



Track your RRSP and TFSA contribution room

When saving with a Registered Retirement Savings Plan (RRSP) or Tax-Free Savings Account (TFSA), it's important to know how much contribution room you have. This can help you stay within your contribution limits and avoid unnecessary tax penalties.

RRSP	TFSA
Know your limits The RRSP contribution limit changes each year, and it's up to you to know and keep track of your limit. Remember, you share your limit with all RRSPs you contribute to, including Spousal RRSPs. Find your limit on your most recent Notice of assessment from the Canada Revenue Agency (CRA), the CRA's My Account for Individuals service on Canada.ca . Or call the Tax Information Phone Service at 1-800-267-6999 .	The TFSA contribution limit changes from time to time, and it's up to you to know and keep track of your limit. Remember, you share your limit with all TFSAs you contribute to. Use the CRA's My account for individuals on Canada.ca to check your limit. Or call the Tax Information Phone Service at 1-800-267-6999 .
Unused contribution room Any unused contribution room carries over so you can use it in the following years. Keep in mind, when you withdraw money, you lose the contribution room for good.	Any unused contribution room carries over so you can use it in the following years. And if you make a withdrawal, you gain the contribution room back in the following year.

If you need help determining your limits, consider speaking with a tax professional about your specific situation.



Life's brighter under the sun

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We'll help you stay within your contribution limits

Tell us your limits and we'll help you keep track of your contributions during the year.

1. Sign in to mysunlife.ca.
2. Select **Manage plan**. From the drop-down menu, select **my plan**.
3. At the top of the page, click **Documents**, then **Tax slips & Contribution info**.
4. Select the **Contribution limits** tab.
5. Fill in your personal limits. We'll email you when you're close to, reach or go over your limit.

Keep in mind that we can track contributions only to your workplace RRSPs and/or TFSA. We'll reset your individual contribution limits to the plan default each year, so be sure to give us your limit annually.

Review or change your contributions online

If you want to view or change how much you're contributing each pay, you can do so on mysunlife.ca. Sign in and select **my plan**, **Put money in**, then **Manage payroll contributions**.



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And sign in to mysunlife.ca for tools, articles and videos. Chat with us online for additional support.