

Important deadlines for registered retirement savings plans (RRSPs) and tax-free savings accounts (TFSAs)



RRSP deadline

RRSP receipt period	Contributions received*	Postmarked on or before**	RRSP receipts will be mailed on or before*
March 2, 2023 to Dec. 31, 2023	By Jan. 5, 2024	Dec. 31, 2023	Jan. 31, 2024
Jan. 1, 2024 to Feb. 29, 2024	Up to March 3, 2024	Feb. 29, 2024	March 15, 2024
	March 4, 2024, to March 15, 2024	Feb. 29, 2024	March 21, 2024

*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 TFSAs are below. The 2023 limit is \$6,500, 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. 29, 2023, noon ET	Withdrawal requests must be received by: Dec. 21, 2023, 4 p.m. ET
TFSA contributions received by noon ET on Dec. 29, 2023 will be included as contributions for the 2023 year.	To make withdrawals in 2023 and restore the contribution room for 2024, we must receive withdrawal requests by 4 p.m. ET on Dec. 21, 2023.

Holiday hours

GRS administration offices will have limited hours on Friday, Dec. 22 and will be open until noon ET.

The Client Service Center will operate on Friday, Dec. 22 from 8 a.m. to 8 p.m., ET and Friday, Dec. 29 from 8 a.m. to 8 p.m. ET.

Administrative offices and the Client Service Centre will be closed:

- Monday, Dec. 25, 2023 (Christmas Day)
- Tuesday, Dec. 26, 2023 (Boxing Day)
- Monday, Jan. 1, 2024 (New Year's Day)
- Tuesday, Jan. 2, 2024 (Quebec offices only)
- Monday, Feb. 19, 2024 (All except Quebec)
- Monday, April 1, 2024 (Quebec offices only)

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

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