



For advisor use only. Not for client distribution.



## Help your clients reach their retirement savings goals with RBC GIF!

The RRSP deadline is **March 2, 2026**. We can help you get ready and get the most out of this year's RRSP season. Use the index below to find the information you need.

- [2025 Contribution Limit](#)
- [Access WealthLink](#)
- [Additional Deposit to Existing Account](#)
- [Application Submission](#)
- [Fax Instructions](#)
- [Fundserv: Electronic Submission](#)
- [Key Contact Information](#)
- [Mail Instructions](#)
- [RBC GIF Applications and Forms](#)
- [Registered Transfers](#)
- [RRSP Deadline](#)
- [Tax Forms Print Schedule](#)
- [Tips for Faster Processing](#)
- [What's New this RRSP Season?](#)

### What's new this RRSP Season?

#### RRSP Advisor Guide

This guide includes useful information for the upcoming RRSP season, including contribution limits, contact information, and more.

- ▶ [View the guide now](#) on the [RRSP landing page](#)

#### Loan Programs

An RRSP loan can help clients get their retirement savings plan on track. RBC Life Insurance Company continues our agreement with B2B Bank, giving you and your clients, access to the B2B Bank RRSP Loan Program.

For more information on RRSP loans and to obtain marketing materials, please visit the Leveraged Lending section of the new [Sales Resource Centre](#) under Wealth > Sales Tools > [Sales Concepts](#).

## Semi-Annual statements

Client semi-annual statements have been mailed out in early January. Statements are now available online on WealthLink. **Any duplicates must be retrieved from WealthLink.**

## Important RRSP Administrative Information

<b>RRSP Deadline</b>	March 2, 2026, is the final day for RRSP contributions to qualify for “first 60-day” contribution receipt.
<b>Application Submission</b>	<b>Do not send applications to RBC Insurance Head Office, as this will result in delays.</b>
<b>Fax</b>	<p>RBC Investor Services will process all new applications and additional deposits* along with <a href="#">One Time PAD agreements</a>, dated and signed by the advisor and owner no later than March 2, 2026 and received via FAX on March 2, 2026 by 4:00 p.m. ET.</p> <p><b>Fax to:</b> 1-866-480-3225 (toll-free) or 416-955-2487 (Do not mail in originals but retain until confirmation of deposit has been received).</p>
<b>Fundserv: Electronic Submission</b>	<p><b>Fundserv: Electronic submission:</b> Until 4:00 pm on <b>March 4, 2026</b>, dealers will be able to designate wire order purchases as “first 60-day” contributions, provided applications are signed and dated by the advisor and owner on or before March 2, 2026.</p> <ul style="list-style-type: none"><li>To designate as “first 60-day”, contributions must be flagged by the dealer as “Contribution Period = P”.</li></ul>
<b>Mail</b>	<p>RBC Investor Services will process all new applications and additional deposits* along with the <a href="#">One-Time Pad agreement</a> dated and signed by the advisor and owner no later than <b>March 2, 2026</b>.</p> <p>Applications must be postmarked by Canada Post or sent by courier (evidenced by a waybill) to RBC Investor Services no later than March 2, 2026, and must be received by March 4, 2026 in order to receive the “first 60-day contribution receipt, provided they are in good order.</p> <p>RBC Life Insurance Company c/o RBC Investor Services Shareholder Services 155 Wellington Street West, 2nd Floor Toronto, ON M5V 3L3</p> <ul style="list-style-type: none"><li>All trades will be processed using the “current date unit price”.</li></ul>

<p><b>Additional Deposit to existing account (Online Processing)</b></p>	<p>Additional deposits do NOT require a new account. Only investment instructions are required along with <a href="#">One-Time Pad agreement</a>.</p> <p>If you are not on Fundserv, use our <a href="#">Online Processing on Wealthlink</a> for Additional Lump Sum Deposits and Fund Switches. The deadline for these submissions to count for the 2025 tax year is <b>March 2, 2026, 4pm ET</b></p> <p>E-forms allow you to quickly complete and send customer service forms to your clients for e-signing, all within the WealthLink platform – saving you time and reducing not in good orders (NIGOs)!</p> <p>If you have a Limited Trading Authorization (LTA), you can complete certain transactions without sending the forms to your clients to e-sign. By using this option, you will save time and reduce the amount of faxing compared to paper forms!</p>
<p><b>2025 Contribution Limit</b></p>	<p>The RRSP contribution limit for 2025 is 18% of 2024 earned income to a maximum of \$32,490, MINUS any 2024 pension adjustment, PLUS any contribution room carried over from previous years.</p>
<p><b>RBG GIF Applications and Forms</b></p>	<p>To save time and prevent not in good orders (NIGO) always use the most recent version of the application available on the <a href="#">Sales Resource Centre</a>.</p> <p>Note: For Tax Free Saving Accounts (TFSA), please complete the <a href="#">TFSA Application</a> and ensure the source of funds for deposit is directly from the TFSA account holder.</p> <p>Get your clients' money invested faster with our <a href="#">one-time PAD agreement forms</a>.</p>
<p><b>Registered Transfers</b></p>	<p>When transferring funds to RBC Insurance, please send <b>original transfer documents</b> to the transferring institution to avoid delays. A copy of the client statement along with a copy of the transfer document should be sent with the RBC GIF application to RBC Investor Services.</p> <p><i>Only CAD funds will be accepted. Amounts received in other currencies will be returned and will need to be re-submitted in CAD.</i></p>

## General tips for faster processing

1. When submitting any requests please ensure all required documents are attached and submitted at the same time
2. Please do not submit future dated requests. All requests must be submitted the date that they are required to be processed
3. Review your application before submission to ensure all fields are complete. Common missing information:
  - a. Void cheque
  - b. Owner details (occupation, identification details, social insurance numbers, date of birth)
  - c. Clear and valid investment instructions
4. All deposits must be made using our [One-Time PAD agreement](#) form.
5. A personalized VOID cheque is required for all PAD and SWPs including One-Time PADs.

Key Contact Information	
Administrative Inquiries/WealthLink Advisor Registration:	<b>RBC Investor Services - Shareholder Services</b> Phone: 1-866-372-2443 Fax: 416-955-2487 or 1-866-480-3225
Product/sales inquiries:	<b>Sales Consultants</b> MGA: 1-866-235-4332 IIROC/MFDA: 1-888-770-2586, option #3

## Tax Forms Print Schedule

Clients will receive their tax forms shortly after the expected print dates below. They can also sign up for electronic delivery of tax forms through WealthLink Investor - see details below. Forms will also be posted to WealthLink shortly after printing.

Print date	Form
February 6, 2026	Contribution receipts for RRSP deposits made March 1, 2025 to December 31, 2025
Weekly, starting February 16, 2026	Contribution receipts will be printed each Friday to capture contributions that qualify as "first 60-day" contributions.
February 13, 2026	T4RSP/T4RIF/T4LIF/RL-2 Registered Plans
By March 31, 2026	T3/RL-16/NR4

## Tax forms available on WealthLink!

Client tax forms are available on WealthLink after the print dates shown above. To obtain a copy, simply log in to WealthLink once these are available. **Any duplicates must be retrieved from WealthLink**

## Don't have access to WealthLink?

To obtain access to WealthLink, simply register [online](#) or contact our Dealer Services Centre at 1-866-372-2443.

Clients can access their own tax forms using WealthLink Investor – the client version of WealthLink. If your client requires access, they can self-register today by visiting [rbcinsurance.com/wealthlink](http://rbcinsurance.com/wealthlink).

Encourage your clients to use WealthLink Investor and sign up for electronic delivery of trade confirmations, tax forms and statements to ensure quick access to their documents.

## Questions?

If you have questions or need any further information, visit us at [www.rbcinsurance.com/rrsp](http://www.rbcinsurance.com/rrsp) or speak with your Sales Consultant:

- ▶ MGA – 1-866-235-4332
- ▶ IIROC/MFDA – 1 888 770-2586, option #3

## **Any amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value.**

RBC Guaranteed Investment Funds are segregated funds and are referred to as individual or variable annuity contracts. RBC Life Insurance Company is the sole issuer and guarantor of the guarantee provisions contained in these contracts. The underlying mutual funds and portfolios available in these contracts are managed by RBC Global Asset Management Inc. Details of the application Contract are contained in the RBC GIF Information Folder and Contract at [www.rbcinsurance.com/gif](http://www.rbcinsurance.com/gif).

®/™ Trademark(s) of Royal Bank of Canada. Used under licence.