

Important deadlines for RRSP and TFSAs

RRSP deadline

RRSP receipt period	Contributions received*	Postmarked on or before**	RRSP receipts will be mailed on or before*
March 1, 2018 to Dec. 31, 2018	By Jan. 11, 2019	Dec. 31, 2018	Feb. 4, 2019
Jan. 1, 2019 to March 1, 2019	Up to March 8, 2019	March 1, 2019	March 15, 2019
	March 9, 2019 to March 22, 2019	March 1, 2019	March 25, 2019

*RRSP receipts are available on GRS Access, typically within one to two days of the Contributions received deadline shown above.

**Postmarks are monitored following the end of each RRSP receipt period up to and including the Contributions received dates indicated. For contributions sent by courier (including overnight), the courier company's mailing date (date sent) will be used instead of the postmarked date.

TFSA deadline

Deadlines for tax-free savings accounts (TFSAs) are below. Effective January 2019, the maximum annual contribution to a TFSA is \$6,000. Canada Revenue Agency (CRA) can provide information about a member's specific TFSA contribution limit.

Contributions must be received by: Dec. 31, 2018, noon ET	Withdrawal requests must be received by: Dec. 27, 2018, noon ET
TFSA contributions received by noon ET on Dec. 31, 2018 will be included as contributions for the 2018 year.	To make withdrawals in 2018 and restore the contribution room for 2018, we must receive withdrawal requests by noon ET on Dec 27, 2018.

Holiday hours

On Monday, Dec. 24, administrative offices will be closed.

The Client Service Center will have limited hours on Monday, Dec. 24 from 8 a.m. to 1 p.m. ET and Monday, Dec. 31 from 8 a.m. to 5 p.m. ET.

Administrative offices and Client Service Centre will be closed:

- Tuesday, Dec. 25, 2018 (Christmas Day)
- Wednesday, Dec. 26, 2018 (Boxing Day)
- Tuesday, Jan. 1, 2019 (New Year's Day)
- Wednesday, Jan. 2, 2019 (Quebec offices only)
- Monday, Feb. 18, 2019 (All except Quebec)