

Worksheet 1

My income, benefits, status and ties abroad

Goes with: Chapters 2, 3 and 4

List every source of income, the benefits you receive or have applied for, your status as a single person or a couple, and anything you hold outside Canada. Your executor will need the same list.

Name

Date completed

A. My income

Source	Paid by	Monthly amount	Taxable?	Statements kept where
Canada Pension Plan				
Old Age Security				
Guaranteed Income Supplement				
Alberta Seniors Benefit				
Workplace pension				
RRIF or annuity				
Veterans Affairs				
Other				

B. Benefits and programs

Program	Applied (date)	Approved or status	Notes
Guaranteed Income Supplement			
Alberta Seniors Benefit			
Special Needs Assistance for Seniors			
Dental and Optical Assistance for Seniors			
Coverage for Seniors (health benefits)			
Seniors Property Tax Deferral or SHARP loan			
Veterans Affairs Canada			

Program	Applied (date)	Approved or status	Notes
Other			

C. Single or a couple

My status for tax

Since (date)

Adult interdependent partner under Alberta law? (yes or no)

Since (date)

If one of us moved into care: date

Told Service Canada and Alberta (dates)

What the survivor's income would be after the first death

D. Ties outside Canada

Country	Pension, account or property	Approximate value	Paperwork kept where

Form T1135 checked (date)

My lawyer knows about property abroad (yes or no)

Checklist: income in care (Chapter 2)

- ☐ I have listed my income sources and marked which are taxable
- ☐ I have checked whether a withdrawal this year will reduce next July's GIS or Alberta Seniors Benefit
- ☐ I have asked whether drawing down my RRSP or RRIF in lower-income years, and moving the rest into my TFSA, would lower my lifetime tax
- ☐ I have not deferred OAS without checking the effect on Alberta's programs

- ☐ My executor knows where my benefit statements are kept
- ☐ My investments are matched to when I will need the money, and my investment firm has my enduring power of attorney and a trusted contact person on file
- ☐ I have listed every pension, account and property I hold outside Canada
- ☐ I have checked whether I need to file Form T1135
- ☐ My lawyer knows about any property abroad
- ☐ My executor knows where the foreign paperwork is kept

Checklist: single or a couple (Chapter 3)

- ☐ The status on our returns matches how we actually live
- ☐ We check pension splitting every year
- ☐ If one of us moved into care, we told Alberta Seniors Financial Assistance and Service Canada
- ☐ We have checked our status under both tests: common-law for tax, and adult interdependent partners under Alberta law
- ☐ We have worked out what income the survivor would have after the first death

Checklist: programs and benefits (Chapter 4)

- ☐ I file a return every year, even with no tax owing
- ☐ I have applied for Seniors Financial Assistance
- ☐ I have checked Alberta's rule before choosing whether to defer OAS
- ☐ I know whether a move into care will make a SHARP or property tax deferral loan come due
- ☐ I know whether a move into care will make a reverse mortgage come due
- ☐ If I served, my family knows to call Veterans Affairs