

# CHECKLIST

### PUBLIC SERVICE SUPERANNUATION PLAN RETIREMENT APPLICATION

**YOU MUST NOTIFY** your HR Consultant/Employer of your intent to retire.

 SEND THE FOLLOWING DOCUMENTS TO:

 Nova Scotia Pension Services Corporation, PO Box 371, Halifax, NS B3J 2P8

 Application for Service Pension (signed & dated).

 Your proof of birth - Photocopy of your Birth Certificate, Passport or Driver's License.

 \*Other documents may be accepted; please contact our office for more details.

 Your spouse's (legal, domestic partner or common-law) proof of birth, if applicable.

 Photocopy of your Marriage Certificate or Declaration of Domestic Partnership Certificate, if applicable.

 If you are legally divorced, please provide a copy of your court order, if not already provided.

 Direct Deposit Form (completed)

 Income Tax Forms - TD1 Federal and TD1 Provincial (Completed)

 \*For maximum income tax deduction, choose only the Basic Personal Amount on each form.

Member Information Form (Completed)



NS Pension Services Corporation 1-800-774-5070 toll free in NS (902) 424-5070 local (902) 424-0662 fax e-mail: info@nspension.ca www.novascotiapension.ca



### NOVA SCOTIA PUBLIC SERVICE SUPERANNUATION PLAN

### **APPLICATION FOR A SERVICE PENSION**

### Plan Member Identification PLEASE PRINT

| SURNAME:                                      | GIV  | GIVEN NAME(S): |  |                 |                              |              |  |  |  |  |
|---|--|----------------|--|-----------------|------------------------------|--------------|--|--|--|--|
| SOCIAL INSURANCE NUMBER:                      | TE NUMBER: TELEPHONE #:                          |                |  |                 | DATE OF BIRTH (DAY/MO/YEAR): |              |  |  |  |  |
| MAILING ADDRESS Line 1 – NO. & STREET/PO BOX: |  |                |  | E-MAIL ADDRESS: |                              |              |  |  |  |  |
| MAILING ADDRESS Line 2 – NO. & STREET/PO BO   | MAILING ADDRESS Line 2 – NO. & STREET/PO BOX: CI |                |  |                 | PROVINCE:                    | POSTAL CODE: |  |  |  |  |
| PROPOSED RETIREMENT DATE:                     |  |                |  |                 |                              |              |  |  |  |  |

### Identification of Spouse and Dependent Children Under Age 25 and Eligible Overage Dependants PLEASE PRINT

#### NOTE – With this application you <u>must</u> provide:

- 1. A photocopy of your birth certificate or passport; and
- 2. If you are married you must provide a photocopy of your Marriage Certificate, as well as a photocopy of your spouse's Birth Certificate or passport.
- 3. If you are in a domestic partnership, you must provide a photocopy of your Certificate of Domestic Partnership, as well as a photocopy of your partner's Birth Certificate or passport.

| SPOUSE'S SURNAME:                     |                     |                                   |                                 |  |  |  |  |
|---------------------------------------|---------------------|-----------------------------------|---------------------------------|--|--|--|--|
| SPOUSE'S DATE OF BIRTH (DAY/MO/YEAR): | SPOUSE'S SOCIAL INS | URANCE NUMBER:                    | DATE OF MARRIAGE (DAY/MO/YEAR): |  |  |  |  |
| CHILD #1 SURNAME:                     | 1                   | CHILD #1 GIVEN NAME(S):           |                                 |  |  |  |  |
| CHILD #1 DATE OF BIRTH (DAY/MO/YEAR): |                     | CHILD #1 SOCIAL INSURANCE NUMBER: |                                 |  |  |  |  |
| CHILD #2 SURNAME:                     |                     | CHILD #2 GIVEN NAME(S):           |                                 |  |  |  |  |
| CHILD #2 DATE OF BIRTH (DAY/MO/YEAR): |                     | CHILD #2 SOCIAL INSURA            | NCE NUMBER:                     |  |  |  |  |
| CHILD #3 SURNAME:                     |                     | CHILD #3 GIVEN NAME(S):           |                                 |  |  |  |  |
| CHILD #3 DATE OF BIRTH (DAY/MO/YEAR): |                     | CHILD #3 SOCIAL INSURANCE NUMBER: |                                 |  |  |  |  |

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Signature of Applicant





NS Pension Services Corporation 1-800-774-5070 toll free in NS (902) 424-5070 local (902) 424-0662 fax e-mail: info@nspension.ca www.novascotiapension.ca Office Use Only

# **Direct Deposit Form**

Nova Scotia Pension Services Corporation requires that all pensions be paid through direct deposit which will automatically credit your Canadian bank account with the net amount of your pension payment each month.

**Note:** All personal information, including banking, is protected by our Corporate Privacy Policy. It is important that you advise us in writing of any change in your banking details. Failure to do so may impact payment of your pension.

Pension payments must be deposited to an account of which you are the account holder, and your name must be clearly identified on your void cheque or direct deposit/pre-authorized credit form from your bank.

**Instructions:** Please complete the section below and return the completed form with a **void cheque** or **direct deposit/pre-authorized credit form** from your bank to the address noted below.

Address: Nova Scotia Pension Services Corporation, PO Box 371, Halifax, NS B3J 2P8

I hereby authorize the Nova Scotia Pension Services Corporation to use this information to deposit my monthly pension benefit.

| Name:                  | Date of Birth: |
|------------------------|----------------|
|                        |                |
| Mailing Address:       | Phone Number:  |
|                        |                |
|                        |                |
| X                      |                |
| Signature of Pensioner | Date           |

pension

# Member Information Form

Office Use Only

# *Please complete this form upon Plan enrolment and/or to correct or change information, including information on annual statements.*

- Complete the Member Identification section. If you are an active employee, please contact your employer for corrections or updates to personal data, including name, address, phone number and e-mail. If you are retired, please contact the Nova Scotia Pension Services Corporation, 1-800-774-5070 toll free in NS, 902-424-5070 local.
- 2. Make any adjustments to your eligible survivors in Section 2.
- 3. For optional changes to your beneficiary information, please see the reverse side of this page.
- 4. Return form to: Nova Scotia Pension Services Corporation, PO Box 371, Halifax, NS B3J 2P8 Email: info@nspension.ca | Fax: 902-424-0662

## **Section 1 - Member Identification** (PLEASE PRINT CLEARLY)

| LAST NAME             | GIVEN NAME(S)   |         | D                               | D | М | М | Y | Y | Y | Y |
|-----------------------|-----------------|---------|---------------------------------|---|---|---|---|---|---|---|
|                       |                 | DATE    |                                 |   |   |   |   |   |   |   |
|                       |                 | OF      |                                 |   |   |   |   |   |   |   |
|                       |                 | BIRTH:  |                                 |   |   |   |   |   |   |   |
| MEMBER ID (optional): | SIN (optional): | PROFESS | PROFESSIONAL # (Teachers only): |   |   |   |   |   |   |   |
|                       |                 |         |                                 |   |   |   |   |   |   |   |
|                       |                 |         |                                 |   |   |   |   |   |   |   |

## Section 2 - Identification of Eligible Survivors: Spouse and Children

Upon your death a pension is automatically made payable to the following persons in this order:

- 1. Spouse, and children if any; if no spouse, then to children;
- If no spouse or children, then to a related person who was dependent on you by reason of mental or physical infirmity. NOTE - Children who are automatically eligible to receive a survivor pension are: children up to 18 years of age; and between 18 and 25 years of age if they are in continuous full-time attendance at a recognized educational institution.

### Identification of Eligible Spouse

| Check√one: | Single 🗌 | Married | Common-law Partner | Separated | Widow 🗌 | Domestic Partnership |
|------------|----------|---------|--------------------|-----------|---------|----------------------|
|            |          |         |                    |           |         |                      |

Divorced – Please forward a copy of the court order or divorce decree.

#### Domestic Partner Terminated – Please forward a copy of the Termination of Domestic Partnership Certificate.

| LAST NAME                   |        | GIVEN NAME(S) |                     |    |   |     |       |   |       |       |   |
|-----------------------------|--------|---------------|---------------------|----|---|-----|-------|---|-------|-------|---|
| SIN (optional):             | GENDER |               | DATE<br>OF<br>BIRTH | D  | D | М   | М     | Y | Y     | Y     | Y |
| Address same as Plan Member |        |               |                     |    |   |     |       |   |       |       |   |
| MAILING ADDRESS             |        |               | CITY/TOW            | 'N |   | PRO | VINCE |   | POSTA | L COD | E |

Identification of Eligible Children (If you would like to ensure that your children receive the maximum allowable benefit under the Plan, you should ALSO designate them as beneficiaries in Section 3 of this form, whether they are dependent children or not.)

| NAMES OF CHILDREN: (Attach a separate sheet if necessary) |                           |  |  |  | DATE OF BIRTH |   |   |   |   |  |  |  |  |  |
|---|---------------------------|--|--|--|---------------|---|---|---|---|--|--|--|--|--|
| LAST NAME   | LAST NAME GIVEN NAME(S) D |  |  |  |               | Y | Y | Y | Y |  |  |  |  |  |
| 1.  |                           |  |  |  |               |   |   |   |   |  |  |  |  |  |
| 2.  |                           |  |  |  |               |   |   |   |   |  |  |  |  |  |
| 3.  |                           |  |  |  |               |   |   |   |   |  |  |  |  |  |
| 4.  |                           |  |  |  |               |   |   |   |   |  |  |  |  |  |

PO Box 371, Halifax, NS B3J 2P8

Purdy's Wharf, Tower 2, Suite 700, 1969 Upper Water St., Halifax, NS B3J 3R7

FORM.0092

# Section 3 – Designation of Beneficiary(ies) (PLEASE PRINT CLEARLY)

A designated beneficiary is not entitled to receive a monthly pension benefit. They are only entitled to receive a refund of your member contributions plus interest, less any pension payments that have already been made, if applicable. This applies only in the event that your eligible survivors (spouse and/or dependent children) pre-decease you. Please use the following section to identify a beneficiary(ies). If you do not wish to choose a beneficiary, simply write "Estate" on the first line in the box below. Note that any beneficiary designated below will be identified on your annual pension statement.

If you designate more than one beneficiary, benefits will be divided equally among them unless you indicate otherwise.

As indicated in Section 2, if you would like to ensure that your children receive the maximum allowable benefit under the Plan, you should ALSO designate them as beneficiaries in this section, whether they are dependent children or not.

# \*\*\*\*\* PLEASE DO NOT LIST ANY SPOUSE IDENTIFIED IN SECTION 2 HERE. \*\*\*\*\*

|                |                   | Relationship/            |               |   |   |   |   |   |   | Percent % |                        |  |  |  |
|----------------|-------------------|--------------------------|---------------|---|---|---|---|---|---|-----------|------------------------|--|--|--|
| Name of Persor | n or Organization | Charity<br>Registration# | Date of Birth |   |   |   |   |   |   |           | (should<br>total 100%) |  |  |  |
| LAST NAME      | GIVEN NAME(S)     |                          | D             | D | M | M | Y | Y | Y | Y         |                        |  |  |  |
| LAST NAME      | GIVEN NAME(S)     |                          | D             | D | М | M | Y | Y | Y | Y         |                        |  |  |  |
| LAST NAME      | GIVEN NAME(S)     |                          | D             | D | М | M | Y | Y | Y | Y         |                        |  |  |  |
| LAST NAME      | GIVEN NAME(S)     |                          | D             | D | М | M | Y | Y | Y | Y         |                        |  |  |  |
| LAST NAME      | GIVEN NAME(S)     |                          | D             | D | М | M | Y | Y | Y | Y         |                        |  |  |  |
| LAST NAME      | GIVEN NAME(S)     |                          | D             | D | М | M | Y | Y | Y | Y         |                        |  |  |  |

#### KEEP A COPY OF THIS DESIGNATION FOR YOUR RECORDS AND PROVIDE A COPY TO YOUR BENEFICIARY(IES).

## **Declaration of Plan Member**

I hereby revoke any prior beneficiary designation and designate the person(s) and/or organization(s) listed above as my beneficiary(ies):

Print Name

Date (DD-MM-YYYY)

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Signature of Plan Member

FORM.0092



Agency

# 2023 Personal Tax Credits Return

#### TD1

#### Read page 2 before filling out this form. Your employer or payer will use this form to determine the amount of your tax deductions.

Fill out this form based on the best estimate of your circumstances.

If you do not fill out this form, your tax deductions will only include the basic personal amount, estimated by your employer or payer based on the income they pay you.

| Last name  | First name and initial(s)  | Date of birth (YYYY/MM/DD)   | Employee number   |  |  |  |  |  |  |
|--|--|--|---|--|--|--|--|--|--|
|  |  | For non-residents only   |   |  |  |  |  |  |  |
| Address  | Postal code  | Country of permanent resider   | ce Social insurance number                                    |  |  |  |  |  |  |
|  |  |  |   |  |  |  |  |  |  |
| <b>1. Basic personal amount</b> – Every resident of Canad<br>from all sources will be greater than \$165,430 and you<br>return at the end of the tax year. If your income from al<br>partial claim. To do so, fill in the appropriate section of<br>the calculated amount here.  | enter \$15,000, you may ha<br>Il sources will be greater tha<br>Form TD1-WS, Worksheet | ave an amount owing on your inc<br>an \$165,430, you have the optior<br>for the 2023 Personal Tax Cred | ome tax and benefit<br>to calculate a<br>ts Return, and enter |  |  |  |  |  |  |
| 2. Canada caregiver amount for infirm children under age 18 – Only one parent may claim \$2,499 for each infirm child born in 2006 or later who lives with both parents throughout the year. If the child does not live with both parents throughout the year, the parent who has the right to claim the "Amount for an eligible dependant" on line 8 may also claim the Canada caregiver amount for the child.  |  |  |   |  |  |  |  |  |  |
| <b>3. Age amount</b> – If you will be 65 or older on December 31, 2023, and your net income for the year from <b>all</b> sources will be \$42,335 or less, enter \$8,396. You may enter a partial amount if your net income for the year will be between \$42,335 and \$98,309. To calculate a partial amount, fill out the line 3 section of Form TD1-WS.   |  |  |   |  |  |  |  |  |  |
| <ol> <li>Pension income amount – If you will receive regular<br/>Pension Plan, Quebec Pension Plan, old age security,<br/>\$2,000 or your estimated annual pension income.</li> </ol>  |  |  |   |  |  |  |  |  |  |
| 5. Tuition (full-time and part-time) – Fill in this section<br>certified by Employment and Social Development Cana<br>total tuition fees that you will pay if you are a full-time of<br>total tuition fees that you will pay if you are a full-time of   | ada, and you will pay more   |  |   |  |  |  |  |  |  |
| 6. Disability amount – If you will claim the disability at Tax Credit Certificate, enter \$9,428.  | mount on your income tax a   | and benefit return by using Form   | T2201, Disability   |  |  |  |  |  |  |
| 7. Spouse or common-law partner amount – Enter the difference between the amount on line 1 (line 1 plus \$2,499 if your spouse or common-law partner is infirm) and your spouse's or common-law partner's estimated net income for the year if <b>both</b> of the following conditions apply:  |  |  |   |  |  |  |  |  |  |
| <ul> <li>You are supporting your spouse or common-law p</li> </ul>   | artner who lives with you  |  |   |  |  |  |  |  |  |
| <ul> <li>Your spouse or common-law partner's net income<br/>spouse or common-law partner is infirm)</li> </ul>   |  |  |   |  |  |  |  |  |  |
| In all cases, go to line 9 if your spouse or common-law  | partner is infirm and has a  | a net income for the year of \$26,   | 782 or less.  |  |  |  |  |  |  |
| 8. Amount for an eligible dependant – Enter the diffe dependant is infirm) and your eligible dependant's est   | imated net income for the y  | ear if all of the following condition  | ns apply:   |  |  |  |  |  |  |
| <ul> <li>You do not have a spouse or common-law partner<br/>who you are not supporting or being supported by</li> </ul>  |  | common-law partner who does n  | ot live with you and  |  |  |  |  |  |  |
| <ul> <li>You are supporting the dependant who is related t</li> </ul>  |  |  |   |  |  |  |  |  |  |
| <ul> <li>The dependant's net income for the year will be leady<br/>you cannot claim the Canada caregiver amount</li> </ul>   |  |  |   |  |  |  |  |  |  |
| In all cases, go to line 9 if your dependant is <b>18 years</b>  | or older, infirm, and has a  | a net income for the year of \$26,   | 782 or less.  |  |  |  |  |  |  |
| <b>9. Canada caregiver amount for eligible dependant</b> year, you support an <b>infirm</b> eligible dependant (aged 1 the year will be \$26,782 or less. To calculate the amou  | 18 or older) <b>or</b> an <b>infirm</b> sp   | ouse or common-law partner who   | ose net income for  |  |  |  |  |  |  |
| <b>10. Canada caregiver amount for dependant(s) age 18 or older</b> – If, at any time in the year, you support an <b>infirm</b> dependant age 18 or older ( <b>other than</b> the spouse or common-law partner or eligible dependant you claimed an amount for on line 9 or could have claimed an amount for if their net income were under \$17,499) whose net income for the year will be \$18,783 or less, enter \$7,999. You may enter a partial amount if their net income for the year will be between \$18,783 and \$26,782. To calculate a partial amount, fill out the line 10 section of Form TD1-WS. This worksheet may also be used to calculate your part of the amount if you are sharing it with another caregiver who supports the same dependant. You may claim this amount for more than one infirm dependant age 18 or older. |  |  |   |  |  |  |  |  |  |
| 11. Amounts transferred from your spouse or common-law partner – If your spouse or common-law partner will not use all of<br>their age amount, pension income amount, tuition amount, or disability amount on their income tax and benefit return, enter the<br>unused amount.   |  |  |   |  |  |  |  |  |  |
| <b>12. Amounts transferred from a dependant</b> – If your benefit return, enter the unused amount. If your or you all of their tuition amount on their income tax and bene   | r spouse's or common-law   | partner's dependent child or grar  |   |  |  |  |  |  |  |
| <b>13. TOTAL CLAIM AMOUNT</b> – Add lines 1 to 12.<br>Your employer or payer will use this amount to determ  | ine the amount of your tax   | deductions.  |   |  |  |  |  |  |  |
|  |  |  |   |  |  |  |  |  |  |

Canadä

#### Filling out Form TD1

Fill out this form **only** if any of the following apply:

- you have a new employer or payer, and you will receive salary, wages, commissions, pensions, employment insurance benefits, or any other remuneration
- you want to change the amounts you previously claimed (for example, the number of your eligible dependants has changed)
- you want to claim the deduction for living in a prescribed zone
- you want to increase the amount of tax deducted at source

Sign and date it, and give it to your employer or payer.

#### More than one employer or payer at the same time

If you have more than one employer or payer at the same time and you have already claimed personal tax credit amounts on another Form TD1 for 2023, you **cannot** claim them again. If your total income from all sources will be more than the personal tax credits you claimed on another Form TD1, check this box, enter "0" on Line 13 and do not fill in Lines 2 to 12.

#### Total income is less than the total claim amount

Tick this box if your total income for the year from all employers and payers will be less than your total claim amount on line 13. Your employer or payer will not deduct tax from your earnings.

#### For non-resident only (Tick the box that applies to you.)

As a non-resident, will 90% or more of your world income be included in determining your taxable income earned in Canada in 2023?

Yes (Fill out the previous page.)

No (Enter "0" on line 13, and do not fill in lines 2 to 12 as you are not entitled to the personal tax credits.)

Call the international tax and non-resident enquiries line at 1-800-959-8281 if you are unsure of your residency status.

#### Provincial or territorial personal tax credits return

You also have to fill out a provincial or territorial TD1 form if your claim amount on line 13 is more than \$15,000. Use the Form TD1 for your province or territory of **employment** if you are an employee. Use the Form TD1 for your province or territory of **residence** if you are a pensioner. Your employer or payer will use both this federal form and your most recent provincial or territorial Form TD1 to determine the amount of your tax deductions.

Your employer or payer will deduct provincial or territorial taxes after allowing the provincial or territorial basic personal amount if you are claiming the basic personal amount **only**.

Note: You may be able to claim the child amount on Form TD1SK, 2023 Saskatchewan Personal Tax Credits Return if you are a Saskatchewan resident supporting children under 18 at any time during 2023. Therefore, you may want to fill out Form TD1SK even if you are **only** claiming the basic personal amount on this form.

#### Deduction for living in a prescribed zone

You may claim **any** of the following amounts if you live in the Northwest Territories, Nunavut, Yukon, or another prescribed **northern** zone for more than six months in a row beginning or ending in 2023:

- \$11.00 for each day that you live in the prescribed northern zone
- \$22.00 for each day that you live in the prescribed northern zone if, during that time, you live in a dwelling that you maintain, and you are the only person living in that dwelling who is claiming this deduction
- Employees living in a prescribed **intermediate** zone may claim 50% of the total of the above amounts.

For more information, go to canada.ca/taxes-northern-residents.

#### Additional tax to be deducted

You may want to have more tax deducted from each payment if you receive other income such as non-employment income from CPP or QPP benefits, or old age security pension. You may have less tax to pay when you file your income tax and benefit return by doing this. Enter the additional tax amount you want deducted from each payment to choose this option. You may fill out a new Form TD1 to change this deduction later.

#### **Reduction in tax deductions**

You may ask to have less tax deducted at source if you are eligible for deductions or non-refundable tax credits that are not listed on this form (for example, periodic contributions to a registered retirement savings plan (RRSP), child care or employment expenses, charitable donations, and tuition and education amounts carried forward from the previous year). To make this request, fill out Form T1213, Request to Reduce Tax Deductions at Source, to get a letter of authority from your tax services office. Give the letter of authority to your employer or payer. You do not need a letter of authority if your employer deducts RRSP contributions from your salary.

#### Forms and publications

To get our forms and publications, go to canada.ca/cra-forms-publications or call 1-800-959-5525.

Personal information (including the SIN) is collected for the purposes of the administration or enforcement of the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be used or disclosed for purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties, or other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 120 on Info Source at **canada.ca/cra-info-source**.

| Ce | rtifi  | cati | on |
|----|--------|------|----|
| CE | 1 (111 | uau  |    |

I certify that the information given on this form is correct and complete.

Signature

It is a serious offence to make a false return.

\$

\$



### 2023 Nova Scotia Personal Tax Credits Return

Read page 2 before filling out this form. Your employer or payer will use this form to determine the amount of your provincial tax deductions.

Fill out this form based on the best estimate of your circumstances.

| Last name   | First name and initial(s) Date of birth (YYYY/MM/DD) Employee number               |   |   |                                 |   |   | nber  |       |       |      |     |      |  |  |  |
|---|--|---|---|---------------------------------|---|---|-------|-------|-------|------|-----|------|--|--|--|
| Address   | Р  | ostal o   | code  |                                 | For non-residents only  |   | Socia | al iı | nsura | ince | nun | nber |  |  |  |
|   |  |   | 1 .   |                                 | Country of permanent reside   | nce   |       |       |       |      | I   |      |  |  |  |
|   |  |   |   |                                 |   |   |       |       |       |      |     |      |  |  |  |
| 1. Basic personal amount – Every person employed personal amount. If your taxable income from all source amount of \$8,481 and the additional amount of \$3,000 between \$25,000 and \$75,000 and you want to calcula Worksheet for the 2023 Nova Scotia Personal Tax Creemployer or payer at the same time in 2023, see "More  | es for the ye<br>, and if it is r<br>ate a partial<br>dits Return,<br>e than one e | ear wil<br>nore t<br>claim f<br>and fi<br>mploy | l be \$25<br>han \$75<br>for the \$<br>ill in the a<br>ver or pay | ,00<br>,00<br>3,0<br>app<br>yer | 0 or less enter \$11,481, compr<br>0 enter \$8,481. If your taxable<br>00 additional amount, get Forn<br>propriate section. If you will hav<br>at the same time" on page 2. | ising the basic<br>income will be<br>n TD1NS-WS,<br>re more than or | 1e    |       |       |      |     |      |  |  |  |
| 2. Age amount – If you will be 65 or older on December 31, 2023, and your net income from all sources will be \$30,828 or less, enter<br>\$4,141. You may enter a partial amount if your net income for the year will be between \$30,828 and \$58,435.To calculate a partial<br>amount, fill out the line 2 section of Form TD1NS-WS.                                |  |   |   |                                 |   |   |       |       |       |      |     |      |  |  |  |
| <b>2.1 Age amount supplement</b> – If you will be 65 or older on December 31, 2023, and your taxable income from <b>all</b> sources will be \$25,000 or less, enter \$1,465. You may enter a partial amount if your taxable income for the year will be between \$25,000 and \$75,000. To calculate a partial amount, fill out the line 2.1 section of Form TD1NS-WS. |  |   |   |                                 |   |   |       |       |       |      |     |      |  |  |  |
| <ol> <li>Pension income amount – If you will receive regular<br/>Pension Plan, Quebec Pension Plan, old age security,<br/>\$1,173 or your estimated annual pension.</li> </ol>  |  |   |   |                                 |   |   |       |       |       |      |     |      |  |  |  |
| <ul> <li>4. Tuition and education amounts (full-time and pa educational institution certified by Employment and So tuition fees. Enter your total tuition fees that you will pa</li> <li>\$200 for each month you will be a full-time student</li> </ul>  | cial Develop<br>ly, <b>plus</b> the  | ment  | Canada  | , ar                            | nd you will pay more than \$100   | per institution   |       |       |       |      |     |      |  |  |  |
| <ul> <li>\$200 for each month you will be a part-time studen</li> </ul>   |  | ment  | al or phy   | veir                            | sal disability  |   |       |       |       |      |     |      |  |  |  |
| <ul> <li>\$60 for each month you will be a part-time student</li> </ul>   |  |   |   |                                 | •   |   |       |       |       |      |     |      |  |  |  |
| 5. Disability amount – If you will claim the disability a   |  |   |   |                                 |   | T2201 Disabili  | tv    | -     |       |      |     |      |  |  |  |
| Tax Credit Certificate, enter \$7,341.  | nount on yo  |   | Une lax   | an                              | a benefit retain by asing rom   | 12201, Disabili   | Ly    | _     |       |      |     |      |  |  |  |
| 6. Spouse or common-law partner amount – Enter the following conditions apply:  |  | u are :   | supportir   | ng                              | your spouse or common-law pa  | artner and <b>both</b>  | of    |       |       |      |     |      |  |  |  |
| Your spouse or common-law partner lives with you  |  |   |   |                                 |   |   |       |       |       |      |     |      |  |  |  |
| Your spouse's or common-law partner's net incom   |  |   |   |                                 |   |   |       |       |       |      |     |      |  |  |  |
| You may enter a partial amount if your spouse's or cor<br>partial amount, fill out the line 6 section of Form TD1N  | S-WS.  |   |   |                                 |   |   | ate a |       |       |      |     |      |  |  |  |
| 6.1. Spouse or common-law partner supplement – spouse or common-law partner if both of the following  | conditions a   | pply:   |   | en                              | \$3,000 and the estimated net   | income of your  |       |       |       |      |     |      |  |  |  |
| • You are supporting your spouse or common-law p  |  | ves w   | with you  |                                 |   |   |       |       |       |      |     |      |  |  |  |
| • Your taxable income from <b>all</b> sources will be \$25,0  |  |   |   |                                 |   |   |       |       |       |      |     |      |  |  |  |
| You may enter a partial amount if your taxable income spouse's or common-law partner's net income will be u TD1NS-WS.   |  |   |   |                                 |   |   | orm   |       |       |      |     |      |  |  |  |
| 7. Amount for an eligible dependant – Enter \$8,481 apply:  | if you are su  | pport   | ing an el   | igit                            | ble dependent and <b>all</b> of the fol   | llowing conditio  | ns    | -     |       |      |     |      |  |  |  |
| <ul> <li>You do not have a spouse or common-law partner<br/>who you are not supporting or being supported by</li> </ul>   | r, or you hav  | e a sp  | oouse or  | со                              | mmon-law partner who does n   | ot live with you  | and   |       |       |      |     |      |  |  |  |
| <ul> <li>The dependent is related to you and lives with you</li> </ul>  |  |   |   |                                 |   |   |       |       |       |      |     |      |  |  |  |
| <ul> <li>The dependent has a net income of \$848 or less for</li> </ul>   | or the year  |   |   |                                 |   |   |       |       |       |      |     |      |  |  |  |
| You may enter a partial amount if the eligible dependa<br>partial amount, fill out the line 7 section of Form TD1N:   | S-WS.  |   |   |                                 |   |   |       |       |       |      |     |      |  |  |  |
| 7.1. Amount for an eligible dependant supplement eligible dependant if all of the following conditions app  | ly:  |   |   |                                 |   | -   |       |       |       |      |     |      |  |  |  |
| <ul> <li>You do not have a spouse or common-law partner<br/>who you are not supporting or being supported by</li> </ul>   |  | e a sp  | oouse or  | co                              | mmon-law partner who does n   | ot live with you  | and   |       |       |      |     |      |  |  |  |
| The dependent is related to you and lives with you  |  |   |   |                                 |   |   |       |       |       |      |     |      |  |  |  |
| • Your taxable income from all sources will be \$25,0   |  |   |   |                                 |   |   |       |       |       |      |     |      |  |  |  |
| You may enter a partial amount if your taxable income dependant's net income will be under \$3,000. To calcu  |  |   |   |                                 |   |   |       |       |       |      |     |      |  |  |  |
|   |  |   |   |                                 |   |   |       |       |       |      |     |      |  |  |  |



| 8. Caregiver amount – Enter \$4,898 if you are taking care of a dependant and all of the following conditions apply:   |  |
|--|--|
| <ul> <li>The dependant is your or your spouse's or common-law partner's parent or grandparent (aged 65 or older) or an infirm relative<br/>(aged 18 or older)</li> </ul>   |  |
| <ul> <li>The dependant lives with you</li> </ul>   |  |
| <ul> <li>The dependant has a net income of \$13,677 or less for the year</li> </ul>  |  |
| You may enter a partial amount if the dependant's net income for the year will be between \$13,677 and \$18,575. To calculate a partial amount, fill out the line 8 section of Form TD1NS-WS.  |  |
| <b>9. Amount for infirm dependants age 18 or older</b> – Enter \$2,798 if you are supporting an infirm dependant and <b>all</b> of the following conditions apply:   |  |
| <ul> <li>The dependant lives in Canada and is related to you or your spouse or common-law partner</li> </ul>   |  |
| <ul> <li>The dependant is 18 years or older</li> </ul>   |  |
| <ul> <li>The dependant has a net income of \$5,683 or less for the year</li> </ul>   |  |
| You may enter a partial amount if the dependant's net income for the year will be between \$5,683 and \$8,481. To calculate a partial amount, fill out the line 9 section of TD1NS-WS. You <b>cannot</b> claim an amount for a dependant you claimed on line 8.  |  |
| <b>10. Amounts transferred from your spouse or common-law partner</b> – If your spouse or common-law partner will not use all of their age amount, pension income amount, tuition and education amounts, or disability amount on their income tax and benefit return, enter the unused amount.   |  |
| <b>11. Amounts transferred from a dependant</b> – If your dependant will not use all of their disability amount on their income tax and benefit return, enter the unused amount. If your or your spouse's or common-law partner's dependent child or grandchild will not use all of their tuition and education amounts on their income tax and benefit return, enter the unused amount. |  |
| <b>12. TOTAL CLAIM AMOUNT</b> – Add lines 1 to 11.<br>Your employer or payer will use this amount to determine the amount of your provincial tax deductions.   |  |
|  |  |

#### Filling out Form TD1NS

Fill out this form if you have taxable income in Nova Scotia and any of the following apply:

- you have a new employer or payer, and you will receive salary, wages, commissions, pensions, employment insurance benefits, or any other remuneration
- you want to change the amounts you previously claimed (for example, the number of your eligible dependants has changed)
- you want to increase the amount of tax deducted at source

Sign and date it, and give it to your employer or payer.

If you do not fill out Form TD1NS, your employer or payer will deduct taxes after allowing the basic personal amount only.

#### More than one employer or payer at the same time

If you have more than one employer or payer at the same time and you have already claimed personal tax credit amounts on another Form TD1NS for 2023, you **cannot** claim them again. If your total income from all sources will be more than the personal tax credits you claimed on another Form TD1NS, check this box, enter "0" on line 12 and do not fill in lines 2 to 11.

#### Total income is less than the total claim amount

] Tick this box if your total income for the year from **all** employers and payers will be **less** than your total claim amount on line 12. Then your employer or payer will not deduct tax from your earnings.

#### Additional tax to be deducted

if you want to have more tax deducted at source, fill out section "Additional tax to be deducted" on the federal Form TD1.

It is a serious offence to make a false return.

#### **Reduction in tax deductions**

You may ask to have less tax deducted at source if you are eligible for deductions or non-refundable tax credits that are not listed on this form (for example, periodic contributions to a registered retirement savings plan (RRSP), child care or employment expenses, charitable donations, and tuition and education amounts carried forward from the previous year). To make this request, fill out Form T1213, Request to Reduce Tax Deductions at Source, to get a letter of authority from your tax services office. Give the letter of authority to your employer or payer. You do not need a letter of authority if your employer deducts RRSP contributions from your salary.

#### Forms and publications

To get our forms and publications, go to canada.ca/cra-forms-publications or call 1-800-959-5525.

Personal information (including the SIN) is collected for the purposes of the administration or enforcement of the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be used or disclosed for purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties, or other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 120 on Info Source at **canada.ca/cra-info-source**.

| Certification  |  |      |  |
|--|--|------|--|
| I certify that the information given on this form is correct and complete. |  |      |  |
|  |  |      |  |
| Signature  |  | Date |  |

TD1NS E (23)

# **PSSP External Resources**



Government of Canada Pension-Related Sites:

- Canada Pension Plan
   <u>www.canada.ca/en/services/benefits/publicpensions/cpp.html</u>
- Old Age Security
   <u>www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html</u>
- Canada Revenue Agency <u>www.cra-arc.gc.ca/rpd</u>
- Statistics Canada
   <u>www.statcan.gc.ca/eng/start</u>
- Bank of Canada
   <u>www.bankofcanada.ca</u>

For Province of Nova Scotia employees only:

Nova Scotia Government Retired Employees Association (NSGREA)
 <u>www.nsgrea.ca</u>

NSGREA is the primary retirees' organization in connection with the PSSP over the past decades. An application form may be obtained by using the link above.

Other retiree organizations also exist. Some of these include CUPE Retirees' Association and the Canadian Association of University Teachers - Retiree Benefits.

- Nova Scotia Government and General Employees Union (NSGEU)
   <u>www.nsgeu.ca</u>
- Nova Scotia Government Website
   <u>www.novascotia.ca</u>
- Nova Scotia Pharmacare
   <u>www.novascotia.ca/dhw/pharmacare</u>
- Medavie Blue Cross
   <u>www.medavie.bluecross.ca</u>
- Health Care Contact Information for Pensioners: For Group Life Insurance and Health Plan 1-902-424-7685 or 1-902-424-3240

### Our contact information:

Purdy's Wharf, Tower 2, Suite 700, 1969 Upper Water St., Halifax, NS B3J 3R7 Mailing Address: PO Box 371, Halifax NS B3J 2P8



1-800-774-5070 (toll free in NS) 902-424-5070 (local)





