



Instructions for Signing Parliamentary Petition e-4564

The petition is asking for the Federal Government to fix the following issues for Indigenous individuals with tax-exempt pension income in retirement:

- 1) Update T4RIF slips to avoid individuals having their tax returns reassessed, which often results in tax payable, Guaranteed Income Supplement (GIS) and other benefits and tax credits clawed-back
- 2) Have Canada Pension Plan (CPP) contributions on tax-exempt income registered as tax-exempt as contributions are submitted for Indigenous individuals
- 3) Update the T4A (P) for CPP retirement benefits to clarify tax-exempt CPP income to avoid taxation of tax-exempt funds

Because these issues have not yet been addressed and fixed, retired Indigenous individuals are consistently having their tax returns reassessed, being asked for and potentially paying taxes that are not owed, and having much-needed benefits clawed-backed.

To sign, simply Google "e-4564 petition" or <https://petitions.ourcommons.ca/en/Petition/Sign/e-4564>. There is no minimum age to sign, so any Canadian citizen can sign this petition.

Review the petition and then below it, fill in:

First and last name, Email Address & Phone Number, Province and Postal Code

Check the 3 boxes below and click the SIGN button

****You will then receive an email a short time later asking you to click the link to confirm that it was you who signed the petition. You have now signed the petition!**

Thanks in advance for your support, and we hope this will move the Federal Government and Ministry of Finance to make the above changes to benefit all Indigenous Communities across Canada.

If you have any questions or issues with the petition or the signing of it, please feel free to contact us directly at the number below.

Parliamentary Petition e-4564 is asking the Federal Government to look at addressing the following three areas of concern for Indigenous peoples across Canada:

- 1) Asking for T4RIF tax slips to be updated so that payments received from tax-exempt pensions earned on a reserve in Canada can be listed separately from taxable income as is currently being done on T4 tax slips

This would help prevent needless reassessments of income tax returns by CRA, and the accompanying tax payable, and clawback of benefits and tax credits

- 2) Asking that a process be developed to track and label CPP contributions on tax-exempt income as they are submitted with payroll taxes for indigenous individuals

This would put the responsibility on employers and the government to track and label CPP contributions submitted on tax-exempt income

- 3) Asking that T4A (P) tax slips for CPP retirement benefits be updated so that tax-exempt CPP income in retirement is listed separate from taxable income, similar to current T4 tax slips

This would prevent Indigenous individuals from having to factor what portion of their CPP retirement benefit is tax-exempt, and prevent them from potentially paying tax that is not owed, being reassessed by CRA in regard to their CPP retirement income claimed as exempt, and affecting other benefits and credits

There are many other areas in which Indigenous individuals may be under-advised, including:

Allowance and Allowance for Survivor

Registered Education Savings Plans

Registered Disability Savings Plans

Finding opportunities to limit the amount of taxable income after age 60 to maximize governments benefits

If interested in learning more about the areas listed above, you should speak to a Certified Financial Planner with experience and expertise in planning for Indigenous people