

Each year, you must report your members' employment income and benefits accrued under your RRSP. To do so, you must include this information on your members' T4 slips and Relevé 1 forms (for Quebec members only).

Below are tips to help you manage your payroll deductions and to complete and file your T4 slips and Relevé 1:

Setting up your payroll

Contributions you make to a member's RRSP as well as RRSP administration fees that you pay on their behalf are considered a taxable benefit and are insurable². As a result, you are required to deduct Employment Insurance (EI) and Canadian Pension Plan (CPP) or Quebec Pension Plan (QPP) premiums. These contributions are also insurable² for Quebec residents and you must also deduct Quebec Parental Income Plan (QPIP) premiums.

Here is an example of how to treat an RRSP contribution:

Step 1

Add your contributions and any administration fees you pay to the member's weekly salary for the current pay period:

| | |
|--|-----------------|
| Weekly salary | \$500.00 |
| + Administration fees (taxable benefit) | \$2.00 |
| + Your contributions, if any (taxable benefit) | \$50.00 |
| Total | \$552.00 |

| Description | Tax form | Box |
|--|----------|-----------|
| Employer's contributions (including administration fees) | T4 | 14 and 40 |
| | Relevé 1 | A and L |

Step 2

With the result of step 1, calculate the EI, CPP/QPP and QPIP (for Quebec residents only) and annually report the total results to boxes 24, 26 and 55 respectively.

Step 3

Subtract the total member and employer contributions from the result of step 1.

| | |
|----------------------------------|-----------------|
| Total from step 1 | \$552.00 |
| - Your contributions, if any | \$50.00 |
| - Member's contributions, if any | \$50.00 |
| Total | \$452.00 |

You do not have to deduct income tax at source on employer and member RRSP contributions.

Step 4

With the result of step 3, calculate the income tax at source and report results to box 22 of the T4 slip.

To easily apply the applicable deductions and report the information on your T4 slips and Relevé 1 forms, set up your payroll with a separate account for each transaction type.

T4 slip

Enter the member's employment income, which includes the contributions you have made on the member's behalf (do not include the member's contributions).

Include the contributions you have made on the member's behalf and report results to box 40 (do not include the member's contributions).

¹ includes Structured Registered Retirement Savings Plan (STRP)
² Contributions are not insurable if your employees cannot withdraw the amounts from a group RRSP until they retire/cease to be employed or if you allow the employees to withdraw RRSP funds under the Home Buyers' Plan/Lifelong Learning Plan. For more information, visit the Canada Revenue Agency site at www.cra-arc.gc.ca.



Relevé 1

| RELEVÉ | | | | | | RL-1 (2013-10) |
|---|-------------------------|------------------------------------|-----------------------------------|------------------------------|--------------------------------------|----------------------------------|
| 1 Revenus d'emploi et revenus divers | | | | | | |
| Année 2013 | | | | | | |
| Code du relevé | | | | | | |
| N° du dernier relevé transmis | | | | | | |
| A- Revenus d'emploi | B- Cotisation au RRQ | C- Cotisation à l'assurance emploi | D- Cotisation à un RPA | E- Impôt du Québec retenu | F- Cotisation syndicale | |
| G- Salaire admissible au RRQ | H- Cotisation au RQAP | I- Salaire admissible au RQAP | J- Régime privé d'ass. maladie | K- Voyages (région éloignée) | L- Autres avantages | |
| M- Commissions | N- Dons de bienfaisance | O- Autres revenus | P- Régime d'ass. interentreprises | Q- Salaires différés | R- Revenu « situé » dans une réserve | |
| S- Pourboires reçus | T- Pourboires attribués | U- Retraite progressive | V- Nourriture et logement | W- Véhicule à moteur | Code (case 0) | |
| Renseignements complémentaires | | | | | | |
| Numéro d'assurance sociale du particulier | | | | | | Numéro de référence (facultatif) |

Enter the member's employment income, which includes the contributions you have made on his/her behalf (do not include the member's contributions).

Enter all other taxable benefits granted to the member.



Relevé 1 is only available in French and only applies to Quebec residents.

When must I file the T4 slips and Relevé 1 forms?

Annually, on or before the last day of February.

Where do I send my Relevé 1 forms?

Revenu Québec office near you.

To find the nearest Revenu Québec office visit their website at www.revenu.gouv.qc.ca

Members receive two income tax receipts each year: one covering the first 60 days of the year and another for the period from March 1 to December 31. Receipts include the total of your contributions, if any, and the member's contributions.



You can also submit these forms electronically. For more information, visit Revenu Québec's website, at www.revenu.gouv.qc.ca.

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GE11091D SLX GS 03/17