

Important deadlines for RRSPs and TFSAs



RRSP deadline

RRSP receipt period	Contributions received*	Postmarked on or before**	RRSP receipts will be mailed on or before*
March 1, 2024 to Dec. 31, 2024	By Jan. 10, 2025	Dec. 31, 2024	Jan. 31, 2025
Jan. 1, 2025 to March 3, 2025	Up to March 07, 2025	March 3, 2025	March 14, 2025
	March 08, 2025, to March 28, 2025	March 3, 2025	March 31, 2025

*Registered retirement savings plan (RRSP) receipts are available by signing in to your savings plan on mycanadalifeatwork.com, 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. The 2024 limit is \$7,000, plus any contribution room you haven't used from previous years. Canada Revenue Agency (CRA) can provide information about a member's specific TFSA contribution limit.

Contributions must be received by: Dec. 31, 2024, noon ET	Withdrawal requests must be received by: Dec. 20, 2024, 4 p.m. ET
TFSA contributions received by noon ET on Dec. 31, 2024 will be included as contributions for the 2024 year.	To make withdrawals in 2024 and restore the contribution room for 2025, we must receive withdrawal requests by 4 p.m. ET on Dec. 20, 2024.

Holiday hours

GRS administration offices will have limited hours on Tuesday, Dec. 24 and will be open until noon.

The Client Service Center will operate on Tuesday, Dec. 24 from 8 a.m. to 5 p.m., ET and Tuesday, Dec. 31 from 8 a.m. to 5 p.m. ET.

Administrative offices and the Client Service Centre will be closed:

- Wednesday, Dec. 25, 2024 (Christmas Day)
- Thursday, Dec. 26, 2024 (Boxing Day)
- Wednesday, Jan. 1, 2025 (New Year's Day)
- Thursday, Jan. 2, 2025 (Quebec Administration offices only)
- Monday, Feb. 17, 2025 (All except Quebec)

Questions about your RRSP or TFSA contribution: Call 1-800-724-3402

Questions about accessing your online account: Call 1-888-222-0775