

## Petition to the Government of Canada

### Whereas:

- The current income tax system for seniors gives couples numerous ways to lower taxes, while singles get none;
- Senior couples can split their pension income, thereby allowing them to pay less tax and qualify for the Age Amount Tax Credit and the Old Age Security (OAS) with limited or no clawbacks;
- Senior singles have no such benefits, pay higher taxes, often forfeit the Age Amount Tax Credit, and endure OAS clawbacks;
- When one partner dies within a couple, their Registered Retirement Savings Plan (RRSP), Registered Retirement Income Fund (RRIF) and Tax-Free Savings Account (TFSA) can be rolled into the RRSP, RRIF and TFSA of the remaining partner;
- A single person's RRSP and RRIF is cashed upon death and declared as income, which results in higher taxes, often 50%;
- The cost of living for a single person is two-thirds of the cost of living for a couple;
- Single person households are growing faster than any other type of household in Canada, according to Statistics Canada; and
- Of the six million seniors in Canada, over one-third are single seniors, many of them women, and this demographic will continue to grow.

**Therefore, we the undersigned, single seniors and other Citizens of Canada, call upon on the Government of Canada to Offer tax benefits to senior singles equal to those now in place for senior couples, which would include:**

**(a) Offering single seniors a reduction of 30% on their income to be taxed (for example, if a single senior has a taxable income of \$100,000, reduce the taxable amount by 30% to \$70,000); and**

**(b) Allowing, upon death, single seniors with un RRSP, RRIF or TFSA to transfer it to the RRSP, RRIF or TFSA of a beneficiary of their choice.**

<b>NAME</b>	<b>SIGNATURE</b>	<b>ADDRESS</b> (city, province and postal code)
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**PLEASE SEND COMPLETED PETITION:** Rachel Blaney, MP / House of Commons / Ottawa, ON / K1A 0A6 (Please use an envelope. No postage required.)

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