

2011 US Personal Tax Checklist

(Prepared for clients and professional colleagues of Personal Wealth Strategies)

This Checklist is designed to help you assemble information for your 2011 personal return by ticking or not ticking the applicable boxes and helps us prepare your return accurately. It may also help us identify ways to reduce your future income taxes although this is only a secondary purpose. Please do not hesitate to call us if you have any questions. Please attach a full copy of last years US 1040 tax return, state tax return and Canadian tax return. Our website www.finplans.net contains several newsletters on US taxation. 01/12

Name _____ A Birthdate _____ Birthplace _____ Occupation _____

Spouse _____ B Birthdate _____ Birthplace _____ Occupation _____

Spouse does not include a common law spouse for US tax purposes unless recognized by the state or local residence jurisdiction laws. **Delinquent filers must file for at least the last six years under IRS policy. (page 7)**

Address _____

Email address _____ Telephone _____

Employer's Name and Address: A _____
B _____

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A – CURRENT TAX RETURNS – US CITIZENS

Status and Requirement to File 1040 Tax Return

You are required to file a US tax return if your gross income for 2011 is over the following levels:

- | | |
|--|-------------------------------------|
| <input type="checkbox"/> Single | \$ 9,500 (\$10,950 if over 65) |
| <input type="checkbox"/> Married filing jointly | \$19,000 (\$21,300 if both over 65) |
| <input type="checkbox"/> Married filing separately (spouse not a US citizen) | \$ 3,700 (any age) |
| <input type="checkbox"/> Head of household | \$12,200 (\$13,650 if over 65) |

Presidential Election Campaign Fund

Do you want \$3 to give towards this fund? Y/N A _____ B _____

2011 Particular Information (Add further details on page 9)

- | | | |
|--|---------|---------|
| <input type="checkbox"/> Type of US visa if applicable | A _____ | B _____ |
| <input type="checkbox"/> When did you move to the US | A _____ | B _____ |
| <input type="checkbox"/> When did you leave the US and move to Canada | A _____ | B _____ |
| <input type="checkbox"/> When did you last file a US 1040 tax return | A _____ | B _____ |
| <input type="checkbox"/> Reported status (single, married, joint etc.) | A _____ | B _____ |
| <input type="checkbox"/> When did you last file a US state return | A _____ | B _____ |
| <input type="checkbox"/> Name of state | A _____ | B _____ |
| <input type="checkbox"/> US work history (beginning and ending dates) | A _____ | B _____ |
| <input type="checkbox"/> Own or sold US rental property (1040NR)(page 11) | A _____ | B _____ |
| <input type="checkbox"/> Provide approximate details of current US assets including US pension plans (page 9) | A _____ | B _____ |
| <input type="checkbox"/> Did you make any gifts to family member during the Year (tuition, medical expense etc for adult children) | A _____ | B _____ |
| <input type="checkbox"/> Have you established any trusts for the benefit of any family members. If so attach a copy of the trust agreements. | A _____ | B _____ |
| <input type="checkbox"/> Do you own any shares in private Canadian corporations | | |
| Business corporation | A _____ | B _____ |
| Investment corporation | A _____ | B _____ |
| <input type="checkbox"/> Did you establish or are you the beneficiary of any trusts | | |
| Canadian | A _____ | B _____ |
| US | A _____ | B _____ |
| <input type="checkbox"/> Do you own any Canadian tax deferred income plans. | | |
| RRSP/RRIF /LIRA | A _____ | B _____ |
| RESP (not exempt from US tax) | A _____ | B _____ |
| TFSA (not exempt from US tax) | A _____ | B _____ |
| Other | A _____ | B _____ |
- Such plans may require you to file Form 3520 and / or 8891.*

Income

- | | Canadian Source | | US Source | |
|---|------------------------|---------|------------------|---------|
| <input type="checkbox"/> Employment | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> Business / Partnership | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> Commissions | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> Interest | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> Dividends | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> Capital Gains | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> Stock Options | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> TFSA | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> RESP | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> OAS, US Social Security (I) | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> CPP (I) | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> Canadian Pensions | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> US Pensions (401K, IRA etc.) | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> Refunds, credits or offsets of state or local income tax | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> Rent (US condo etc.) | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> Business | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> Professional | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> Trust Income | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> Alimony | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> Roth IRA | A _____ | B _____ | A _____ | B _____ |
| <input type="checkbox"/> Spousal/Child Support | A _____ | B _____ | A _____ | B _____ |

1 – Non taxable in US if taxpayer lives in Canada (Article XVIII – 5 of Canada/US Tax Treaty). Show gross pension on line 20a, nil pension line 20b and attach Form 8833 to your 1040 return. RRSP's and RRIF's (Form 8891 page 8)

Details of US Income Information Slips Received

| Slip Type | Payor | Income Amount | Details |
|-----------|-------------------------------|---------------|---------|
| W-2 | Salaries and wages | _____ | _____ |
| W-2G | Gambling winnings | _____ | _____ |
| 1098 | Mortgage interest | _____ | _____ |
| 1098-T | Tuition and related expenses | _____ | _____ |
| 1099-B | Proceeds of securities | _____ | _____ |
| 1099-DIV | Dividend income | _____ | _____ |
| 1099-INT | Interest income | _____ | _____ |
| 1099-R | IRA and pension distributions | _____ | _____ |
| 1099-S | Real estate proceeds | _____ | _____ |
| Other | _____ | _____ | _____ |

Capital Gains (Investment portfolios, RESP's, TFSA's etc.)

US tax reporting requires details of each asset (including each security in a portfolio) sold during the year. US reporting forms usually provide complete details and if so attach a copy of this information. It is important to know purchase and sale date to be able to divide gains between long term (owned more than one year) and short term. *PROCEEDS AND COST OF ASSETS MUST BE CONVERTED TO US DOLLARS USING THE EXCHANGE RATE ON THE DATE OF PURCHASE AND SALE. In some cases, asset sales not taxable in Canada are taxable in the US since they have no special status in the US and are not exempted from US tax by the Canada-US Tax Treaty.*

| Security | Proceeds | Cost | Sale Date | Purchase Date |
|----------|----------|-------|-----------|---------------|
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |

Itemized Deductions – Schedule A (Ignore if you claimed Standard Deductions)

| | | |
|--|---------|---------|
| <input type="checkbox"/> Medical and Dental | A _____ | B _____ |
| <input type="checkbox"/> Taxes | | |
| o State | A _____ | B _____ |
| o Real estate | A _____ | B _____ |
| <input type="checkbox"/> Interest and points | | |
| o Home mortgage and investment interest | A _____ | B _____ |
| <input type="checkbox"/> Investment counsel fees etc. | A _____ | B _____ |
| <input type="checkbox"/> Gifts to US charity | A _____ | B _____ |
| <input type="checkbox"/> Job expenses not reimbursed | | |
| o Travel | A _____ | B _____ |
| o Union dues | A _____ | B _____ |
| o Other | A _____ | B _____ |
| <input type="checkbox"/> Tax return preparation | A _____ | B _____ |
| <input type="checkbox"/> Safety deposit, investment expenses | A _____ | B _____ |
| Total | A _____ | B _____ |



Deductions from Total Income (Lines 23-37)

- Tuition (Form 1098-T) _____
- Moving expenses _____
- Alimony _____
- IRA deduction _____
- Self employment plans SEP, SIMPLE etc. _____
- Student loan interest _____
- Self employed health insurance _____
- Other _____
- Business interest _____

Other Possible Filings (Significant penalties apply for non filing)

Even if you are not required to file US income tax returns annually, you may be required to file several other forms if you are a US citizen or green card holder.

- TDF90-221 _____ FBAR – Non US Financial Account Information (page 7, 8 and 13)
- Form 3520 _____ Transactions with foreign trusts and substantial gifts and bequests (page 5)
- Form 3520-A _____ Ownership of foreign trust (March 15) (page 5)
- Form 8833 _____ Reliance on Canada/US tax treaty (page 5)
- Form 8891 _____ Information reporting on RRSP details (pages 8 and 14)
- Form 5471 _____ Non-US private company ownership
- Form 5472 _____ Information return of 25% foreign owned corporation
- Form 926 _____ Transfers to foreign Corporations
- Form 8865 _____ Foreign partnership information return

Reliance on Tax Treaty Provisions – Form 8833

- Is the taxpayer claiming benefits under the Canada –US tax treaty that reduce US taxes. If so you should file Form 8833 with your tax return (See Publication 519) _____
- Tie breaker rule Article IV-2 (in US more than 183 days page 11) _____
- Foreign source remuneration under \$10,000 – Article XV-2 _____
- Tax of Social Security in country of residence only – Article XVIII-5 _____
- Deferral of pension (RRSP) income - Article XVIII-7 (Form 8891) (See below – page 8 & 14) _____
- Contributions to Canadian charities (Article XXI) _____
- Estate tax credit for Canadian income tax and exemption for small estates under \$1,200,000 - Article XXIX B-2, 8 _____

There can be a penalty of \$1,000 per offence for failing to report treaty provisions you are relying on (Publication 519)

US Pension and Tax Deferral Plans

Which US plans do you now own?

- | | | |
|---|----------------|----------------|
| <input type="checkbox"/> 401K | A _____ | B _____ |
| <input type="checkbox"/> IRA – Roth (non deductible contributions) | A _____ | B _____ |
| <input type="checkbox"/> IRA – Individual (RRSP equivalent in US) | A _____ | B _____ |
| <input type="checkbox"/> KEOGH | A _____ | B _____ |
| <input type="checkbox"/> Other _____ | A _____ | B _____ |
| <input type="checkbox"/> Details of any contributions or withdrawals during year | A _____ | B _____ |

Non US Trusts and Non US Source Gifts (Forms 3520 and 3520-A)

- Did you have any transactions with a foreign trust or estate (Form 3520) _____
- Are you an owner or beneficiary of a foreign trust or estate (Form 3520-A) _____
- Did you receive gifts or bequests with a value in excess of US \$100,000? If so, please indicate the donor, type of property, fair market value of the property. _____

B – DELINQUENT RETURNS

Delinquent FBAR Returns

Severe penalties apply for not filing Form TDF 90-22.1 (both for willful and non willful reasons) but may be waived if the taxpayer had reasonable grounds for not filing – providing 6 years of delinquent returns are filed along with an explanation (attached to each return) for not filing which should cover the following: Y/N

- All of the income from the accounts was reported on US tax returns. _____
- The taxpayer was unaware of the requirement to file the FBAR. _____
- The taxpayer promptly filed the return when they became aware of their obligation. _____
- The taxpayer relied on US tax advice from a 1040 tax preparer and no such advice was provided. _____
- All of the accounts exist for legitimate purposes. _____
- No intended efforts were made to subvert the reporting of income or assets. _____
- The income tax has been fully reported and paid for all prior years. _____
- The taxpayer did not intentionally disclose the existence of financial accounts to the 1040 tax preparer. _____

Delinquent 1040 Tax Returns

If you are a US citizen, green card holder or deemed citizen of the United States and you have not filed US tax and other information returns you should do so as soon as possible.

Technically, such filings only allow taxpayers to avoid criminal prosecution but not taxes, interest and penalties. However, providing taxpayers can show US tax authorities that they filed US returns as soon as they realized they should and that their filings are truthful and complete, US tax authorities are likely to accept tax returns for a six year period without penalty. September 2011 *Tax Alert, US Tax Filing Obligations*, describes most of the issues and is posted on our website www.finplans.net.

Filing six years of returns will be satisfactory to the IRS as discussed in the December 2011 IRS announcement. However, the 2008 IRS Publication 54 (question 13) simply says *file the late returns as soon as possible* with no number specified. Information to assist us in filing such returns is as follows:

- Details of all family members who are US citizens (page 1)
- US Social Security numbers (you may need to apply if you don't have one) (page 2)
- Complete copy of Canadian tax returns and tax assessments for past six years
- RRSP contributions and withdrawals for each of the last six years (US Form 8891) (page 13)
- Purchase and sale date of all capital gains shown on Schedule 3 of your Canadian tax returns
- Details of any transactions with or ownership in a non US trust (page 2)
- Details of any ownerships of any private corporations (page 2)
- Details of any gifts or bequests made or received (page 2)
- Details of why you haven't filed US returns Y/N
 - Didn't know I needed to _____
 - Didn't think I had to since I am not taxable in the US _____
 - Didn't know I was a US citizen until recently _____
 - Just found out in a discussion with friends _____
 - Other – provide details in space below _____

Explanations which will help your position (letter attached to each return) are as follows: Y/N

- Explanation for not meeting your filing obligation (see above) _____
- Indication that your Canadian filing compliance has always been met _____
- Indication that you filed as soon as you were aware of your obligation _____

- Non filing was beyond your control _____
- Never been penalized by the IRS _____
- Recent changes to tax law or forms that you were not reasonably aware of _____
- US tax complexity is beyond your grasp _____
- Unaware of the filing law requirements but made a reasonable and good faith effort to do so when found out _____
- Could not be reasonably expected to know of filing obligations _____

C – FORMS REQUIRING DETAILED INFORMATION

Form 8891 (Information to defer RRSP income– One form per plan)(Information form attached – Page 13)

Account number _____

Plan custodian _____

Was a previous election made to defer tax under Article XVIII(7) of Canada / US Treaty _____

Distributions during year _____

Contributions during the year _____

Plan balance at end of year _____

Taxpayer _____

A separate form is required for each plan and each taxpayer (husband and wife). An election for the current and subsequent years can be made at any time but details must be shown on the form filed annually.

Form 2555 Foreign Earned Income Exclusion (Salary and Self Employment)

A – Bona Fide Resident of Another Country - for an uninterrupted period that includes an entire taxation year

Family lived with you (relationship) _____

Date residence originally began in Canada _____

Living quarters (owned, rented, etc.) _____

Filed tax return in foreign country _____

Details of days present in US during tax year (date arrived, date left, days on business in US, income earned in US) _____

Dates of living abroad – From/to (continue) _____

Required to pay income tax in foreign country _____

B – Physical Presence Test

Physically present at least 330 full days in foreign country in last 12 month period

Other

1. Name and address of employer. _____
2. Date last filed Form 2555. _____
3. Was election ever revoked in prior year - When? _____
4. Contractual terms and conditions relating to length of employment _____
5. Type of visa _____
6. In the year you move to Canada you are unlikely to qualify for the Foreign Earned Income Exclusion until after your return is normally due on June 15. In this case you can request a filing extension on form 2350.
7. Date bona fide residence began in foreign country. _____

Form TDF 90-22.1 –Financial Accounts Outside United States (Information form attached – Page 12)

This form (commonly know as FBAR) requires more detailed reporting an interest in or signature over non US financial accounts where 1) *the value on any account exceeds \$10,000 at any time in the year or 2) the value of your accounts in aggregate exceeds \$10,000.* Details on page 12 are required for each account. The

form must be filed before June 30. Severe penalties apply for non compliance. *US Tax Alert Issue 1-09 February 2009* provides more details.

Supplemental Detail

D – US NON-RESIDENTS AND SNOWBIRDS

Non Resident Alien Information (1040NR)

- What country or countries were you a citizen of or national during the year? _____
- In what country did you claim residence for tax purposes during the tax year? _____
- Have you ever applied to be a green card holder? _____
- Were you ever a US citizen or green card holder? _____
- If you had a visa on the last day of the tax year, provide your visa type. If you did not have a visa, provide your immigration status on the last day of the tax year? _____
- Have you ever changed your visa type or US immigration status? _____
- List all dates you entered and left the United States during year. _____
- _____
- _____
- _____
- Give number of days (including vacation, non work days and partial days) you were present in the United States. Year _____ Prior year _____ Second Prior year _____
- Did you file a US income tax return for any prior year? _____
If yes give the latest year and form number you filed. _____
- Are you claiming exemption from income tax under a US income tax treaty with a foreign country? _____

US Tax Filing for Canadian Snowbirds (Non Residents of US) or Owners of US Property (See Canadian checklist for more details)

You may have to file one of these forms even if you are not required to file a US 1040 income tax return

- 1040NR** – Sale of US real estate, US rental income, US employment income etc. (page 11)
- 8840** – Present in the United States more than 183 days by adding days in current year, one third of day in previous year and one sixth of days in second previous year. (page 11)
- W8-BEN** – To reduce US withholding tax on investment income to the Canada/US tax treaty rate.
- US Gift Tax Return** – Gift of US real property
- US Estate Tax Return** – If US situs assets (real estate, investments etc.) exceed \$60,000 on death (Form 706 or 706NA)

Property Owned in the United States and/or US Rental Income

| | Location | Cost | Purchase Date | Owner |
|----------------------|-----------------|-------------|----------------------|--------------|
| Home | | | | |
| Vacation Property | | | | |
| Rental Property | | | | |

US Condo Rental income – tenants are required to remit 30% withholding to IRS on gross rents. Non residents can elect to write off expenses and pay tax on the net rental income by filing Form 4424 which must be made by October 15 of the following year. Withholding tax can be eliminated by filing Form W8-ECI with the tenant or rental agent. Non residents will file Form 1040NR to report net rental income.

Situations Requiring US 1040NR Filing by Non Residents, Non Citizens

- Sale of US real property (June 15)
- Spends four to six months a year in USA (File 8840 if exempt from US filing under Canada/US Tax Treaty)
- Spends more than 183 days in US (File 1040 as a resident)

- Collects US rental income (Unless taxpayer pays 30% on gross rents) and pays tax on net rental income (Form W-8EC1)
- Has incorrect withholding tax and is requesting a refund
- Holds an interest in a US limited partnership (carrying on business in the United States)
- Has US estate in excess of \$60,000 at death
- Makes a gift of US property of more than \$11,000 or \$114,000 (inflation adjusted) to a spouse
- Owes tax in excess of US withholding (US wages etc.) or has US income in excess of \$3,000

Form 8840 (Part I) - Substantial Presence Test

- Resident in US at least 31 days in year but less than 183 days (per formula)
- Resident in US at least 183 days adding the following together
 - Days physically present in the particular taxation year
 - One third of days physically present in prior taxation year
 - One sixth of days present in second prior taxation year
 - File annually by June 15

Form 8840 (Part II) - Closer Connection Exception

- Present less than 183 days in US in the particular year
- *Tax home* is in a foreign country and closer connection to that foreign country
- Meet substantial presence test
- Form 8840 is filed annually by each spouse by June 15
- Filing requirements to keep snowbirds from becoming US tax filers in the US (US income tax and US estate tax) - file Form 8840 with the IRS each year.
- *Tax Home Defined*
 - Regular or principal place of business
 - If no regular or principal place of business, regular place of abode
 - Home must exist for entire year

Form 8833- Canada / US Tax Treaty Rule to Determine Residence - For Those Spending more than 183 Days in the USA – Article IV-2 (A sequential tie breaker test for residence of Canada or US, due by June 15)

- Jurisdiction in which taxpayer has a permanent home where he dwells with his family
- If there is a home in both jurisdictions, or in neither, where the taxpayer's vital interests lie (closest economic and personal relationships)
- If that cannot be determined, where the taxpayer has a habitual abode
- If taxpayer has habitual abode in both jurisdictions or in neither, the taxpayer's citizenship
- Applies to anyone spending more than 182 days in US

Dual Status (Resident and Non-resident)

- It is possible for a taxpayer to be considered a resident of the US for part of the year (1040) and a non-resident for the balance of the year (1040NR). For example a Canadian moving back to Canada in say April and surrendering his green card in July (accepted in October) would be a US resident until October and a non US resident until December. (See US publications 515 and 519)

This checklist is designed to help you prepare your 2010 US return and identify ways to reduce your income taxes. Please call if you have any questions or if we can help in any way. Information required for the Canadian tax return is recorded on a separate form.

US TAX INFORMATION FORMS

| <u>FILED PRIOR YEAR</u> | <u>FORM</u> | <u>REPORTING PURPOSE</u> | <u>DUE</u> |
|--|---|--|-------------------|
| | 926 | Transfers to foreign corporations | |
| | 1116 | Foreign tax credits (R) | |
| | 2441 | Child care expenses | |
| | 2555 | Foreign Earned Income Exclusion (maximum \$80,000) (R) | |
| | 3520 | Transaction with foreign trusts (RESPs, TFSA's, etc.) and receipt of foreign gifts and bequests (over \$100,000) - not always required if Form 8891 is filed (R) | |
| | 3520-A | Ownership of foreign trusts | April 15 |
| | 3903 | Moving expenses | |
| | W-8EC1 | Election for net income reporting of rents | October 15 |
| | 4562 | Depreciation & amortization | |
| | 4852 | Substitute W2 (for T4 income) (IRS) (R) | |
| | 5471 or 5472 | Interest in foreign corporations | |
| | 6251 | Alternative minimum tax | |
| | 8805 | Foreign partner information return | |
| | 8812 | Additional child tax credit | |
| | 8822 | Change of Address | |
| | 8828 | Withholding tax on disposition of US real property | |
| | 8829 | Business use of home | |
| | 8840 | Closer connection exception (<i>snowbirds</i>) | |
| | 8843 | To exclude days from substantial presence test | |
| | 8854 | Annual expatriation information form (sailing permit) | |
| | 8858 | Foreign disregarded entities (Foreign entities) | |
| | 8865 | Foreign partnership | |
| | 8880 | Credit for qualified retirement savings contributions | |
| | 8888 | Direct Deposit | |
| | 8891 | RRSP reporting and election to defer RRSP income (Separate form for each plan) (IRS) | |
| | 1040X | Amended tax return | |
| | 8822 | Change of address | |
| | W-7 | Application for identification number (submit with applicable forms) | |
| | No Form | Foreign tax carry over | |
| | <u>SEPARATELY FILED FORMS</u> | | |
| | TDF90-221 | Foreign bank and financial accounts (IRS)(R)(Schedule B) | June 30 |
| | <u>TAX TREATY RELIANCE ELECTION FORM</u> | | |
| | 8833 | Residence, social security exemption, etc. (R) | June 15 |
| | <u>FILING EXTENSIONS</u> | | |
| | No form | Filing extension to June 15 if living outside the US(R) | June 15 |
| | 2688 | Late filing statement beyond August 15 (6 months) | August 16 |
| | 2350 | Late filing statement - Foreign Earned Income Exclusion | June 15 |
| | 4868 | Request for filing extension to August 15 | April 15 |
| | <u>FORMS GENERATED BY OTHERS</u> | | |
| | W2 | Employment income (IRS) | |
| | K-1 | Trusts, estates, insurance, mutual funds, income trusts | |
| | 1099 | R, DIV, INT, G, MISC, SSA | |
| | | Income details, pensions, government payments, investment income etc.. | |
| | <u>STATE TAX RETURN</u> | | |

Notes: IRS – Available on IRS website
 Attach tuition statements, Canadian T slips, Canadian tax return jacket and W2 and 1099 forms to US 1040 return
 (R) – Requires detailed information Important but less used forms are shown in bold type

E – FBAR RETURN INFORMATION
FORM TDF 90-22.1
TAX YEAR _____

(Details of all non US financial accounts where aggregate at any time during the year exceeds \$10,000)

| | | | | |
|---|--|--|--|--|
| TAXPAYER | | | | |
| Type of Account | | | | |
| Account with Financial Interest | | | | |
| Account as Signing Officer Only | | | | |
| Account Number | | | | |
| Name of Financial Institution | | | | |
| Address of Financial Institution | | | | |
| Maximum Value During Year | | | | |

| | | | | |
|---|--|--|--|--|
| TAXPAYER | | | | |
| Type of Account | | | | |
| Account with Financial Interest | | | | |
| Account as Signing Officer Only | | | | |
| Account Number | | | | |
| Name of Financial Institution | | | | |
| Address of Financial Institution | | | | |
| Maximum Value During Year | | | | |

| | | | | |
|---|--|--|--|--|
| TAXPAYER | | | | |
| Type of Account | | | | |
| Account with Financial Interest | | | | |
| Account as Signing Officer Only | | | | |
| Account Number | | | | |
| Name of Financial Institution | | | | |
| Address of Financial Institution | | | | |
| Maximum Value During Year | | | | |

Additional information for accounts with signing authority only:

Name of account holder: _____
 Address of account holder: _____



F – RRSP DEFERRAL
FORM 8891
TAX YEAR _____

| | | | | |
|----------------------------------|--|--|--|--|
| TAXPAYER | | | | |
| Type of Account | | | | |
| Account Number | | | | |
| Plan Custodian | | | | |
| Address of Custodian | | | | |
| Distributions During Year | | | | |
| Contributions During Year | | | | |
| Balance at Year End | | | | |

| | | | | |
|----------------------------------|--|--|--|--|
| TAXPAYER | | | | |
| Type of Account | | | | |
| Account Number | | | | |
| Plan Custodian | | | | |
| Address of Custodian | | | | |
| Distributions During Year | | | | |
| Contributions During Year | | | | |
| Balance at Year End | | | | |

| | | | | |
|----------------------------------|--|--|--|--|
| TAXPAYER | | | | |
| Type of Account | | | | |
| Account Number | | | | |
| Plan Custodian | | | | |
| Address of Custodian | | | | |
| Distributions During Year | | | | |
| Contributions During Year | | | | |
| Balance at Year End | | | | |

Financial Accounts required to be disclosed include bank accounts, security accounts, RRSP's, RESP's, TFSA's, mutual funds and guaranteed investment certificates.