Segment

This form will help you balance the amounts on your T10 slips with the totals on your T10 Summary return.

Ce formulaire vous permettra de faire concorder les montants figurant sur vos feuillets T10 avec les totaux indiqués sur votre déclaration T10 *Sommaire*.

When and how to use this form

If you are filing more than 100 sheets (300 T10 slips), divide them into bundles of about 100 sheets (300 slips).

Attach a T10 Segment form to the top of each bundle. Be sure to complete all areas of the form and keep a copy for your files.

The total amounts shown on all T10 Segment forms have to balance with the total amounts shown on the T10 Summary.

If you need more information or T10 Segment forms, please contact your tax services office.

Quand et comment utiliser ce formulaire

Si vous produisez plus de 100 feuilles (300 feuillets T10), vous devez les diviser en lots d'environ 100 feuilles (300 feuillets).

Placez un formulaire T10 *Segment* sur le dessus de chaque lot. Remplissez toutes les cases ci-dessous et conservez une copie pour vos dossiers.

Le total des montants indiqués sur tous les formulaires T10 *Segment* doit correspondre au total figurant sur la déclaration T10 *Sommaire*.

Pour obtenir plus de renseignements ou d'autres formulaires, communiquez avec votre bureau des services fiscaux.

Please complete this section / **Veuillez remplir les sections suivantes**

Name of RPP administrator or DPSP trustee (as shown on the T10 Summary) – Nom de l'administrateur du RPA ou du fiduciaire du RPDB (comme sur le formulaire T10 *Sommaire*)

Employee's last name on the first T10 slip in this bundle / Nom de famille sur le premier feuillet T10 de ce lot

Employee's last name on the last T10 slip in this bundle / Nom de famille sur le dernier feuillet T10 de ce lot

Plan registration number / Numéro d'agrément du régime

Do not use this area / N'inscrivez rien ici

Bundle number / Numéro du lot

1 T10 Segment number (start at 1) / Numéro du formulaire T10 *Segment* (en commençant par 1)

2 Number of T10 slips in this bundle / Nombre de feuillets T10 dans ce lot

1

3 Total of all PAR amounts on T10 slips in this bundle / Montant total des FER indiqués sur les feuillets T10 dans ce lot

4 Number of amended T10 slips in this bundle / Nombre de feuillets T10 modifiés dans ce lot

T10 Segment (99) / Printed in Canada – Imprimé au Canada

3993 Canada

The T10 segment

The T10 segment will help you balance the amounts on your T10 slips with the totals on your T10 summary return. If your T10 return contains more than 100 sheets or 300 separate T10 slips, you have to file T10 segment forms in the following way:

- Separate your T10 slips into groups of about 100 sheets or 300 separate T10 slips.
- Complete all required areas on each T10 segment and attach one to the front of each group of T10 slips.
- Make sure that the totals from all T10 segment forms equal the totals shown on the T10 summary 1.
- Keep copies for your records.

It is the same registration number that is used on the T10 slip.

PAR Amendments

If you have to report an amended PAR, file another T10 slip and indicate *yes* in the amendment box (box 5) of the form. The amended T10 slip should contain the revised total PAR amount for the year from the plan, not an additional or negative amount.

Your totals on the T10 summary and T10 segment (if applicable) will reflect the number of amended T10 slips included with the PAR return.

You can file amended forms with original PAR slips as long as they are for the same year and plan number.

For more information on T10 reporting, please visit the CRA website at **www.cra-arc.gc.ca**