



Transfer from an RRSP, RRIF, PRPP or SPP to Another RRSP, RRIF, PRPP or SPP on Breakdown of Marriage or Common-law Partnership

See the last page of this form for definitions and instructions. Legislative references on this form are to the Income Tax Act.

Section I – Annuitant or Member

Name _____ Social insurance number (SIN) _____ Telephone number _____

Address _____

Part A – Transfer from an unmatured registered retirement savings plan (RRSP), a registered retirement income fund (RRIF), a pooled registered pension plan (PRPP), or an specified pension plan (SPP). Tick one box:

- I am the annuitant of the unmatured RRSP. I am the annuitant of the RRIF.
 I am the member of the PRPP. I am the member of the SPP.

Name of the RRSP issuer, PRPP or SPP administrator or RRIF carrier _____ RRSP, PRPP, SPP or RRIF name and plan number _____

Plan administrator's, fund carrier's or issuer's address _____

Part B – Description of amount to be transferred. Tick one box:

- Transfer the amount of \$ _____ which is **all** of the property from the RRSP, RRIF, PRPP, or SPP identified in Part A.
 Transfer _____ of the property from my RRSP, RRIF, PRPP, or SPP identified in Part A.
 Transfer \$ _____ of the property from my RRSP, RRIF, PRPP, or SPP identified in Part A.

Part C – Destination of transfer

Transfer the above-mentioned RRSP, RRIF, PRPP or SPP property to the RRSP, RRIF, PRPP or SPP of my current or former spouse or common-law partner.

Note:

See the last page of this form for information on direct transfers from an SPP to an annuity, or from a PRPP to an RPP.

Name of RRSP issuer, PRPP or SPP administrator or RRIF carrier _____ RRSP, PRPP, SPP or RRIF name and plan number _____

Address _____

Current or former spouse's or common-law partner's name _____ Social insurance number (SIN) _____

Year Month Day _____ Annuitant's or member's signature _____ or See attached letter.

Section II – Transferee

We agree to the request for a transfer of property.

1. When we receive the property, we will credit the following plan. Tick one box: RRSP RRIF PRPP SPP

This plan belongs to the current or former spouse or common-law partner identified in Part C of Section I. This RRSP, RRIF, PRPP or SPP conforms or will conform to the specimen plan or fund identified as:

Specimen plan or fund number and name _____ We will check the plan or fund identification in Part C of Section I, and add or correct information as necessary.

2. The plan or fund is registered under the Income Tax Act. If the plan or fund is not registered, we will apply for such registration.

Transferee's name _____

Year Month Day _____ Authorized person's signature _____ or See attached letter.

Year Month Day _____ Current or former spouse's or common-law partner's signature _____

Section III – Transferor: Issue a T4RSP, a T4RIF or a T4A slip for the amount transferred to the annuitant identified in Part A of Section I.

1. We transferred \$ _____ from the RRSP, RRIF, PRPP or SPP identified in Part A of Section I to the transferee named in Part C of Section I. The transfer was completed on _____

Year Month Day

2. The value of the property in the annuitant's or member's RRSP, RRIF, PRPP or SPP just before the transfer was \$ _____

3. Is the transfer from a "qualifying RRIF" as defined under "Definitions" on the last page of this form? Tick one box.

- Yes No Does not apply

I certify that the information given on this form is correct and complete.

Transferor's name _____

Year Month Day _____ Authorized person's signature _____

Section IV – Receipt by transferee: Do not issue a tax receipt for the amount transferred to the annuitant or member.

We have received \$ _____, which we will credit to the account of _____
 according to the instructions in Section I. Current or former spouse's or common-law partner's name

 Transferee's name

 Year Month Day

 Authorized person's signature

Personal information (including the SIN) is collected for the purposes of the administration or enforcement of the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be used or disclosed for purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties, or other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 005 on Info Source at canada.ca/cra-info-source.

Instructions

- If the annuitant or member has more than one registered plan, use one form for each plan.
- Attach a copy of the decree, order, judgment, or written separation agreement only if you are unable to get the current or former spouse's or common-law partner's signature.
- A transfer of property that is not made under a decree, order, or judgment of a competent tribunal or under a written separation agreement can cause both the annuitant or member, and the annuitant's or member's current or former spouse or common-law partner to have an amount of tax owing. The transfer has to be made directly from the annuitant's or member's unmaturing RRSP, RRIF, PRPP or SPP to the RRSP, RRIF, PRPP or SPP of the annuitant's or member's current or former spouse or common-law partner from whom the annuitant or member is living separate and apart.

Who should use this form?

If you are the issuer of an unmaturing RRSP, the carrier of a RRIF, or the administrator of a SPP or a PRPP, you should use this form to directly transfer all or part of the property of an annuitant's or member's RRSP, RRIF, SPP, or PRPP to the annuitant's or member's current or former spouse's or common-law partner's RRSP, RRIF, SPP or PRPP. The transfer must be under a decree, order, or judgment of a competent tribunal, or a written separation agreement, relating to a division of property in settlement of rights arising out of, or on the breakdown of, the annuitant's marriage or common-law partnership.

Who completes this form?

Section I – The annuitant or member requesting the transfer fills out and signs Section I. A transferor who completes Section I for the annuitant or member can attach a signed letter from the annuitant or member requesting the direct transfer, in place of a signature. If the transferor does not have all of the information about the current or former spouse's or common-law partner's RRSP, RRIF, SPP, PRPP, the transferee can complete Part C of Section I.

Section II – The transferee fills out and signs Section II and it is countersigned by the current or former spouse or common-law partner. The transferee can attach a signed letter from the current or former spouse or common-law partner acknowledging the certification, in place of a countersignature.

Section III – The transferor fills out and signs Section III.

Section IV – The transferee fills out and signs Section IV.

Notes:

Upon the breakdown of a marriage or common-law partnership, amounts can be directly transferred from (i) an SPP to acquire, from a licensed annuities provider, an annuity (as described under subparagraph 60(l)(ii)(A)) under which the individual's current or former spouse or common-law partner is the annuitant, or (ii) a PRPP to an registered pension plan (RPP) under which the individual's current or former spouse or common-law partner is the member. If either is the case, tick the "See attached letter" box (in Section I – Part C and in Section II) and include, with a completed copy of this form, a letter indicating the name and address of the annuity provider or RPP administrator, and the contract or plan number.

The member does not have to reveal the contents of the court order or separation agreement to the issuer, carrier or administrator. However, the member has to make it available (in a sealed envelope if desired) to the transferor.

Are there reporting requirements?

A direct transfer as described above does not cause the amount transferred to become income for the year in which the amount is transferred. However, the transferor will report the amount on a T4RSP, a T4RIF or a T4A slip issued to the annuitant or member identified in Part A of Section I. The transferee should not issue a receipt since the amount transferred cannot be deducted.

Definitions

Administrator – the person, organization, or institution that is responsible for administering an SPP, RPP or PRPP.

Annuitant – the person who is entitled to receive payments from an RRSP or a RRIF.

Common-law partner – a person who is not your spouse, but who is living with whom you are in a conjugal relationship, and to whom **at least one** of the following situations applies. They:

- have been living with you in a conjugal relationship for at least 12 continuous months including any period you were separated for less than 90 days because of a breakdown in the relationship
- are the parent of your child by birth or adoption
- have custody and control of your child (or had custody and control immediately before the child turned 19 years of age) and your child is wholly dependent on that person for support

Individual plan number or individual fund number – the individual account, contract, certificate, or other identifier number that the RRSP issuer, RRIF carrier, SPP or PRPP administrator assigns.

PRPP – a retirement savings plan to which you or your participating employer or both can contribute. Any income earned in the PRPP is usually exempt from tax as long as it remains in the plan.

Qualifying RRIF – a RRIF established before 1993 that has no property transferred or contributed to it after 1992, or any RRIF established after 1992, that contains only property transferred from another qualifying RRIF.

RRIF carrier – a person described in subsection 146.3(1), with whom an annuitant has an arrangement that is a RRIF.

RRSP issuer – a person described in subsection 146(1), with whom an annuitant has a contract or arrangement that is an RRSP.

Spouse – a person to whom you are legally married.

SPP – a pension plan or similar arrangement that has been prescribed under the Income Tax Regulations as a "specified pension plan" for purposes of the Income Tax Act. Many of the rules related to RRSPs also apply to SPPs.

Transferee – the administrator, issuer, or trustee of the plan, or carrier of the fund **to** whom the amount is transferred.

Transferor – the administrator, issuer, or trustee of the plan, or carrier of the fund **from** whom the amount is transferred.