



# Track your RRSP contribution room

When saving with a Registered Retirement Savings Plan (RRSP), it's important to know how much contribution room you have. This can help you stay within your contribution limit and avoid unnecessary tax penalties.

## Know your limit

The RRSP contribution limit changes each year, and it's up to you to know and keep track of your limit.

Remember, you share your limit with all RRSPs you contribute to, including Spousal RRSPs. Find your limit on your most recent **Notice of assessment** from the Canada Revenue Agency (CRA), the CRA's **My Account for Individuals service** on [Canada.ca](https://www.canada.ca). Or call the Tax Information Phone Service at **1-800-267-6999**.

## Unused contribution room

Any unused contribution room carries over so you can use it in the following years. Keep in mind, when you withdraw money, you lose the contribution room for good.



## Determining your limits

If you need help determining your limits, consider speaking with a tax professional about your specific situation.



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# We'll help you stay within your contribution limit

Tell us your limit and we'll help you keep track of your contributions during the year.

1. Sign in to [mysunlife.ca](https://mysunlife.ca).
2. Select **Manage plan**. From the drop-down menu, select **my plan**.
3. At the top of the page, click **Documents**, then **Tax slips & Contribution info**.
4. Select the **Contribution limits** tab.
5. Fill in your personal limit. We'll email you when you're close to, reach or go over your limit.

Keep in mind that we can track contributions only to your workplace RRSPs. We'll reset your individual contribution limit to the plan default each year, so be sure to give us your limit annually.

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## Review or change your contributions online

If you want to view or change how much you're contributing each pay, you can do so on [mysunlife.ca](https://mysunlife.ca). Sign in and select **my plan**, **Put money in**, then **Manage payroll contributions**.



## We're here to help

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