

## What's new for 2019

**Several credits or deductions have either been modified or added for the 2019 taxation year. Here are a few of them that may be of interest to you.**

**Tax credit for career extension** (formerly known as the tax credit for experienced workers) – For 2019, the age of eligibility for this tax credit has been lowered from 61 to 60 years of age. Based on your age on December 31, 2019 and your income, a maximum tax credit of \$1,500 is available for workers who are 60 to 64 years old or \$1,650 for workers who are 65 years old or over and who earn eligible work income.

**RénoVert tax credit** – This Québec refundable credit has not been extended. If you have made any eligible eco-friendly renovations to your home following an agreement entered into with a contractor after March 17, 2016 and before April 1, 2019, you may be able to claim this credit. To claim this credit in 2019, the amounts must have been paid for in 2019.

**Upgrading of residential waste water treatment systems** – If you paid for qualified expenditures for recognized work in relation to the residential waste water treatment systems of your principal place of residence or your cottage (available year-round), you may be eligible for this Québec refundable credit. This credit is available from April 1, 2017 to March 31, 2022.

**Tax Shield credit** – Beginning in 2019, you and your spouse may decide to split this tax credit. This credit is intended to offset a decrease in the incentive tax credits (work premium, adapted work premium and tax credit for childcare expenses) brought about by an increase in your work income.

**Deduction for contributions to the Québec Pension Plan (QPP) and the Canada Pension Plan (CPP)** – Since January 1, 2019, the QPP and CPP were modified and are gradually being enhanced. The enhanced contributions give rise to a deduction if you have employment income or income from self-employment. The maximum deduction for 2019 is \$80.85.

**Medical tax credit** – Eligible medical expenses have been expanded to certain cannabis products purchased for medical purposes from a licensed vendor for a registered patient with this vendor where the legal sale of the products is permitted under the *Cannabis Act*. A medical document issued according to the *Cannabis Regulations* is required.

### ABOLISHED

**Additional contribution for subsidized educational childcare** – As of 2019, this additional contribution has been eliminated. Consequently, you will no longer receive RL-30 slips.

### OTHER INFORMATION

**Withdrawals under the Home Buyers' Plan (HBP)** – Since March 20, 2019, the maximum amount that can be withdrawn from an RRSP under the HBP is \$35,000.

**Tax on split income (TOSI)** – In addition to applying to certain types of income of a child born in 2002 or later, TOSI may now apply to amounts received by adult individuals from a related business. If you have received income on which TOSI applies, please advise us.

**Canada Training Credit Limit** – This refundable tax credit will only be available for 2020 and future taxation years. However, for those who are eligible, the amount that can be claimed in the 2020 taxation year will be based on information provided in the 2019 income tax return. The limit determined by the Canada Revenue Agency will be provided to you on your Notice of Assessment for 2019.