

2013 Comparative Tax Summary

		2013	2012	2011	2010	2009
Total Income:	Net employment earnings	29,900	11,500	3,500	4,000	3,500
	Pension income					
	Dividends, interest and investment					
	Taxable capital gains					
	Support payments/other income					
	Registered retirement savings plan	1,041	1,041	1,041	83,272	49,206
	Self employed income					
	Workers' comp/Other federal payments ..					
	Total income	30,941	12,541	4,541	87,272	52,706
Net Income:	RRSP/PRPP					
	Child care expenses					
	Carrying charges	210				
	Employment expenses					
	Support payments/other deductions					
	Social benefits repayment					
	Net income	30,731	12,541	4,541	87,272	52,706
Taxable Income:	Capital gains deduction					
	Losses of other years					
	Other payments deduction					
	Other deductions					
	Taxable income	30,731	12,541	4,541	87,272	52,706
Tax Payable:	Federal tax before non-refundable credits ..	4,610	1,881	681	16,545	8,745
	Personal amounts	11,038	10,822	10,527	10,382	10,320
	Amount for children born in 1996 or later ..	4,468			4,202	4,178
	CPP Contributions	1,134	338		25	
	EI Premiums					
	Children's fitness amount	874			1,000	
	Allowable medical expenses					
	Other amounts	1,187	1,095	1,065	1,051	1,044
	Total non-refundable amounts	18,701	12,255	11,592	16,660	15,542
	Non-refundable credit	2,805	1,838	1,739	2,499	2,331
	Charitable donation credit	2				
	DTC/OTC/Min tax carry-over					
	Basic federal tax	1,803	43		14,046	6,413
	Less: Federal credits					
	Minimum tax					
	Net provincial/territorial tax payable	922			5,738	2,641
	CPP pay./soc. ben. repay./RESP surtax ..					
	Total payable before credits	2,725	43		19,784	9,054
Tax Credits:	Tax deducted	2,287	680		24,669	14,449
	Instalments				1,041	
	CPP/EI Overpayment				58	
	Provincial tax credits - Form 428/479					
	Miscellaneous credits					
	Total credits	2,287	680		25,768	14,449
	Balance due (refund)	438	-637		-5,984	-5,395
Maximum RRSP Contribution Limit		41,198	35,816	33,746	33,116	32,396
Pension adjustment						



Date	Name	Social insurance No.	Tax year	Tax centre
Mar 31, 2014	RICK CUNNINGHAM	475 027 371	2013	Surrey BC V3T 5E1

0117529

We may review your return later to verify income you reported or deductions and credits you claimed. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Explanation of changes and other important information

ND5NF5FY

Thank you for filing your income tax return. This notice explains the results of our assessment and any changes we may have made. Please refer to the "Summary" area for additional information. Keep this notice for your records.

As of the date of this notice, you have unused net capital losses from other years of \$6,627. However, if you apply this amount to any year other than the current tax year, your unused balance may have to be recalculated. This is because of the different capital gains rates for those years. You can use your unused net capital losses to reduce taxable capital gains that you have reported. For more information, see our Guide T4037, "Capital Gains."

A Tax-Free Savings Account (TFSA) allows Canadian residents, who are 18 years of age or older, to earn tax-free investment income throughout their lifetime. To find out how much you can contribute to your TFSA for 2014, go to www.cra.gc.ca/myaccount or call our Enquiries service at the number shown on this notice. For more information concerning TFSAs, go to www.cra.gc.ca/tfesa.

Use My Account to access and manage your tax and benefit information online. Make changes to your return, check your RRSP information, set up direct deposit and more. To register for My Account, go to www.cra.gc.ca/myaccount.

If you have any questions about your assessment, please call our Enquiries service at 1-800-959-8281. If you need to contact another area of the Canada Revenue Agency, go to www.cra.gc.ca/contact for a list of our services and telephone numbers.

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Andrew Treusch
Commissioner of Revenue



Canada Revenue
Agency

Agence du revenu
du Canada

SURREY BC V3T 5E1

RICK CUNNINGHAM
C/O ENTREE BUSINESS SERVICES I
982 IRVINE ST
COQUITLAM BC V3C 3L9

46 (J)

Dear Rick,

Your return has been accepted as filed.

Regards,

Archelle



Date Mar 31, 2014	Name RICK CUNNINGHAM	Social insurance No. 475 027 371	Tax year 2013	Tax centre Surrey BC V3T 5E1
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Summary

0117530

Line	Description	\$ Amount
150	Total income	30,940
	Deductions from total income	210
236	Net income	30,730
260	Taxable income	30,730
350	Total federal non-refundable tax credits	2,806
6150	Total British Columbia non-refundable tax credits	625
420	Net federal tax	1,802.83
428	Net British Columbia tax	922.14
435	Total payable	2,724.97
437	Total income tax deducted	2,286.96
486	Payment on filing	438.01
482	Total credits	2,724.97
	(Total payable minus Total credits)	0.00
	Balance from this assessment	0.00
	Final balance	Nil

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Andrew Treusch
Commissioner of Revenue

Date Mar 31, 2014	Name RICK CUNNINGHAM	Social insurance No. 475 027 371	Tax year 2013	Tax centre Surrey BC V3T 5E1
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Your 2014 RRSP/PRPP Deduction Limit Statement

The back of this notice contains important information. Amounts marked with an asterisk (*) cannot be less than zero.

RRSP/PRPP deduction limit for 2013	\$35,816
Minus: Employer's PRPP contributions for 2013	\$0
Minus: Allowable RRSP/PRPP contributions deducted for 2013	\$0
Unused RRSP/PRPP deduction limit at the end of 2013	\$35,816
Plus: 18% of 2013 earned income of \$29,900 = (max. \$24,270) ..	\$5,382
Minus: 2013 pension adjustment	\$0
	\$5,382 *
	\$41,198
Minus: 2014 net past service pension adjustment	\$0
Plus: 2014 pension adjustment reversal	\$0
Your RRSP/PRPP deduction limit for 2014	\$41,198 *(A)

You have \$0 (B) of unused RRSP/PRPP contributions available for 2014. If this amount is more than amount (A) above, you may have to pay a tax on the excess contributions.



Date	Name	Social insurance No.	Tax year	Tax centre
Mar 31, 2014	RICK CUNNINGHAM	475 027 371	2013	Surrey BC V3T 5E1

0117531

Andrew Treusch
Commissioner of Revenue

Date	Name	Social insurance No.	Tax year	Tax centre
Mar 31, 2014	RICK CUNNINGHAM	475 027 371	2013	Surrey BC V3T 5E1

2014 Home Buyers' Plan (HBP) Statement of Account

Total withdrawals (1999)	\$15,608
Minus: Total repayments, cancellations, and income inclusions	\$13,520
Repayable balance remaining	\$2,088 (A)
2014 minimum required repayment: You can repay the entire amount shown on line (A) Amount (A) divided by 02 (number of years left to repay)	\$1,044

2014 Lifelong Learning Plan (LLP) Statement of Account

Total withdrawals	\$0
Minus: Total repayments, cancellations, and income inclusions	\$0
Repayable balance remaining	\$0 (B)
2014 minimum required repayment: You can repay the entire amount shown on line (B) Amount (B) divided by 00 (number of years left to repay)	\$0



Date	Name	Social insurance No.	Tax year	Tax centre
May 13, 2013	RICK CUNNINGHAM	475 027 371	2012	Surrey BC V3T 5E1

250723353890

At a later date, we may review your return to verify income you reported or deductions and credits you claimed. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Explanation of changes and other important information

ND5NF5FY

As of the date of this notice, you have unused net capital losses from other years of \$6,627. However, if you apply this amount to any year other than the current tax year, your unused balance may have to be recalculated. This is because of the different capital gains rates for those years. You can use your unused net capital losses to reduce taxable capital gains that you have reported. For more information, see our Guide T4037, "Capital Gains."

A Tax-Free Savings Account (TFSA) allows Canadian residents, who are 18 years of age or older, to earn tax-free investment income throughout their lifetime. To find out how much you can contribute to your TFSA for 2013, go to www.cra.gc.ca/myaccount or call our Enquiries service at the number shown on this notice. For more information concerning TFSAs, go to www.cra.gc.ca/tfsa.

Use My Account to access and manage your tax and benefit information online. Make changes to your return, check your RRSP information, set up direct deposit and more. To register for My Account, go to www.cra.gc.ca/myaccount.

If you have any questions about your assessment, please call our Enquiries service at 1-800-959-8281. If you need to contact another area of the Agency, see the telephone listings in the government section of your telephone book.

Dear Ricardo,

Your return has been accepted as filed.

Regards, Michelle

Continued on reverse.

Andrew Treusch
Commissioner of Revenue

Date	Name	Social insurance No.	Tax year	Tax centre
May 13, 2013	RICK CUNNINGHAM	475 027 371	2012	Surrey BC V3T 5E1

Your 2013 RRSP Deduction Limit Statement

The back of this notice contains important information. Amounts marked with an asterisk (*) cannot be less than zero.

RRSP deduction limit for 2012	\$33,746
Minus: Allowable RRSP contributions deducted for 2012	\$0
Unused RRSP deduction limit at the end of 2012	\$33,746
Plus: 18% of 2012 earned income of \$11,500 = (max. \$23,820)	\$2,070
Minus: 2012 pension adjustment	\$0
	\$2,070 *
	\$35,816
Minus: 2013 net past service pension adjustment	\$0
Plus: 2013 pension adjustment reversal	\$0
Your RRSP deduction limit for 2013	\$35,816 * (A)

You have \$0 (B) of unused RRSP contributions available for 2013. If this amount is more than amount (A) above, you may have to pay a tax on the excess contributions.

040188 3



Date	Name	Social insurance No	Tax year	Tax centre	
May 13, 2013	RICK CUNNINGHAM	475 027 371	2012	Surrey BC	V3T 5E1

250723353890

Summary

Line	Description	\$ Amount
150	Total income	12,540
236	Net income	12,540
260	Taxable income	12,540
350	Total federal non-refundable tax credits	1,838
6150	Total British Columbia non-refundable tax credits	591
420	Net federal tax	42.81
435	Total payable	42.81
437	Total income tax deducted	680.17
482	Total credits	680.17
	(Total payable minus Total credits)	637.36
	Balance from this assessmentCR	637.36
	RefundCR	637.36

Andrew Treusch
Commissioner of Revenue

Your 2013 RRSP Deduction Limit Statement

RRSP deduction limit for 2013 – Amount (A) is the maximum amount you can deduct on your 2013 return for:

- your unused RRSP contributions (**amount B**) that are available for 2013; and
- RRSP contributions you make from March 2, 2013, to March 3, 2014.

Note that this maximum amount that you can deduct is over and above any deduction you can claim for certain eligible income that you transfer to an RRSP.

Unused RRSP contributions – Amount (B) is your unused RRSP contributions at the end of 2012 that are available for 2013. You either could not deduct this amount, or you chose not to deduct it on a previous-year return. Report **amount (B)** on line 1 of your 2013 Schedule 7.

Tax on RRSP excess contributions – You may have to pay a tax of 1% per month on RRSP excess contributions if your unused RRSP contributions (**amount B**) plus any additional contributions you may make from March 2, 2013, to December 31, 2013, exceed your RRSP deduction limit for 2013 (**amount A**). If you have RRSP excess contributions, see "Tax on RRSP excess contributions" in Chapter 2 of Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

Additional information – For more information about RRSPs, including how we determine your RRSP deduction limit, see Guide T4040, *RRSPs and Other Registered Plans for Retirement*.



Date May 13, 2013	Name RICK CUNNINGHAM	Social insurance No. 475 027 371	Tax year 2012	Tax centre Surrey BC	V3T 5E1
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250723353890

At a later date, we may review your return to verify income you reported or deductions and credits you claimed. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Explanation of changes and other important information

ND5NF5FY

Andrew Treusch
Commissioner of Revenue

Date May 13, 2013	Name RICK CUNNINGHAM	Social insurance No. 475 027 371	Tax year 2012	Tax centre Surrey BC	V3T 5E1
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2013 Home Buyers' Plan (HBP) Statement of Account

Total withdrawals (1999)	\$15,608
Minus: Total repayments, cancellations, and income inclusions	\$12,480
Repayable balance remaining	\$3,128 (A)
2013 minimum required repayment: You can repay the entire amount shown on line (A) Amount (A) divided by 03 (number of years left to repay)	\$1,042

2013 Lifelong Learning Plan (LLP) Statement of Account

Total withdrawals	\$0
Minus: Total repayments, cancellations, and income inclusions	\$0
Repayable balance remaining	\$0 (B)
2013 minimum required repayment: You can repay the entire amount shown on line (B) Amount (B) divided by 00 (number of years left to repay)	\$0

040188 2



Date	Name	Social insurance No.	Tax year	Tax centre
Apr 26, 2012	RICK CUNNINGHAM	475 027 371	2011	Surrey BC V3T 5E1

0115210

At a later date, we may review your return to verify income you reported or deductions and credits you claimed. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Explanation of changes and other important information

ND5NF5FY

Thank you for filing your income tax return. This notice explains the results of our assessment and any changes we may have made. Please refer to the "Summary" area for additional information.

Your net capital loss for 2011 is \$1,925. You can use this amount to reduce any taxable capital gains that you report in other years. For more information, see our Guide T4037, "Capital Gains."

As of the date of this notice, you have unused net capital losses from other years of \$4,702. However, if you apply this amount to any year other than the current tax year, your unused balance may have to be recalculated. This is because of the different capital gains rates for those years. You can use your unused net capital losses to reduce taxable capital gains that you have reported. For more information, see our Guide T4037, "Capital Gains."

A Tax-Free Savings Account (TFSA) allows Canadian residents, who are 18 years of age or older, to earn tax-free investment income throughout their lifetimes. To find out how much you can contribute to your TFSA for 2012, go to www.cra.gc.ca/myaccount or call our Enquiries service at the number shown on this notice. For more information concerning TFSAs, go to www.cra.gc.ca/tfsa.

If you have any questions about your assessment, please call our Enquiries service at 1-800-959-8281. If you need to contact another area of the Agency, see the telephone listings in the government section of your telephone book.

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Linda Lizotte-MacPherson
Commissioner of Revenue





Date Apr 26, 2012	Name RICK CUNNINGHAM	Social insurance No. 475 027 371	Tax year 2011	Tax centre Surrey BC V3T 5E1
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Summary

0115211

Line	Description	\$ Amount
150	Total income	4,540
236	Net income	4,540
260	Taxable income	4,540
350	Total federal non-refundable tax credits	1,738
6150	Total British Columbia non-refundable tax credits	561
420	Net federal tax	0.00
435	Total payable	0.00
437	Total income tax deducted	0.00
482	Total credits	0.00
	(Total payable minus Total credits)	0.00
	Balance from this assessment	0.00
	Final balance	Nil

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Linda Lizotte-MacPherson
Commissioner of Revenue

Date Apr 26, 2012	Name RICK CUNNINGHAM	Social insurance No. 475 027 371	Tax year 2011	Tax centre Surrey BC V3T 5E1
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Your 2012 RRSP Deduction Limit Statement

The back of this notice contains important information. Amounts marked with an asterisk (*) cannot be less than zero.

RRSP deduction limit for 2011	\$33,116
Minus: Allowable RRSP contributions deducted for 2011	\$0
Unused RRSP deduction limit at the end of 2011	\$33,116
Plus: 18% of 2011 earned income of \$3,500 = (max. \$22,970)	\$630
Minus: 2011 pension adjustment	\$0
	\$630 *
	\$33,746
Minus: 2012 net past service pension adjustment	\$0
Plus: 2012 pension adjustment reversal	\$0
Your RRSP deduction limit for 2012	\$33,746 *(A)

You have \$0 (B) of unused RRSP contributions available for 2012. If this amount is more than amount (A) above, you may have to pay a tax on the excess contributions.



Date	Name	Social insurance No.	Tax year	Tax centre
Apr 26, 2012	RICK CUNNINGHAM	475 027 371	2011	Surrey BC V3T 5E1

0115212

Linda Lizotte-MacPherson
Commissioner of Revenue

Date	Name	Social insurance No.	Tax year	Tax centre
Apr 26, 2012	RICK CUNNINGHAM	475 027 371	2011	Surrey BC V3T 5E1

2012 Home Buyers' Plan (HBP) Statement of Account	
Total withdrawals (1999)	\$15,608
Minus: Total repayments, cancellations, and income inclusions	\$11,440
Repayable balance remaining	\$4,168 (A)
2012 minimum required repayment: You can repay the entire amount shown on line (A)	
Amount (A) divided by 04 (number of years left to repay)	\$1,042

2012 Lifelong Learning Plan (LLP) Statement of Account	
Total withdrawals	\$0
Minus: Total repayments, cancellations, and income inclusions	\$0
Repayable balance remaining	\$0 (B)
2012 minimum required repayment: You can repay the entire amount shown on line (B)	
Amount (B) divided by 00 (number of years left to repay)	\$0

INCOME -

Name of taxpayer
TAMMY CUNNINGHAM

Social Insurance Number
492-273-792

Printed
2014/04/03

2013 Comparative Tax Summary

		2013	2012	2011	2010	2009
Total Income:	Net employment earnings	26,400	24,000	23,540	18,485	16,364
	Pension income					
	Universal Child Care Benefit					500
	Dividends, interest and investment					
	Taxable capital gains					
	Support payments/other income					
	Registered retirement savings plan	653	653	653	653	653
	Self employed income					
	Workers' comp/Other federal payments ..					
	Total income	27,053	24,653	24,193	19,138	17,517
Net Income:	RRSP/PRPP					
	Child care expenses					
	Carrying charges		266	218	205	769
	Employment expenses					
	Support payments/other deductions					
	Social benefits repayment					
	Net income	27,053	24,387	23,974	18,933	16,748
Taxable Income:	Capital gains deduction					
	Losses of other years				136	3,264
	Other payments deduction					
	Other deductions					
	Taxable income	27,053	24,387	23,974	18,797	13,484
Tax Payable:	Federal tax before non-refundable credits .	4,058	3,658	3,596	2,820	2,023
	Personal amounts	11,038	10,822	16,513	10,382	10,320
	Amount for children born in 1996 or later .		4,382	4,262		
	CPP Contributions	1,134	1,015	992	742	637
	EI Premiums					
	Children's fitness amount		1,000	1,000		500
	Allowable medical expenses		706	112	875	984
	Other amounts	1,117	1,175	1,565	1,051	1,044
	Total non-refundable amounts	13,289	19,100	24,445	13,050	13,484
	Non-refundable credit	1,993	2,865	3,667	1,957	2,023
	Charitable donation credit				5	
	DTC/OTC/Min tax carry-over					
	Basic federal tax	2,065	793		857	
	Less: Federal credits					
	Minimum tax					
	Net provincial/territorial tax payable	666	322	98		
	CPP pay./soc. ben. repay./RESP surtax .					
	Total payable before credits	2,731	1,115	98	857	
Tax Credits:	Tax deducted	2,287	729	3,795	829	635
	Instalments					
	CPP/EI Overpayment			37		
	Provincial tax credits - Form 428/479					
	Miscellaneous credits					
	Total credits	2,287	729	3,832	829	635
	Balance due (refund)	444	386	-3,734	27	-635
Maximum RRSP Contribution Limit		52,073	47,321	43,001	38,764	35,437
Pension adjustment						



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du Canada

NOTICE OF ASSESSMENT

T451 E (14)

1

Date	Name	Social insurance No.	Tax year	Tax centre
Mar 31, 2014	TAMMY CUNNINGHAM	492 273 792	2013	Surrey BC V3T 5E1

0117526

We may review your return later to verify income you reported or deductions and credits you claimed. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Explanation of changes and other important information

T754532J

Thank you for filing your income tax return. This notice explains the results of our assessment and any changes we may have made. Please refer to the "Summary" area for additional information. Keep this notice for your records.

As a result of this assessment, you have no refund or balance owing.

A Tax-Free Savings Account (TFSA) allows Canadian residents, who are 18 years of age or older, to earn tax-free investment income throughout their lifetime. To find out how much you can contribute to your TFSA for 2014, go to www.cra.gc.ca/myaccount or call our Enquiries service at the number shown on this notice. For more information concerning TFSAs, go to www.cra.gc.ca/tfsa.

Use My Account to access and manage your tax and benefit information online. Make changes to your return, check your RRSP information, set up direct deposit and more. To register for My Account, go to www.cra.gc.ca/myaccount.

If you have any questions about your assessment, please call our Enquiries service at 1-800-959-8281. If you need to contact another area of the Canada Revenue Agency, go to www.cra.gc.ca/contact for a list of our services and telephone numbers.

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Andrew Treusch
Commissioner of Revenue



Canada Revenue
Agency

Agence du revenu
du Canada

SURREY BC V3T 5E1

Dear Tammy,

46 (J)

Your return has been accepted as filed.

Regards,

Michelle

TAMMY CUNNINGHAM
C/O ENTREE BUSINESS SERVICES I
982 IRVINE ST
COQUITLAM BC V3C 3L9



Date Mar 31, 2014	Name TAMMY CUNNINGHAM	Social insurance No. 492 273 792	Tax year 2013	Tax centre Surrey BC V3T 5E1
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Summary

0117527

Line	Description	\$ Amount
150	Total income	27,053
236	Net income	27,053
260	Taxable income	27,053
350	Total federal non-refundable tax credits	1,993
6150	Total British Columbia non-refundable tax credits	577
420	Net federal tax	2,064.53
428	Net British Columbia tax	666.65
435	Total payable	2,731.18
437	Total income tax deducted	2,286.96
486	Payment on filing	444.22
482	Total credits	2,731.18
	(Total payable minus Total credits)	0.00
	Balance from this assessment	0.00
	Final balance	Nil

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Andrew Treusch
Commissioner of Revenue

Date Mar 31, 2014	Name TAMMY CUNNINGHAM	Social insurance No. 492 273 792	Tax year 2013	Tax centre Surrey BC V3T 5E1
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Your 2014 RRSP/PRPP Deduction Limit Statement

The back of this notice contains important information. Amounts marked with an asterisk (*) cannot be less than zero.

RRSP/PRPP deduction limit for 2013	\$47,321
Minus: Employer's PRPP contributions for 2013	\$0
Minus: Allowable RRSP/PRPP contributions deducted for 2013	\$0
Unused RRSP/PRPP deduction limit at the end of 2013	\$47,321
Plus: 18% of 2013 earned income of \$26,400 = (max. \$24,270) ..	\$4,752
Minus: 2013 pension adjustment	\$0
	\$4,752 *
	\$52,073
Minus: 2014 net past service pension adjustment	\$0
Plus: 2014 pension adjustment reversal	\$0
Your RRSP/PRPP deduction limit for 2014	\$52,073 *(A)

You have \$0 (B) of unused RRSP/PRPP contributions available for 2014. If this amount is more than amount (A) above, you may have to pay a tax on the excess contributions.



Date Mar 31, 2014	Name TAMMY CUNNINGHAM	Social insurance No. 492 273 792	Tax year 2013	Tax centre Surrey BC V3T 5E1
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0117528

Andrew Treusch
Commissioner of Revenue

Date Mar 31, 2014	Name TAMMY CUNNINGHAM	Social insurance No. 492 273 792	Tax year 2013	Tax centre Surrey BC V3T 5E1
2014 Home Buyers' Plan (HBP) Statement of Account				
Total withdrawals (1999)		\$9,797		
Minus: Total repayments, cancellations, and income inclusions		\$8,489		
Repayable balance remaining		\$1,308 (A)		
2014 minimum required repayment: You can repay the entire amount shown on line (A) Amount (A) divided by 02 (number of years left to repay)		\$654		
2014 Lifelong Learning Plan (LLP) Statement of Account				
Total withdrawals		\$0		
Minus: Total repayments, cancellations, and income inclusions		\$0		
Repayable balance remaining		\$0 (B)		
2014 minimum required repayment: You can repay the entire amount shown on line (B) Amount (B) divided by 00 (number of years left to repay)		\$0		



Date May 21, 2013	Name TAMMY CUNNINGHAM	Social insurance No. 492 273 792	Tax year 2012	Tax centre Surrey BC V3T 5E1
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0101179

At a later date, we may review your return to verify income you reported or deductions and credits you claimed. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Explanation of changes and other important information

T754532J

Thank you for filing your income tax return. This notice explains the results of our assessment and any changes we may have made. Please refer to the "Summary" area for additional information.

Our assessment of your return resulted in a balance due. If you have paid this balance, please disregard this request for payment. After we process your payment and adjust any incorrectly charged interest, we will send you a revised statement of account. If you have not paid this balance, you can avoid additional interest charges by paying the full amount by June 10, 2013.

We will inform you in July if you are eligible for the goods and services tax/harmonized sales tax credit and any related provincial credit for the period from July 2013 to June 2014.

A Tax-Free Savings Account (TFSA) allows Canadian residents, who are 18 years of age or older, to earn tax-free investment income throughout their lifetime. To find out how much you can contribute to your TFSA for 2013, go to www.cra.gc.ca/myaccount or call our Enquiries service at the number shown on this notice. For more information concerning TFSAs, go to www.cra.gc.ca/tfsa.

If you have any questions about your assessment, please call our Enquiries service at 1-800-959-8281. If you need to contact another area of the Agency, see the telephone listings in the government section of your telephone book.

Dear Tammy,

Your return has been accepted & filed.

Andrew Treusch
Commissioner of Revenue

*Regards,
Audette*

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▼ Tear off here and return the lower portion with your payment. ▼



Canada Revenue Agency / Agence du revenu du Canada

Remittance Voucher

T451 E (13)

SURREY BC V3T 5E1

46 (T)

TAMMY CUNNINGHAM
C/O ENTREE BUSINESS SERVICES I
982 IRVINE ST
COQUITLAM BC V3C 3L9

Social insurance number

01

492 273 792

Amount owing

\$385.85

Do not use this area

Amount paid

01200500010000000000004922737920000000000000385850120051



Date May 21, 2013	Name TAMMY CUNNINGHAM	Social insurance No. 492 273 792	Tax year 2012	Tax centre Surrey BC V3T 5E1
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0101180

Summary

Line	Description	\$ Amount
150	Total income	24,653
	Deductions from total income	266
236	Net income	24,387
260	Taxable income	24,387
350	Total federal non-refundable tax credits	2,865
6150	Total British Columbia non-refundable tax credits	716
420	Net federal tax	792.89
428	Net British Columbia tax	322.07
435	Total payable	1,114.96
437	Total income tax deducted	729.11
482	Total credits	729.11
	(Total payable minus Total credits)	385.85
	Balance from this assessmentDR	385.85
	Balance dueDR	385.85
	(Please see the explanation page)	

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Andrew Treusch
Commissioner of Revenue

Date May 21, 2013	Name TAMMY CUNNINGHAM	Social insurance No. 492 273 792	Tax year 2012	Tax centre Surrey BC V3T 5E1
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Your 2013 RRSP Deduction Limit Statement	
The back of this notice contains important information. Amounts marked with an asterisk (*) cannot be less than zero.	
RRSP deduction limit for 2012	\$43,001
Minus: Allowable RRSP contributions deducted for 2012	\$0
Unused RRSP deduction limit at the end of 2012	\$43,001
Plus: 18% of 2012 earned income of \$24,000 = (max. \$23,820) ..	\$4,320
Minus: 2012 pension adjustment	\$0
	\$4,320 *
	\$47,321
Minus: 2013 net past service pension adjustment	\$0
Plus: 2013 pension adjustment reversal	\$0
Your RRSP deduction limit for 2013	\$47,321 *(A)

You have	\$0 (B) of unused RRSP contributions available for 2013. If this amount is more than amount (A) above, you may have to pay a tax on the excess contributions.
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Date May 21, 2013	Name TAMMY CUNNINGHAM	Social insurance No. 492 273 792	Tax year 2012	Tax centre Surrey BC V3T 5E1
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0101181

Andrew Treusch
Commissioner of Revenue

Date May 21, 2013	Name TAMMY CUNNINGHAM	Social insurance No. 492 273 792	Tax year 2012	Tax centre Surrey BC V3T 5E1
2013 Home Buyers' Plan (HBP) Statement of Account				
Total withdrawals (1999)		\$9,797		
Minus: Total repayments, cancellations, and income inclusions		\$7,836		
Repayable balance remaining		\$1,961 (A)		
2013 minimum required repayment: You can repay the entire amount shown on line (A) Amount (A) divided by 03 (number of years left to repay)		\$653		
2013 Lifelong Learning Plan (LLP) Statement of Account				
Total withdrawals		\$0		
Minus: Total repayments, cancellations, and income inclusions		\$0		
Repayable balance remaining		\$0 (B)		
2013 minimum required repayment: You can repay the entire amount shown on line (B) Amount (B) divided by 00 (number of years left to repay)		\$0		



Date	Name	Social insurance No.	Tax year	Tax centre
Apr 26, 2012	TAMMY CUNNINGHAM	492 273 792	2011	Surrey BC V3T 5E1

0115199

At a later date, we may review your return to verify income you reported or deductions and credits you claimed. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Explanation of changes and other important information

T754532J

Thank you for filing your income tax return. This notice explains the results of our assessment and any changes we may have made. Please refer to the "Summary" area for additional information.

We will inform you in July if you are eligible for the goods and services tax/harmonized sales tax credit and any related provincial credit for the period from July 2012 to June 2013.

We will deposit your refund into the account shown on your direct deposit application.

A Tax-Free Savings Account (TFSA) allows Canadian residents, who are 18 years of age or older, to earn tax-free investment income throughout their lifetimes. To find out how much you can contribute to your TFSA for 2012, go to www.cra.gc.ca/myaccount or call our Enquiries service at the number shown on this notice. For more information concerning TFSAs, go to www.cra.gc.ca/tfsa.

If you have any questions about your assessment, please call our Enquiries service at 1-800-959-8281. If you need to contact another area of the Agency, see the telephone listings in the government section of your telephone book.

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Linda Lizotte-MacPherson
Commissioner of Revenue





Date Apr 26, 2012	Name TAMMY CUNNINGHAM	Social insurance No. 492 273 792	Tax year 2011	Tax centre Surrey BC V3T 5E1
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Summary

0115200

Line	Description	\$ Amount
150	Total income	24,192
	Deductions from total income	218
236	Net income	23,974
260	Taxable income	23,974
350	Total federal non-refundable tax credits	3,666
6150	Total British Columbia non-refundable tax credits	928
420	Net federal tax	0.00
428	Net British Columbia tax	97.76
435	Total payable	97.76
437	Total income tax deducted	3,794.54
448	CPP overpayment	37.34
482	Total credits	3,831.88
	(Total payable minus Total credits)	3,734.12
	Balance from this assessmentCR	3,734.12
	Direct depositCR	3,734.12

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Linda Lizotte-MacPherson
Commissioner of Revenue

Date Apr 26, 2012	Name TAMMY CUNNINGHAM	Social insurance No. 492 273 792	Tax year 2011	Tax centre Surrey BC V3T 5E1
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Your 2012 RRSP Deduction Limit Statement

The back of this notice contains important information. Amounts marked with an asterisk (*) cannot be less than zero.

RRSP deduction limit for 2011	\$38,764
Minus: Allowable RRSP contributions deducted for 2011	\$0
Unused RRSP deduction limit at the end of 2011	\$38,764
Plus: 18% of 2011 earned income of \$23,539 = (max. \$22,970)	\$4,237
Minus: 2011 pension adjustment	\$0
	\$4,237 *
	\$43,001
Minus: 2012 net past service pension adjustment	\$0
Plus: 2012 pension adjustment reversal	\$0
Your RRSP deduction limit for 2012	\$43,001 *(A)

You have \$0 (B) of unused RRSP contributions available for 2012. If this amount is more than amount (A) above, you may have to pay a tax on the excess contributions.



Date Apr 26, 2012	Name TAMMY CUNNINGHAM	Social insurance No. 492 273 792	Tax year 2011	Tax centre Surrey BC V3T 5E1
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0115201

Linda Lizotte-MacPherson
Commissioner of Revenue

Date Apr 26, 2012	Name TAMMY CUNNINGHAM	Social insurance No. 492 273 792	Tax year 2011	Tax centre Surrey BC V3T 5E1
2012 Home Buyers' Plan (HBP) Statement of Account				
Total withdrawals (1999)				\$9,797
Minus: Total repayments, cancellations, and income inclusions				\$7,183
Repayable balance remaining				\$2,614 (A)
2012 minimum required repayment: You can repay the entire amount shown on line (A) Amount (A) divided by 04 (number of years left to repay)				\$653
2012 Lifelong Learning Plan (LLP) Statement of Account				
Total withdrawals				\$0
Minus: Total repayments, cancellations, and income inclusions				\$0
Repayable balance remaining				\$0 (B)
2012 minimum required repayment: You can repay the entire amount shown on line (B) Amount (B) divided by 00 (number of years left to repay)				\$0