



Ross, Pope & Company

Chartered Accountants

Registered Retirement Savings Plan

Deadline: You have until February 29, 2012 to make an RRSP contribution for the 2011 taxation year.

Maximum contribution: The lesser of:

- \$22,450 (\$22,000 for 2010); or
- 18% of earned revenue from 2010

Less: 2010 Pension Adjustment (appears on the T4)

Add: 1991 to 2009 contribution shortfalls.

T.I.P.S. (Telephone Information Phone Service) gives you your 2011 RRSP deduction limit. You can either reach T.I.P.S. toll-free at 1-800-267-6999 or visit them online at <http://www.cra.gc.ca/tips/> . To use this service, you will need your social insurance number, your month and year of birth and the amount entered on line 150 of your 2010 tax return.

Note 1: RRSP contributions not deducted in the current year can be carried forward indefinitely.

Note 2: If you have used or are planning to use the RRSP Home Buyer's Plan, you cannot deduct any RRSP contributions made less than 89 days before the withdrawal.

Note 3: You can make RRSP contributions until December 31 of the year you turn 71.