

As a service to members, each year RTO/ERO engages its auditors to prepare Tax Tips, a compendium of information related to items of particular interest to seniors when preparing annual tax returns. Since there are changes annually to the income tax laws and procedures, it is recommended that members consult Tax Tips for their required information.

Issues covered in Tax Tips include: rental properties and real estate, pension income splitting, taxation of capital gains, RRSPs, tax rates, various tax credits, and foreign investments. Tax Tips is available in the Members' Centre of the RTO/ERO website or by contacting the Provincial Office at 1.800.361.9888.

**CAUTION:** The information contained in this document contains tax tips only and should not be considered as tax advice. RTO/ERO assumes no liability for the outcomes that may result from members using the contents of these tips in their tax planning. The full application of this tax information is best done with the advice of tax advisors. Neither RTO/ERO nor its employees or agents are tax advisors.

**NOTE:** This Fact Sheet replaces A-2, Income Tax Forms; A-3, Medical Expenses; A-6, Taxation for Snowbirds; A-8, Medical, Disability and Attendant Care Deductions; and A-9, Pension Income Splitting.