

**PBTS
ACCOUNTING
& TAX SERVICE**

*TAX PLANNING for
you & your family*

Talk to us to find out more info

PBTS



Maximize you Tax Savings

Personalized Bookkeeping & Tax Service (PBTS) provides Tax Planning for you and you family. At PBTS, we offer practical strategies that can help to organize your financial affairs and save you money!

PBTS ensures our clients are aware of special tax breaks for; students, parents, pensioners, first-time home buyers, seniors, small businesses, self-employed individuals as well as assistance for people with disabilities. Your success is our success!

What can we do for you?

- ✓ Integrate Corporate tax with Personal tax to maximum overall tax savings
- ✓ Minimize your new retirement tax through RRSPs, CPP and OAS
- ✓ Determine whether to defer or consider early withdrawal of pension benefits
- ✓ Maximize Seniors benefits by splitting pensions, sharing CPP and avoiding OAS "claw backs"
- ✓ Disability Tax Credit Applications and other related benefits
- ✓ Guarantee Income Supplement (GIS) Applications for OAS Supplement
- ✓ Maximize special tax breaks available for students, parents, first-time home buyers, seniors, and people with disabilities
- ✓ Defer taxes through popular savings vehicles like RRSPs
- ✓ Reduce taxes on your income by maximizing your claims for items like automobiles, moving costs, professional fees and home office expenses

- ✓ Create a tax effective Estate Plan through strategies such as estate freezing or business succession planning
- ✓ Final and Trust returns for departed loved ones
- ✓ Applications for Clearance Certificates for departed loved ones
- ✓ Cross Border tax returns (between the U.S. and Canada) to avoid double taxes... and more!



PBTS can customize a tax plan to suit your specific needs. That is why we are called *Personalized Bkbp & Tax Service!*

Contact us today for a FREE consultation!

TAX PLANNING CALENDAR

Image the monthly plan we can customize to suit your needs! Below are just six months' worth of suggestions for a Tax Plan Strategy!

January

- Consider making a maximum lump-sum Registered Retirement Savings Plan (RRSP) contribution for current year.
- Consider making a lifetime over-contribution to your RRSP.

February

- 28th—Deadline for employers (even for those employing a nanny or babysitter) to send in a T-4 Summary to the Canada Revenue Agency (CRA). In addition,

March

- 1st—RRSP contribution deadline. If it's a leap year, the deadline is February 29. This deadline applies for regular RRSP contributions, retiring allowance RRSP contributions, or Home Buyers' Plan or Lifelong Learning Plan RRSP repayments.
- 1st—Labour-Sponsored Fund contribution deadline. If it's a leap year, the deadline is February 29.
- 15th—1st quarterly Canadian tax installment is due.
- 31st—Inter-vivos/Living Trust tax return deadline. If it is a leap year, the deadline is March 30th.
- If you are expecting a tax refund, consider filing your personal tax return early—but only after you have received all your necessary tax information.

April

- 15th—U.S. resident tax return or 6-month extension request deadline.
- 30th—Deadline to file your Canadian personal tax return and pay any balance owing, to avoid paying interest and a late filing penalty.
- Consider the impact of the new Federal and Provincial Budgets on your personal finances.

June

- 15th—2nd quarterly Canadian tax installment is due.
- 15th—Deadline for filing Canadian tax return if you or your spouse has self-employment income
- 15th—Deadline for filing U.S. tax return for U.S. citizens living in Canada and non-resident aliens, not subject to withholding tax.

Who We Are

About Us

For over 30 years, PBTS has provided professional and affordable income tax preparation services for both personal taxes as well as business taxes. Whether you are thinking of starting your own company or are looking for a new accounting firm, we are ready to help!

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