



RRSP DEADLINE IS THURSDAY February 29th 2012

Are you coming in to make your RRSP deposit?

If so, please ensure that you have the following when you come in to make or top up your RRSP contributions for 2011:

- 1) Your cheque book
- 2) 2010 Revenue Canada Notice of Assessment (NOA) which you would have received in the mail after filing your 2010 Income tax return.
- 3) December 31st pay stub or T4's.

This year RRSP Loans are available at attractive rates through our preferred lending partners. Loans available in the amount of \$1,000.00 min. to \$50,000.00 max. with terms of 1 to 10 years are available. Loan rates vary depending on the length of term and your current credit rating.

Enclosed please find "Invest By Mail" form that can be dropped off at the office prior to February 29th, 2012, by 6 pm for additional contributions.

Mary's

Hello, RRSP and Tax season is upon us. Everyone is running around looking for paperwork and assessing their situation. **WHAT WE NEED** is your yearend paystubs and we can do the rest. Please forward them to our office by email or FAX and we can give you an estimate on the amount of RRSP to purchase and approx. tax savings.

Also feel free to call the office and speak with myself or Derek as many times it can be discussed by phone and save you time.

We are available Saturday's by appointment and every evening until 8 pm until Feb 29 as we will close at 6pm on the last day. Please do not wait to the last minute. Sooner is always better. We are looking forward to an exciting year ahead, and looking forward to seeing you.

INCOME TAX UPDATE!

Enclosed please find the "Client Tax Info Sheet" (Orange Form). This form is used yearly to make sure we have your most current information. The form must be completed and signed when you drop off your Income Tax Return. We will also require a void cheque if you request direct deposit.

When picking up your tax returns, please remember our office does not have a debit machine. We only accept cash or cheques.

***You may drop off your income tax papers after
Thursday March 1st, 2012.***

As always, if you drop off your Income Tax Return and do not have all your documents, there will be a **\$25.00** charge for each adjustment.

RRSP Season & Tax Office Hours

January 17th to April 30th

Mon to Thurs – 8:00 am to 8:00 pm

Friday – 8:00 am to 5:00 pm

Saturday – By Appointment Only

Help us Keep you updated!

Now you can receive your newsletter by e-mail. Send us your updated e-mail to:
dodi@integrite.com

Special Draw

**Send us your e-mail
address during the
months of
January thru March 2012
and your name will be put
in a draw for a**

**\$500 Manulife High
Interest Savings Account.**

**Thanks for
saving a tree!**

REMINDER **File Maintenance Fee Now due.**

All statements were sent out with our Newsletter in January.

Please remember to make your cheque payable to
"Practical Numbers Inc."

**"In the business world, the rearview mirror is always clearer than the windshield."
– Warren Buffet**

Travel Insurance

More often than not, many people purchase travel insurance through their bank or travel agent who may not have a license to sell insurance. It's not a complicated product, but what I am most concerned with is the person selling it does not know the terms or definitions of the contract. We offer out of country medical coverage along with trip cancellation for duration's of seven days up to 12 months depending on your needs. Student Plans are also available for students whether they are traveling or attending school. Insurance can be put in place with a simple phone call. Please call our office for more information.

IMPORTANT DATES TO REMEMBER FOR 2012

TFSA Deposit	Make your TFSA contribution for 2012, You can top up the account to the \$20,000 limit.
T4 Deadline Monday, February 28 th	Final date for T4s to be mailed out from employers.
RRSP Deposit Deadline Wednesday, February 29 th	Have you made your 2011 RRSP Contribution yet? Last day for 2011 tax year contributions. Call to book your appointment before the deadline.
Income Tax Preparation Thursday, March 1 st	First day on which we accept documentation and begin to process income tax returns. (If you have investments, please note the information shown under March 15 th below.)
First Quarterly Installment Tuesday, March 15 th	Your first quarterly income tax payment is due.
Investment Tax Slips Tuesday, March 15 th	By now you should have received most tax slips, e.g. T3s, T5s, from financial institutions for your non-registered investments.
U.S. Tax Filing Deadline Wednesday, April 18 th	Last day for filing U.S. individual tax returns.
Canadian Tax Filing Deadline Monday, April 30 th	Last day for filing Canadian Individual tax returns.

Did you Know?

We offer a wide variety of products and services:

- ❖ Mutual Funds
- ❖ Segregated Funds
- ❖ Labour Sponsored
- ❖ GICs
- ❖ Manu High Interest Savings Accounts
- ❖ Private Wealth Managed Accounts
- ❖ RRSP
- ❖ TFSA
- ❖ Group RRSP
- ❖ RRIF
- ❖ RESP
- ❖ LIRA
- ❖ Life Insurance
- ❖ Disability Insurance
- ❖ Business Insurance
- ❖ Group Benefits
- ❖ Travel Insurance
- ❖ Estate Planning
- ❖ Estate Directory Services
- ❖ Financial Planning
- ❖ Divorce Arbitration & Mediation
- ❖ Budget Counseling
- ❖ Elder Care Planning
- ❖ Credit Counseling
- ❖ Tax Returns & Consulting

It is the client's responsibility to provide accurate and up-to-date information to their financial advisor so that investments made on their behalf reflect the client's current needs. Please read the Prospectus before investing. Mutual Funds are not guaranteed; their values change frequently and past performance may not be repeated. Investors will pay management fees and expenses, may pay commissions, and may experience a gain or loss. Mutual Funds provided through Equity Associates Inc. Insurance provided through Integrite Group Inc. Tax, Estate and Planning provided through Practical Numbers Inc. E. & O.E.

This form must be completed and returned when dropping off your income tax for completion!

Has Practical Numbers Inc. prepared your tax return in previous year(s)? Yes No

Client:
SIN: ____-____-____

First Name: _____ **Last Name:** _____ **Date of Birth:** ____/____/____
MM/DD/YYYY
Address: _____ **Apt #:** _____

City: _____ **Province:** _____ **Postal Code:** _____

Ph: _____ **Work:** _____ **x:** _____ **Cell:** _____

E-mail: _____

Spouse:
SIN: ____-____-____

First Name: _____ **Last Name:** _____ **Date of Birth:** ____/____/____
MM/DD/YY
Marital Status on December 31, 2011:

- Single Married Living common-law
 Separated Divorced Widowed

Date of Marital Change: ____/____/____
Month Day Year
Date of Address Change: Same Other ____

Spouse's NET Income: \$ _____

If taxpayer deceased, enter date of death: ____/____/____
Month Day Year
Additional Filing Information:

 Are you a Canadian Citizen? Yes No

 Provide information to Elections Canada? Yes No

 Owned Foreign property in the year Costing more than \$100,000 CDN? Yes No

 Claim Disability tax credit? Yes No
 If yes, is this a first year claim? Yes No

 First-time filer or name change in the year? Yes No

DEPENDANTS:

Name	Relationship SIN (If Applicable)	Date of Birth MM/DD/YY	Net Income	Disability/ Infirmary	Tuition/ Education
1 _____	_____	____/____/____	\$ _____	_____	_____
2 _____	_____	____/____/____	\$ _____	_____	_____
3 _____	_____	____/____/____	\$ _____	_____	_____

CHILD CARE:

Name	Organization or Name and Social Insurance Number	No. of Weeks	Amount
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

CHILD FITNESS TAX CREDIT:

Name	Organization or Name	Amount
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

NOTES:



Invest By Mail

Name: _____

Address: _____ Apt#: _____

City: _____ Prov: _____ Postal Code: _____

Phone: _____

Tell us which existing fund(s)/existing plan to add to:

Open

RRSP

Spousal

RESP

Joint

Fund Name: _____	\$ _____	Account# _____
Fund Name: _____	\$ _____	Account# _____
Fund Name: _____	\$ _____	Account# _____

Please make cheques payable to Equity Associates Inc.

Additional Information: _____

Signature: _____ Date: _____

Note: You will receive a phone call from our office to confirm that we have received your form and cheque, and you will also receive confirmation document(s) from the appropriate fund company.



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