



- 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, and the annuitant's current or former spouse or common-law partner to have a large amount of tax owing. The transfer has to be made directly, from the annuitant's unmatured registered retirement savings plan (RRSP), registered retirement income fund (RRIF), or specified pension plan (SPP), to the RRSP, RRIF, or SPP of the annuitant's current or former spouse or common-law partner from whom the annuitant is living separate and apart.
- Attach a copy of the decree, order, judgment, or written separation agreement only if unable to get the current or former spouse's or common-law partner's signature.
- Tick the boxes that apply to you, and see the back of this form for definitions and more instructions.

Legislative references on this form are to the *Income Tax Act*.

Section I – Annuitant

Name Social insurance number Telephone

Address

Part A – Transfer from an unmatured RRSP, RRIF, or SPP

I am the annuitant of the unmatured RRSP. _____
Name of RRSP issuer, fund number and number Address

I am the annuitant of the RRIF. _____
Name of RRIF carrier, fund number and number Address

I am the member of the SPP. _____
Name of SPP administrator, plan number and number Address

Part B – Description of amount to be transferred

Please transfer \$ _____, which is all of the property from the RRSP, RRIF, or SPP identified in Part A.

Please transfer _____% of the property from the RRSP, RRIF, or SPP identified in Part A.

Please transfer \$ _____ of the property from the RRSP, RRIF, or SPP identified in Part A.

Part C – Destination of transfer

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

Note: See the back of this form for information on direct transfers from an SPP to an annuity.

Name of RRSP issuer, RRIF carrier, or SPP administrator Individual plan or fund number and name

Address

Current or former spouse's or common-law partner's name Social insurance number

Date _____ or See letter attached.
Annuitant's or member's signature

Section II – Transferee

We agree to the request for a transfer of property.

1. When we receive the property, we will credit it to the RRSP, RRIF, or SPP of the current or former spouse or common-law partner identified in Part C of Section I. The RRSP, RRIF, 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 according to Information Circulars IC72-22 and IC78-18.

Transferee's name

Date _____ Authorized person's signature

Date _____ or See letter attached.
Current or former spouse's or common-law partner's signature

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

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

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

3. Is the transfer from a qualifying RRIF, as defined under "Definitions" on the back of this form? Yes No Does not apply.

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

Transferor's name

Date _____ Authorized person's signature

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

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

Date _____ Authorized person's signature

Instructions

Who should use this form?

If you are the issuer of an unmatured registered retirement savings plan (RRSP) or the carrier of a registered retirement income fund (RRIF), or the administrator of a specified pension plan (SPP), you should use this form to directly transfer all or part of the property of an annuitant's RRSP, RRIF, or SPP to the RRSP, RRIF, or SPP of the annuitant's current or former spouse or common-law partner, 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 who requests the transfer completes and signs Section I. A transferor who completes Section I for the annuitant can attach a signed letter from the annuitant requesting the direct transfer, in place of a signature. If the transferor does not have complete information about the current or former spouse's or common-law partner's RRSP, RRIF, or SPP, the transferee can complete Part C of Section I.

Section II – The transferee completes 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 completes and signs Section III.

Section IV – The transferee completes and signs Section IV.

Notes

Upon the breakdown of a marriage or common-law partnership, amounts can be directly transferred from an SPP to acquire, from a licensed annuities provider, an annuity (as described under subparagraph 60(1)(ii)(A)) under which the individual's current or former spouse or common-law partner is the annuitant. If this is the case, tick the "See letter attached" box and include, with a completed copy of this form, a letter indicating the name and address of the annuity provider, and the contract number.

The annuitant does not have to reveal the contents of the court order or separation agreement to the issuer or carrier. However, the annuitant 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, T4RIF or T4A slip issued to the annuitant identified in Part A of Section I. The transferee should not issue an official receipt, since the amount transferred cannot be deducted.

Definitions

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

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

Member – the person who is entitled to receive payments from an SPP.

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 or common-law partner – you can find the definition of these terms in most of the guides or pamphlets we publish.

SPP – Specified pension plan (currently the Saskatchewan pension plan is the only arrangement prescribed under the Income tax regulations to be a specified pension plan.)

SPP administrator – the person or organization that is responsible for administering the SPP.

Transferee – the issuer of the plan, the carrier of the fund, or the issuer of the annuity to whom the property is transferred.

Transferor – the issuer of the plan, the carrier of the fund, or the issuer of the annuity from whom the property is transferred.

If you have questions about this form, visit www.cra.gc.ca or call 1-800-959-8281.