



February 13, 2019

We are looking forward to working with you to complete and file your personal tax returns.

We have provided two enclosures with this letter. These enclosures are:

1. Engagement letter to be reviewed carefully, signed by you, your spouse (if applicable), and anyone else in your family for whom we are preparing a tax return, and returned to us with your 2018 tax return information. This signed form is required before we start preparing your returns.
2. Tax return checklist, to *guide* you as you gather information necessary to prepare and file your tax return; note that you are not required to return this to us -- it is designed to prompt you as to items that you may need to provide so that we can file your tax return.

Please note that your 2018 RRSP maximum deduction is noted on the 2017 Notice of Assessment that you received from the Canada Revenue Agency (CRA) after filing your 2017 return. You have until March 1, 2019 to make tax-deductible RRSP contributions for 2018. **If you contribute monthly to your RRSP you will be receiving a receipt in March for the contributions made in the first sixty days of 2019. Please WAIT until this receipt arrives before bringing your information to us.**

Even though we efile your tax return, you must still be able to provide receipts and other records, if requested, for all information reported on your return. At a minimum, we require all tax slips and official receipts from you in order to prepare the return and fulfill our efilings obligations to the CRA. We will return the original slips to you with your copy of the tax return.

Note that if you are waiting for information about mutual fund or trust unit distributions, this information often arrives late, so please review your investment income earned in 2018 to ensure that all of your slips have arrived.

Please remember that you must report foreign investments where your foreign investment holdings have a cost in excess of \$100,000 Cdn. If you are in this situation, please call me to discuss what we may need, although most of the investment advisors are now producing handy reports for this purpose. Note that personal use real estate is exempted from the reporting rule.

The CRA would like everyone to sign up for direct deposit of their refunds. If you have not already done so, please include a void cheque or the pertinent information with your tax package so we can set up the direct deposit for you.

Finally, please note that due to volume, we are unable to guarantee that your return will be completed by the April 30, 2019 deadline unless we receive your information by April 15, 2019, assuming you haven't made prior arrangements with us to bring the information in later.

Thank you for your assistance in helping us to prepare your 2018 personal income tax returns. We're looking forward to seeing you in March or April!

Sincerely,

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