

**Tax Tip**  
**Week of September 13, 2010**

**Unused RRSP Contributions at the Time of Death**

When individuals die, they may have unused RRSP contribution room. In such cases, a contribution equal to the unused amount can be made to a spousal RRSP. The contribution cannot be made to the deceased's RRSP. The amount of the contribution qualifies for a deduction on the deceased's final tax return.