



Adults 65+

Doing your taxes has its benefits!



Canada Revenue
Agency

Agence du revenu
du Canada

Canada

Common types of income

- Old Age Security
- Canada Pension Plan
- Other pensions
- Registered retirement savings plan
- Retiring allowance
- Lump-sum payments
- Tax-free savings account

Do you have to repay old age security (OAS) benefits?

You may have to repay OAS benefits if your net income before adjustments is \$79,845 **or more** for the 2021 tax year.

If you have an OAS repayment for 2021, tax may be withheld from your monthly OAS payments starting in July 2022.

Registered retirement savings plan

December 31 of the year you turn **71** is the last day you can contribute to your registered retirement savings plan (RRSP).

You can contribute to your spouse's or common-law partner's RRSP until he or she turns 71.

In the year you turn 71, you can choose **one** of the three following options for your RRSPs.



RRSP (continued)

- **Option 1 – Withdraw**
When you withdraw funds from your RRSPs, your RRSP issuer will withhold tax
- **Option 2 – RRIF**
You can transfer funds to a registered retirement income fund
- **Option 3 – Annuity**
An annuity makes regular payments to you, for life or for a specified period



Benefits and credit payments

Don't miss out on the benefits and credits you may be eligible for!

- You and your spouse or common-law partner have to do your taxes every year to receive your benefit and credit payments, **even if you had no income in the year.**



GST/HST credit

- Up to \$612 per year + \$161 per year, per child

Eligibility for GST/HST credit

You may be eligible for this credit if you are a resident of Canada and at least one of the following applies:

- You are 19 years of age or older before the month in which the CRA issues a payment;
- You have (or previously had) a spouse or common-law partner; or
- You are (or previously were) a parent and live (or lived) with your child.

How is your GST/HST credit calculated?

The CRA calculates your GST/HST credit based on:

- the number of children you have registered with the CRA for benefits and credits
- your family net income





Canada child benefit (CCB)

- A tax-free payment up to \$6,997 a year



Climate action incentive payment (CAIP)

- Tax-free amount paid to help individuals and families living in Ontario
- The amount you receive depends on your family situation
- plus a 10 % supplement for residents of small and rural
- The CAIP is paid four times a year, around the 15th of July, October, January, and April.



What are tax credits?

Reduce the income tax you may have to pay

Age amount

- Claim up to **\$7,713**, if you were at least **65** years old at the end of the year and you meet certain conditions
- If eligible, claim the provincial or territorial tax credit

Pension income amount

Claim up to **\$2,000** on your return if you have **eligible** pension, superannuation, or annuity payments.

Superannuation: An amount paid out of an employee pension plan.

Annuity: A plan that makes payments to you on a regular basis. For example, a registered retirement income fund.

Pension income splitting

- Transfer up to half of your eligible pension income to your spouse or common-law partner
- However, you can't split income from the Canada Pension Plan or old age security

canada.ca/pension-splitting



Form T1032, Joint Election to Split Pension Income

Disability tax credit

A non-refundable tax credit that helps persons with disabilities or their supporting family members reduce the amount of income tax they may have to pay.

Individual

Up to
\$8,662
per year

Under 18 years

Up to an additional
\$5,053
per year

canada.ca/disability-tax-credit





Eligibility for the DTC

Eligibility is based on the **effects** of the impairment, not on the medical condition or the diagnosis.

Eligibility criteria

- Vision
- Speaking
- Hearing
- Walking
- Eliminating (bowel and bladder functions)
- Feeding
- Dressing
- Mental functions necessary for everyday life
- Cumulative effect of significant limitations
- Life-sustaining therapy

canada.ca/disability-tax-credit



Applying for the DTC

1. Get Form T2201, Disability Tax Credit Certificate
2. Ask your medical practitioner to complete and certify Part B using the new digital application or manually
3. Send the form to the CRA once Part A and B are completed and signed

canada.ca/cra-form-t2201

Medical practitioners

Medical practitioner	can certify:
Medical doctor	all sections
Nurse practitioner	all sections
Optometrist	vision
Audiologist	hearing
Occupational therapist	walking, feeding, dressing, and the cumulative effect for these activities
Physiotherapist	walking
Psychologist	mental functions necessary for everyday life
Speech-language pathologist	speaking

After you apply

- The Canada Revenue Agency will review your application
- If you are eligible, you can claim the **disability amount** on your return
- Depending on your period of eligibility, you can ask us to adjust your tax return for the current year and for up to nine previous years
- You can track your application's progress in My Account
- You can ask us to review your file if you disagree with our decision

canada.ca/disability-tax-credit

Watch webinars on the disability tax credit and other related benefits and credits



Go to: canada.ca/individuals-video-gallery



Canada caregiver credit

A non-refundable tax credit that may be available to you if you support a spouse or common-law partner, or a dependant with a **physical or mental impairment**

Who is considered a dependant?

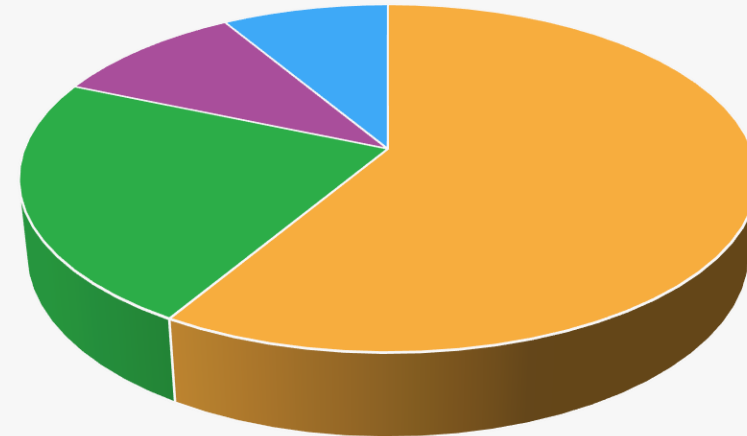
For the purposes of the Canada caregiver credit, a dependant can be your spouse or common-law partner or your spouse's or common-law partner's:

- child
- grandchild
- parent
- sibling
- grandparent
- aunt or uncle
- niece or nephew

How much can you claim?

The amount you can claim depends on:

- your relationship to the person you are claiming the credit for
- whether other credits are being claimed for that person
- your circumstances
- the person's net income



How to claim the Canada caregiver credit

Schedule 5, Amounts for Spouse or Common-Law Partner and Dependants

T1-2021 **Protected B** when completed
Schedule 5

Amounts for Spouse or Common-Law Partner and Dependants

Complete this schedule to claim an amount on line 30300, 30400, 30425, or 30450 of your return.
For information about the Canada caregiver amount for infirm children under 18 years of age, see line 30500 on the last page of this schedule.
Attach a copy of this schedule to your paper return.

Eligibility for the Canada caregiver amount

You may be able to claim the Canada caregiver amount for 2021 if, at any time in the year, you supported your spouse or common-law partner with an impairment in physical or mental functions, or if one or more of the following individuals depended on you for support because of an impairment in physical or mental functions:

- your (or your spouse's or common-law partner's) child or grandchild
- your (or your spouse's or common-law partner's) parent, grandparent, brother, sister, uncle, aunt, niece, or nephew (if they resided in Canada at any time in the year)

An individual is considered to be dependent on you for support if they rely on you to regularly and consistently provide them with some or all of the basic necessities of life, such as food, shelter, and clothing.

Person with an impairment in physical or mental functions	You may be entitled to claim
Spouse or common-law partner	both of the following amounts: • \$2,295 in the calculation of line 30300 • up to \$7,348 on line 30425
Eligible dependant 18 years of age or older (who is a person you are eligible to make a claim for on line 30400) (see note)	both of the following amounts: • \$2,295 in the calculation of line 30400 • up to \$7,348 on line 30425
Eligible dependant under 18 years of age at the end of the year (who is a person you are eligible to make a claim for on line 30400) (see note)	one of the following amounts: • \$2,295 in the calculation for line 30400 • \$2,295 on line 30500
Each of your (or your spouse's or common-law partner's) children under 18 years of age at the end of the year (see note)	\$2,295 on line 30500
Each dependant 18 years of age or older who is not your spouse or common-law partner or an eligible dependant for whom an amount is claimed on line 30300 or line 30400	up to \$7,348 on line 30450

Note: You **cannot** claim an amount on lines 30400, 30450, and 30500 for your child if you were the only parent required to make support payments for that child to your current or former spouse or common-law partner. This rule applies only if one of the following conditions applied to you:

- You lived separate and apart from your current or former spouse or common-law partner throughout 2021 because of a breakdown of your relationship
- You were separated from your spouse or common-law partner for only part of 2021 because of a breakdown in your relationship and you are claiming a deduction on line 22000 of your return for support amounts that you paid to your current or former spouse or common-law partner

For more information, see lines 30400, 30450, and 30500 of this schedule.

Supporting documents

The Canada Revenue Agency (CRA) may ask for a signed statement from a medical practitioner showing when the impairment began and what its duration is expected to be.

For children under 18 years of age, the statement should also show that the child is, and will likely continue to be, dependent on others for a long and continuous period because of an impairment in physical or mental functions. (**Dependent on others** means the child needs much more help for their personal needs and care compared to children of the same age.)

You do **not** need a signed statement from a medical practitioner if the CRA already has an approved Form T2201, Disability Tax Credit Certificate, for a specified period.

5000-95 E (21) (Ce formulaire est disponible en français.) Page 1 of 6



Home accessibility tax credit

Claim up to **\$10k** in renovation expenses you paid to make your home more accessible for yourself or another eligible individual.

A qualifying individual can be either:

- 65 years of age or older.
- Eligible for the DTC.

Medical expenses

Claim eligible medical expenses that you or your spouse or common-law partner paid for:

- Yourself and your children under 18 years of age.
- Certain family members who depended on you for support and were residents of Canada at any time in the year.

Note: you can only claim the part of an eligible expense for which you have not been or will not be reimbursed

canada.ca/taxes-medical-expenses

Amounts transferred to or from your spouse

Transfer certain tax credits to your spouse, including the:

- age amount
- pension income amount
- disability amount for self

Non-refundable tax credits

- Ontario tax reduction
- Low-income individuals and families tax credit

Refundable tax credits and benefits

- Ontario staycation tax credit
- Ontario Trillium Benefit and Senior Homeowners' Property Tax Grant
- Ontario seniors' public transit tax credit
- Ontario seniors' home safety tax credit

Ontario tax reduction

Non-refundable tax credits

- May lower or eliminate Ontario income tax payable
- Amount of reduction depends on:
 - where your client lived at beginning and end of tax year
 - how many dependants your client has
 - your client's marital status
 - your client's payable income tax
- Claim the reduction on **Form ON428**

fin.gov.on.ca/en/credit/index.html

Ontario low-income individuals and families tax credit (LIFT)

Non-refundable tax credits

- Provides up to \$850 in Ontario personal income tax relief to low-income workers, including those earning minimum wage
- Complete **Schedule ON428-A** and enter the result on **Form ON428**

ontario.ca/page/low-income-workers-tax-credit

Ontario staycation tax credit

Refundable tax credits and benefits

- A new, temporary refundable tax credit for the 2022 tax year
- Provides Ontario residents with support of 20 per cent of eligible 2022 accommodation expenses of up to \$1,000 for an individual and \$2,000 for a family
- Maximum credit: \$200 (individual) or \$400 (family)
- Apply for this credit when you file your 2022 tax return even if you do not owe any tax

Ontario Trillium Benefit

Refundable tax credits and benefits

- **Sales Tax Credit**
 - Helps low- to-moderate-income individuals, 19 years of age and older, and families, including single parents, with the sales tax they pay
 - Up to \$324 per person
- **Ontario Energy and Property Tax Credit**
 - Helps low-to-moderate-income Ontario residents with the sales tax on energy and with property taxes
 - Up to \$1,121 for non-seniors / \$1,277 for seniors
- **Northern Ontario Energy Credit**
 - Helps low-to-moderate-income Northern Ontario residents with the higher energy costs they face living in the north
 - Up to \$249 per family / \$162 per single person

Ontario Senior Homeowners' Property Tax Grant

Refundable tax credits and benefits

**Up to \$500 per
year per
household**

**One payment
every year**

- To be eligible, on December 31 of the previous year you or your spouse/common-law partner must:
 - be at least 64 years old
 - own and occupy your home in Ontario
 - have paid property tax for your home
- Grant is reduced if annual family income exceeds \$45,000 or single income exceeds \$35,000

Ontario seniors' public transit tax credit

Refundable tax credits and benefits

- Helps seniors with public transit costs
- To qualify for the 2021 credit, the senior must:
 - be 66 years or older and a resident of Ontario on Dec. 31, 2021
 - have paid for eligible public transit services in 2021
- Claim up to \$3,000* in eligible public transit expenses and receive up to \$450
- Claim credit on **Form ON479**

ontario.ca/page/ontario-seniors-public-transit-tax-credit

Ontario seniors' home safety tax credit

Refundable tax credits and benefits

- Temporary tax credit for the 2021 and 2022 tax year
- Can be claimed by seniors who are 65 or older by the end of 2021 or people who live with senior relatives
- Credit = 25% of up to \$10,000 in eligible expenses
- Expenses must be paid or payable in 2021 and improve safety and accessibility and make home more functional or mobile
- Credit can be shared among family members, but \$10,000 limit is applicable per principal residence

ontario.ca/page/seniors-home-safety-tax-credit



Use the Benefits Finder and the online calculator

To see all the benefits you may be eligible to receive, go to:
canada.ca/benefits-finder

For an estimate of your child and family benefits, use the CRA calculator at: **canada.ca/child-family-benefits-calculator**

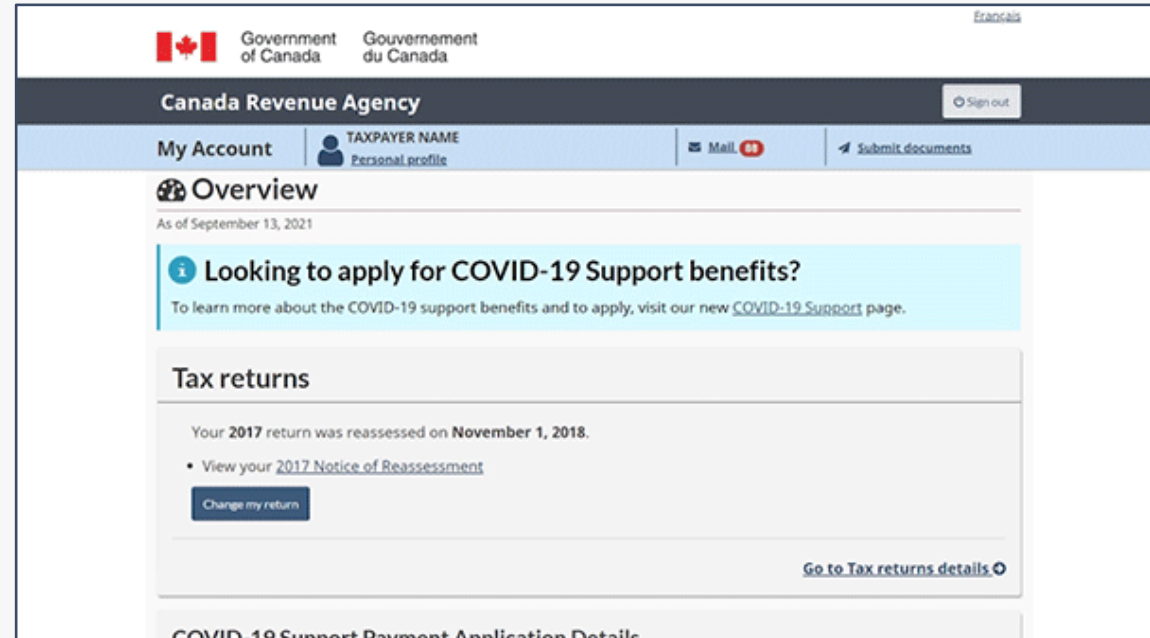


Services and tools

Help doing your taxes and claiming your benefits

My Account for individuals

Manage your tax and benefit affairs quickly, conveniently, and securely...all online at canada.ca/my-cra-account.



The screenshot displays the Canada Revenue Agency (CRA) My Account dashboard for individuals. At the top, the Government of Canada logo and name are visible in both English and French. The CRA logo and name are also present. A 'Sign out' button is located in the top right corner. The main navigation bar includes 'My Account', 'TAXPAYER NAME Personal profile', 'Mail 18', and 'Submit documents'. The 'Overview' section, dated 'As of September 13, 2021', features a prominent blue banner asking 'Looking to apply for COVID-19 Support benefits?' with a link to the 'COVID-19 Support' page. Below this, the 'Tax returns' section indicates that the 2017 return was reassessed on November 1, 2018, and provides a link to 'View your 2017 Notice of Reassessment' and a 'Change my return' button. A 'Go to Tax returns details' link is also present. The bottom of the screenshot shows the beginning of the 'COVID-19 Support Payment Application Details' section.

Digital services



Auto-fill my return

Automatically fills in parts of the current and previous year's returns



Direct deposit

Faster, more convenient and reliable option to receive refund and credit/benefit payments



Email notifications

Get notified when there's new mail to view in the account

canada.ca/cra-electronic-services

Need help?

You can give permission to another person to deal with the CRA for you.

Your representative can be a:

- family member
- friend
- lawyer
- accountant



[Form AUT-01, Authorize a Representative for Offline Access](#)

Following a death

- Provide the CRA with the date of death as soon as possible by calling **1-800-959-8281**
- The CRA will help make arrangements to stop payments and transfer them to a survivor



Information Sheet RC4111, What to Do Following a Death



Do your taxes on time

- The information from your tax return is used to calculate your benefit and credit payments.
- Avoid payment delays to benefits, credits, and old age security amounts by doing your taxes on time.

Tax deadline is April 30

Keep your personal information up to date

Keep your personal information such as address, marital status, number of children in your care and direct deposit information up to date.

Update this information online using My Account, or MyCRA or MyBenefits CRA mobile applications, or by mail or phone.



There are a few ways to do your taxes!



Use certified software products to make online filing easy, and some products are free! Go to canada.ca/netfile.



You may be able to get free help from a volunteer at a free tax clinic. Go to canada.ca/get-tax-help.



Get help from a family member, friend, or tax preparer.



File on paper. Download a tax package at canada.ca/taxes-general-package.

File my Return

- Do your taxes over the phone
- Confirm some personal information and answer a few short questions
- No paper forms to fill out or calculations to do



Community Volunteer Income Tax Program (CVITP)

Free tax clinics help people get the benefit and credit payments they are eligible for!

Who is eligible for the CVITP?

You can have your taxes done at a CVITP tax clinic if you have a modest income and a simple tax situation.

Suggested family income	
1 person	\$35,000
2 people	\$45,000
3 people	\$47,500
4 people	\$50,000
5 people	\$52,500



A simple tax situation

You **have** a simple tax situation if you have:

- no income
- employment income
- pension income
- benefits, such as disability insurance, employment insurance
- registered retirement savings plans
- support payments
- scholarships, fellowships, bursaries, or grants
- interest (under \$1,000)

Not a simple tax situation

You **do not have** a simple tax situation if you:

- are self-employed, except if your income is less than \$1,000
- have employment expenses
- have business or rental income and expenses
- have capital gains or losses
- filed for bankruptcy
- are completing a tax return for a deceased person

Free tax clinics go virtual!

Virtual clinics connect eligible individuals with volunteers who will complete their tax return for free by videoconference, by phone, or through document drop-off.

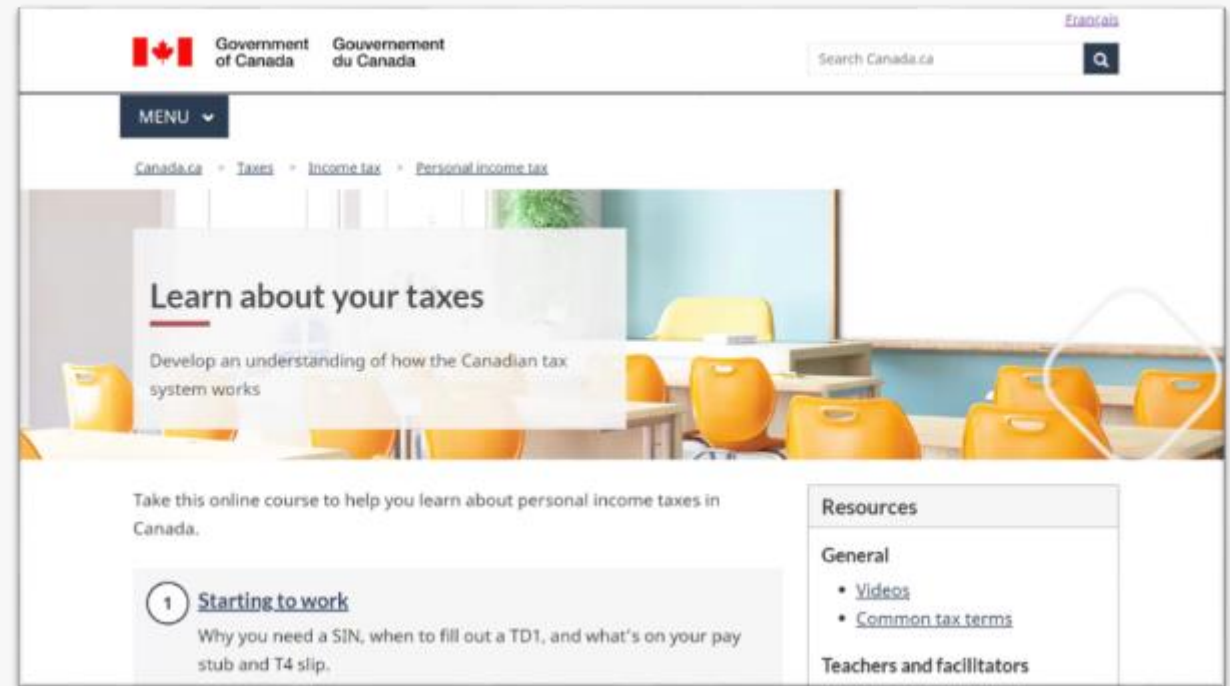


For more information, go to anada.ca/get-tax-help

Want to learn more about taxes?

We can help. Check out our free online learning tool, Learn about your taxes! You will learn:

- what you need when starting a job
- what you need before doing your taxes
- how to do a basic tax return



The screenshot shows the Government of Canada website page for 'Learn about your taxes'. The page features the Canadian flag and the text 'Government of Canada' and 'Gouvernement du Canada'. A search bar is visible in the top right corner. The main heading is 'Learn about your taxes' with a sub-heading 'Develop an understanding of how the Canadian tax system works'. Below this, there is a description: 'Take this online course to help you learn about personal income taxes in Canada.' A numbered list item '1 Starting to work' is highlighted, with a sub-description: 'Why you need a SIN, when to fill out a TD1, and what's on your pay stub and T4 slip.' On the right side, there is a 'Resources' section with sub-sections 'General' and 'Teachers and facilitators'. Under 'General', there are links for 'Videos' and 'Common tax terms'.

canada.ca/learn-about-taxes

For more information

CRA web addresses and phone numbers	
Child and family benefits	canada.ca/child-family-benefits
Disability tax credit	canada.ca/disability-tax-credit
Canada workers benefit	canada.ca/canada-workers-benefit
CVITP	canada.ca/taxes-help
CVITP - volunteer	canada.ca/taxes-volunteer
CRA forms and publications	canada.ca/cra-forms
My Account	canada.ca/my-cra-account
E-services	canada.ca/cra-electronic-services
Benefit enquiries	1-800-387-1193
Individual enquiries (and to get forms)	1-800-959-8281



Questions?