



(MRS) 2010 RRSP Deadlines

To assist you with managing your First 60-Day deadlines during RRSP season, we have compiled a list of key dates below.

The Canada Revenue Agency (CRA) deadline for receipt of First 60-Day orders is midnight, Monday March 1, 2010.

IFIC has published a 'FIRST 60-DAY PROCESSING BEST PRACTICES GUIDE'. In recognition of last minute volumes, dealers have until 4:00 pm on Thursday, March 4, 2010 to submit orders in order to qualify for First 60-Day contribution receipts.

The attached cut off dates will be applicable to First 60-Day contributions received between March 1 and March 4, 2010 inclusive.

Note: All Documentation must be in good order by the specified dates. Documentation that is incomplete or sent in after the posted dates may result in processing delays.

For Further assistance, Please contact MRS Dealer Relations by email at MRSdealerrelations@mrs.com or call 1 800-265-6424 ext 7256 or 416-413-7256.

Thank you for your continued support of MRS products and services.

MRS Dealer Relations

MRS includes M.R.S. Inc. (an MFDA member), M.R.S. Securities Services Inc. (an IIROC member, Member CIPF), and M.R.S. Correspondent Corporation (an AMF dealer operating in Quebec).

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The First 60-Day cut off dates for contributions
received between March 1 and March 4, 2010 inclusive

Particulars	First 60-Day Contribution Receipts (Y/N)	Remarks	Company
Client Cheques: Dated March 1 or earlier	Yes	Cheques must be received by MRS no later than March 4.	MRS Inc, MRS SSI & MRS CC
Client Cheques: Dated March 2 or later	No	Clients will receive a Rest of Year 2010 receipt.	MRS Inc, MRS SSI & MRS CC
Dealer Cheques: Dated March 2 to 4	Yes	Cheques must be received by MRS no later than March 4. We will issue First 60-Day Tax receipts unless otherwise specified by the Dealer.	MRS Inc, MRS SSI & MRS CC
Wire-Orders: Placed between 12:01am March 2 to 4:00pm on March 4, 2010	Yes	<ul style="list-style-type: none"> * We will issue First 60-day Tax receipts for all dealer settled wire-orders, unless specified otherwise by Letter of Direction (LOD) from the dealer. * Wire-Orders placed after 4 p.m. on March 4 will be considered Rest of Year contributions. 	MRS Inc, MRS SSI & MRS CC
Transfers-In: from Non-Registered Accounts	Yes	<ul style="list-style-type: none"> * Transfer requests must be dated prior to March 2 and received by March 4. * The receipt will be issued for the gross amount of the transfer as received. * Transfers in units are given the unit price as of the date of transfer. The receipt will reflect this corresponding amount. 	MRS Inc, MRS SSI & MRS CC
Dealer Move Money Deposits: made by midnight, March 4	Yes	MRS will issue First 60-Day contribution receipts unless otherwise specified by the Dealer.	MRS Inc, MRS SSI & MRS CC
Investor Move Money Deposits: made by midnight, March 1	Yes	Deposits must be made by midnight, March 1 in order to receive a 1st 60 day contribution receipt.	MRS Inc, MRS SSI & MRS CC
RSP Loan Applications: <i>Internet Applications:</i> Submitted on or before March 1 and subsequently approved. <i>Paper Applications:</i> Received in good order on or before March 3 and subsequently approved.	Yes	<ul style="list-style-type: none"> * 2 days in-transit grace period for paper loan applications only. * All RRSP Loan follow up documentation must be received at MRS Trust by March 8. 	MRS Trust
Loan clients: Will be given until March 9th to provide additional information if it is required.	Yes	All accounts that are not funded by March 9th will be terminated.	MRS Trust
All Contribution Receipts: Received After March 4th	No	<ul style="list-style-type: none"> * The decision will be based upon whether the reason given falls within the criteria published in the IFIC Best Practices Guidelines. * There must be proof of intent such as a rejected wire-order at the fund company. * To be eligible for a First 60-Day tax receipt or LSIF tax credit, a letter of indemnity (LOI) is required explaining the circumstance. * Although MRS will process the LOI, the decision whether or not to release a LSIF tax credit is up to the fund company. 	MRS Inc, MRS SSI & MRS CC