

Chapter Ten Test Item File Problems

TIF PROBLEM TEN - 1

Retirement Savings - Essay Questions

1. What are the tax advantages associated with making contributions to an RPP or an RRSP?
2. In almost all cases, making contributions to an RRSP will provide for the deferral of income tax. In some cases, making such contributions may result in avoidance of tax. Explain these statements.
3. Tax advisors generally recommend making RRSP contributions as early in the year as possible. What is the basis for these recommendations?
4. Describe the difference between a defined benefit pension plan and a money purchase pension plan.
5. An individual has shares that have declined in value since he acquired them several years ago. As he is short of cash, he would like to use these shares as a contribution to his RRSP. As his tax advisor, would you approve of this decision?
6. In many cases, investors with various types of investments in their RRSPs also have a portfolio of investments that are held outside of their RRSPs. When this is the case, tax advisors will indicate that, to the degree possible, they should include their debt securities inside of their RRSP, while allocating equity securities to their non-RRSP investment portfolio. What is the basis for this advice?
7. The RRSP Deduction Limit, as defined in ITA 146(1), is not a limit on RRSP contributions. Explain this statement.
8. How is Earned Income defined for purposes of determining the RRSP Deduction Limit?
9. In calculating an individual's Pension Adjustment, it is necessary to have a mechanism for equating contributions in defined contribution plans with benefits earned in defined benefit plans. How does the RRSP legislation deal with this issue? Would you consider this approach to be fair to all taxpayers? Explain your conclusion.
10. An individual's RRSP deduction room is reduced by past service pension adjustments. Describe two situations that would give rise to such adjustments.
11. Describe the circumstances that give rise to pension adjustment reversals.
12. Many individuals do not have sufficient funds to maximize their contributions to both an RRSP and a TFSA. Briefly compare the tax features of these two alternative plans.
13. One of your friends, a very wealthy businessman, has indicated that he never makes contributions to his RRSP in excess of amounts that he can deduct. His reasoning is that this doesn't make sense because, even though the contributions cannot be deducted when they are made, they will be subject to tax when they are withdrawn. Do you agree with your friend? Explain your conclusion, indicating any assumptions that you have made.
14. If an individual wishes to terminate his RRSP, making a lump-sum withdrawal is generally not the best alternative. Describe the disadvantages of such withdrawals.

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