



Death of an RRSP Annuitant or a PRPP Member

A registered retirement savings plan (RRSP) annuitant is the person for whom a retirement plan provides retirement income. This information sheet contains general information about the taxation of amounts held in an RRSP at the time the annuitant died and the taxation of amounts paid out of an RRSP because the annuitant died. It also explains how these amounts are generally reported, and the options that are available to the deceased annuitant's legal representative (executor) and the qualified beneficiaries to reduce or defer the tax liability resulting from the annuitant's death.

Similar to an RRSP, a pooled registered pension plan (PRPP) is also a retirement plan that provides retirement income. This information sheet contains general information about the taxation of amounts held in a PRPP.

A specified pension plan (SPP) is a pension plan or similar arrangement that has been prescribed under the *Income Tax Regulations* as an "SPP" for purposes of the *Income Tax Act* (currently the Saskatchewan Pension Plan is the only arrangement prescribed to be an SPP).

For more information about PRPPs and SPPs, see Guide T4040, *RRSPs and Other Plans for Retirement*, or go to www.cra.gc.ca/prpp.

Slips issued by the RRSP issuer

The chart below shows how the RRSP issuer generally prepares the slips used to report the amounts paid from a deceased annuitant's RRSP.

Chart 1 – How the RRSP issuer generally prepares the slips used to report the amounts paid from a deceased annuitant's RRSP

Period	Day the annuitant died*	From the day after the day the annuitant died to December 31 of the year after the year of death	From January 1 of the year after the period described in the previous column to the date the RRSP property is distributed
Amount	Fair market value of the RRSP	Income earned in the RRSP during this period	Income earned in the RRSP during this period
How the RRSP issuer generally reports an amount	We consider that the annuitant received the amount at the time of death, so the amount is reported in box 34 of a T4RSP slip issued in the name of the annuitant for the year of death. This slip also shows any other amounts the annuitant received in the year.	Unmatured RRSP: <ul style="list-style-type: none"> If the annuitant's spouse or common-law partner is named as a beneficiary in the RRSP contract, income paid to that beneficiary is reported in box 18 of a T4RSP slip issued in his or her name, for the year of payment. For all other beneficiaries named in the RRSP contract or the annuitant's estate (if no beneficiary is named), income paid is reported in box 28 of a T4RSP slip issued to each beneficiary or the estate, for the year of payment. 	Depository RRSP – Income is paid to the beneficiaries named in the RRSP contract or the annuitant's estate (if no beneficiary is named) and reported in box 13 of a T5 slip issued to each beneficiary or the estate, for the year in which the income is credited or added to the deposit.
		Matured RRSP: <ul style="list-style-type: none"> Income is paid to the beneficiaries named in the RRSP contract or the annuitant's estate (if no beneficiary is named) and reported in box 28 of a T4RSP slip issued to each beneficiary or the estate, for the year of payment. 	Trusteed RRSP – Income is paid to the beneficiaries named in the RRSP contract or the annuitant's estate (if no beneficiary is named) and reported in boxes 28 and 40 of a T4RSP slip issued to each beneficiary or the estate, for the year of payment.**
			Insured RRSP – Income is paid to the beneficiaries named in the RRSP contract or the annuitant's estate (if no beneficiary is named) and reported in the same way as described in the previous column.

The shaded areas represent amounts that qualify as a **refund of premiums** if received by a **qualified beneficiary** (see the definitions of these terms on the pages that follow). If you do not know the type of RRSP the annuitant has, or need a breakdown of the amount reported in box 28, contact the plan issuer.

* An exception to the reporting requirement is provided where the spouse or common-law partner is the sole beneficiary of the RRSP. For more information, see "Exception – spouse or common-law partner is the sole beneficiary of the RRSP" on the next page.

** Only the part of the income earned in this period that is not taxable to the RRSP trust is reported to the beneficiary. A beneficiary will not have to pay tax on any part of the amount he or she receives, to the extent that the funds can reasonably be regarded as having been included in the RRSP trust's income.

Unmatured RRSP

An unmaturing RRSP is an RRSP that has not yet started to pay a retirement income. Chart 1 on page 1 shows how the RRSP issuer generally prepares the slips that report the amounts paid out of a deceased annuitant's unmaturing RRSP. This situation applies to an RRSP only. The rules for a PRPP are described in the section below.

General rule – deceased annuitant for RRSP

When the annuitant of an unmaturing RRSP dies, we consider that the annuitant received, immediately before death, an amount equal to the fair market value (FMV) of all the property held in the RRSP at the time of death. This amount and all other amounts the annuitant received from the RRSP in the year have to be reported on the annuitant's income tax and benefit return for the year of death.

A beneficiary will not have to pay tax on any amount paid out of the RRSP if it can reasonably be regarded as having been included in the deceased annuitant's income.

Exception – spouse or common-law partner is the sole beneficiary of the RRSP/PRPP – We do not consider the deceased annuitant to have received an amount from the RRSP at the time of death if the annuitant had a spouse or common-law partner when he or she died and **both** the following conditions are met:

- the spouse or common-law partner is named in the RRSP contract as the **sole** beneficiary of the RRSP; and
- by December 31 of the year following the year of death, all the RRSP property is directly transferred to an RRSP, pooled registered pension plan (PRPP), specified pension plan (SPP) or a registered retirement income fund (RRIF) under which the spouse or common-law partner is the annuitant/member, or to an issuer to buy an eligible annuity for the spouse or common-law partner.

If **both** conditions are met, only the spouse or common-law partner will receive a T4RSP slip. The transferred amount will be shown in box 18 of the slip. This amount has to be reported on line 129 of the spouse's or common-law partner's income tax and benefit return for the year the transfer was made. The spouse or common-law partner will receive a receipt for the amount that was transferred. To find out how to claim a deduction for the transfer, see "Qualified beneficiaries – transfers" on page 3.

Notes

In the case of the death of a PRPP member, the surviving spouse or common-law partner may be named the successor member. As the successor member he or she becomes the member of the PRPP by acquiring all the rights in respect of the deceased member's account under the PRPP. The successor member is then entitled to receive a lump-sum amount from the PRPP or can choose to transfer the funds directly, on a tax-deferred basis, into another investment plan such as another PRPP, an RRSP, RRIF, SPP, or registered pension plan (RPP). In addition, the funds from the PRPP can be transferred to a licensed annuity provider to acquire a qualifying annuity for the individual.

In the case where there is no successor member, we consider that the PRPP member received, immediately before death, an amount equal to the FMV of all property under the PRPP at the time of death. This amount and any other amount the

annuitant received from the PRPP during the year have to be reported on the deceased annuitant's income tax and benefit return for the year of death.

General rule – beneficiaries of the RRSP

Amounts paid from the RRSP, which represent the income earned in the RRSP after the date the annuitant died, have to be reported by the beneficiaries named in the RRSP contract or by the annuitant's estate (if no beneficiary is named). These amounts have to be included in the income of the beneficiaries or the estate for the year they are received. Chart 1 on page 1 shows how the RRSP issuer generally prepares the slips that report the amounts paid from a deceased annuitant's RRSP.

Optional reporting for an unmaturing RRSP

If the exception described above does not apply, read this section.

If a **qualified beneficiary** (definition follows) receives an amount from a deceased annuitant's **unmaturing** RRSP that qualifies as a **refund of premiums** (definition on next page), the annuitant's legal representative can claim a reduction to the amount that we consider the annuitant received at the time of death.

The reduction, which is determined by completing Chart 2 on page 6, allows for a redistribution of the annuitant's income to the qualified beneficiary who actually received it. This redistribution of income allows the deceased annuitant and the qualified beneficiary to pay the least amount of tax the law allows.

If none of the amounts paid out of the RRSP are made to a qualified beneficiary or designated as a refund of premiums, the amount that we consider the annuitant received at the time of death cannot be reduced.

Note

For a PRPP member who has a financially-dependent child or grandchild, the child or grandchild is a qualifying survivor, and is eligible to receive the funds from the deceased's member's PRPP account. Since payments made out of the PRPP are taxable, the child or grandchild would include the amount received as income on his or her income tax and benefit return. See the definition of "Qualifying survivor" on the next page.

Qualified beneficiary – A **qualified beneficiary** is the deceased annuitant's spouse or common-law partner (or a financially dependent child or grandchild). A child or grandchild of a deceased annuitant is generally considered financially dependent on that annuitant at the time of death if, before that person's death, the child or grandchild ordinarily resided with and was dependent on the annuitant and they meet one of the following conditions:

- the child or grandchild's net income for the previous year (shown on line 236 of their income tax and benefit return) was less than the basic personal amount (line 300 from Schedule 1) for that previous year; or
- the child or grandchild is impaired in physical or mental functions and their net income for the previous year was equal to or less than the basic personal amount **plus** the disability amount (line 316 from Schedule 1) for that previous year.

If, before the annuitant's death, the child or grandchild had ordinarily resided with and was dependent on the annuitant but was away from home to attend school, we still consider them to have resided with the annuitant.

If the child or grandchild's net income was **more than the amounts described above**, we will **not** consider them to be financially dependent on the annuitant at the time of death, unless they can establish the contrary. In such a case, the child or grandchild or the legal representative should submit a request in writing to the child or grandchild's tax services office outlining the reasons why we should consider them to be financially dependent on the annuitant at the time of death.

Qualifying survivor – for a PRPP the *Income Tax Act* uses the expression “qualifying survivor” to designate the spouse or common-law partner and child or grandchild of the deceased PRPP member. The same rules will apply for a PRPP as for an RRSP.

Refund of premiums – A **refund of premiums** is any of the amounts shown in the shaded areas of Chart 1 on page 1 if paid to a qualified beneficiary. If these amounts are paid to the annuitant's estate, they will qualify as a refund of premiums if **both** the following conditions are met:

- there is a qualified beneficiary who is a beneficiary of the annuitant's estate; and
- the annuitant's legal representative and the qualified beneficiary jointly file Form T2019, *Death of an RRSP Annuitant – Refund of Premiums or Joint Designation on the Death of a PRPP Member for 20__*, to designate all or part of the amounts paid to the estate as a refund of premiums received by the qualified beneficiary.

Note

An amount paid from the account of a deceased PRPP member to a qualifying survivor will be treated as a refund of premiums and eligible to be designated on Form T2019.

Sometimes there can be an **increase** in the value of an unmatured RRSP between the date of death and the date of the final distribution to the beneficiary or estate. Generally, this amount has to be included in the income of the beneficiary or the estate for the year it is received. A T4RSP slip may be issued for this amount. For more information, see “Chart 6 – Amounts from a deceased annuitant's RRSP”, in Chapter 4 of Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

If there is a **decrease** in the value of an unmatured RRSP **between** the date of death and the date of the final distribution to the beneficiary or the estate after 2008, the deceased's legal representative can ask that the amount of the decrease be carried back and deducted on the deceased's final return through a reassessment. However, if the final distribution is made in the year of death, the deduction will be claimed when filing the final return. The deduction is claimed on line 232 of the *General Income Tax and Benefit Return*.

The amount of that deduction is the total of:

- the part of the FMV of the RRSP at the time of death included in the deceased annuitant's income as a result of the annuitant's death;
- all amounts received after the annuitant's death that have been included in the recipient's income as a benefit from the RRSP, other than the tax-paid amounts; and

- all tax-paid amounts (see box 40 of T4RSP slip);

MINUS

- the total of all amounts distributed from the RRSP after the death of the annuitant.

Generally, the deduction will not be available if the RRSP held a non-qualified investment after the annuitant dies or if the final distribution is made after the end of the year that follows the year in which the annuitant died. However, this rule may be waived to allow the deduction to deceased annuitants on a case-by-case basis.

If an unmatured RRSP experiences a post-death decline in value, and the exceptional reporting described before does not apply, the financial institution that holds the RRSP will issue Form RC249, *Post-Death Decline in the Value of a RRIF, an Unmatured RRSP and Post-Death Increase or Decline in Value of an PRPP – Final Distribution made in 20__*.

This form will be issued to the executor of the deceased annuitant's estate for the year in which the final distribution is made.

For a PRPP the *Income Tax Act* introduces a similar rule if the plan experiences any loss between the death of the member and the final distribution of the plan assets. The *Income Tax Act* also introduces a special rule if the plan increases in value during the same period. In the case of an increase of the assets value in the plan, the increase will be reported by the beneficiary of the plan assets that is not a qualifying survivor. See definition of a qualifying survivor above.

Qualified beneficiaries – transfers

When a qualified beneficiary includes a refund of premiums in income, he or she can defer paying tax on the amount by transferring it to an RRSP, PRPP, SPP or RRIF, or to an issuer to buy an eligible annuity. See the definitions of **qualified beneficiary** and **refund of premiums** in the previous section.

The following table shows the transfers that qualified beneficiaries can choose.

Refund of premiums paid to:	Can be transferred to:				
	RRSP*	PRPP	SPP	RRIF	Annuity
■ the annuitant's spouse or common-law partner	✓	✓	✓	✓	✓
■ the annuitant's financially dependent child or grandchild who: – was dependent because of an impairment in physical or mental functions; or – was dependent but not because of an impairment in physical or mental functions.	✓	✓	✓	✓	✓
					✓**

* The qualified beneficiary must be 71 years of age or younger at the end of the year the transfer is made.
** The annuity can provide for payments based on a period of not more than 18 years, minus the child's or grandchild's age at the time the annuity was purchased. The payments from the annuity have to start no later than one year after the purchase.

The transfer or purchase has to be completed in the year the refund of premiums is received or within 60 days after the end of the year. If the qualified beneficiary is 71 years of age in the

year the refund of premiums is received, the transfer to an RRSP must be completed by December 31 of that year.

The carrier or issuer who receives the transferred funds will issue a receipt to the qualified beneficiary. The beneficiary can use the receipt to claim a deduction on his or her income tax and benefit return for the year the refund of premiums was received.

The following table shows where on the income tax and benefit return the beneficiary should claim the deduction.

Refund of premiums transferred to:	Claim deduction on:	
	line 208	line 232
an RRSP	✓	
a PRPP	✓	
an SPP	✓	
a RRIF		✓
an annuity		✓

Example

Martin died in June 2012 at the age of 67. When he died the FMV of his unmatured trustee RRSP was \$185,000. The FMV of the RRSP on December 31, 2013, was \$215,000.

On June 30, 2014, the day the RRSP property was distributed, the FMV of the RRSP was \$225,000.

The RRSP contract named Martin's spouse, Elaine, as the sole beneficiary. Elaine, who is also the legal representative of Martin's estate, received the following slips from the RRSP issuer:

- a T4RSP slip for 2014 issued in her name, showing \$30,000 in box 18, and \$10,000 in boxes 28 and 40; and
- a T4RSP slip for 2012 in Martin's name, showing \$185,000 in box 34. Although Elaine is the sole beneficiary, the slip was issued to Martin because the second condition in the exception described in the section "General rule – deceased annuitant for RRSP" on page 2, is not met.

Elaine wants to know if it would be beneficial to ask for a reduction to the amount that we consider Martin received from his RRSP when he died. She completes Chart 2 on page 6, and determines that she can claim a reduction of \$185,000. She reviews Martin's tax situation and her own, and decides to claim a \$100,000 reduction. This reduces the amount reported on line 129 of Martin's 2012 income tax and benefit return to \$85,000 (\$185,000 – \$100,000), and increases the amount reported on line 129 of Elaine's 2014 income tax and benefit return to \$140,000 (\$100,000 + \$30,000 + \$10,000).

Because the FMV of the RRSP at the time of death was included in Martin's income for 2012, Elaine has to write a letter to ask for an adjustment to that year's income tax and benefit return. To minimize her 2014 taxes, she transfers \$130,000 to her RRIF. This is the difference between the amount she included in income (\$140,000) and the amount shown in boxes 28 and 40 of her T4RSP slip (\$10,000). Elaine claims a \$130,000 deduction on line 232 of her 2014 income tax and benefit return.

Transfers to registered disability savings plans

As of July 1, 2011, for deaths occurring after March 3, 2010, the existing RRSP rollover rules are extended to allow a rollover of a deceased individual's RRSP proceeds to the registered disability savings plan (RDSP) of the deceased individual's financially dependent child or grandchild with an impairment in physical or mental functions. These rules also apply to RRIF proceeds, certain lump-sum amounts paid from registered pension plans (RPPs), a lump-sum amount from a PRPP, and certain payments from an SPP.

For more information on the RDSP, go to www.cra.gc.ca/rdsp.

RDSP rollover reporting

The amount of the rollover will be shown in box 28 of a T4RSP slip. This amount has to be reported in the deceased annuitant's income tax and benefit return on line 129 and the amount of the transfer deducted on line 232. For the eligible individual (definition follows), the amount has to be reported on line 129 and the amount of the transfer deducted on line 232. Form RC4625, *Rollover to a Registered Disability Savings Plan (RDSP) Under Paragraph 60(m)*, must be attached to both the deceased annuitant's and the eligible individual's income tax and benefit returns. In these situations, you will not have to complete a Schedule 7, *RRSP and PRPP Unused Contributions, Transfers, and HBP or LLP Activities*. However, you must attach to the return the receipt indicating the amount of the rollover.

Notes

If you are filing electronically, keep all your supporting documents in case we ask to see them later.

The amount that can be rolled over to an RDSP cannot exceed the RDSP lifetime limit of \$200,000.

Eligible individual

An eligible individual is a child or grandchild of a deceased annuitant under an RRSP or RRIF, or of a deceased member of an RPP, PRPP or SPP, who was financially dependent on the deceased for support, at the time of the deceased's death, by reason of impairment in physical or mental functions. The eligible individual must also be the beneficiary under the RDSP into which the eligible proceeds will be paid.

Matured RRSP

A matured RRSP is an RRSP that is paying a retirement income. Chart 1 on page 1 shows how the RRSP issuer generally prepares the slips that report the amounts paid out of a deceased annuitant's matured RRSP.

General rule – deceased annuitant

When the annuitant of a matured RRSP dies, we consider that the annuitant received, immediately before death, an amount equal to the FMV of all remaining annuity payments under the RRSP at the time of death. This amount and all other amount the annuitant received from the RRSP during the year have to be reported on the deceased annuitant's income tax and benefit return for the year of death.

A beneficiary will not have to pay tax on any payment made out of the RRSP if it can reasonably be regarded as having been included in the deceased annuitant's income.

Exception – spouse or common-law partner is the sole beneficiary of the RRSP – We **do not** consider the deceased annuitant to have received an amount from the RRSP at the time of death if, in the RRSP contract, the deceased annuitant named his or her spouse or common-law partner as the sole beneficiary of the RRSP. In this situation, the RRSP continues and the spouse or common-law partner becomes the successor annuitant under the plan. All annuity payments made after the date the annuitant died become payable to that successor annuitant. The successor annuitant will receive a T4RSP slip for the year of death and for future years. The slip will show the annuity payments he or she received in box 16. The successor annuitant has to report the annuity payments on line 129 of his or her income tax and benefit return for the year they are received.

If, in the RRSP contract, the annuitant named his or her **spouse** or **common-law partner** and **someone else** as beneficiaries of the RRSP, the spouse or common-law partner becomes the successor annuitant of the part of the remaining annuity payments that represents his or her share of the RRSP. In this situation, the FMV of the annuity payments that are not receivable by the spouse or common-law partner has to be included in the income of the deceased annuitant for the year of death.

When no beneficiary is named in the RRSP contract, the deceased annuitant's estate becomes entitled to receive the RRSP property. If the deceased's will states that the spouse or common-law partner is entitled to the amounts paid under the RRSP, or that the spouse or common-law partner is the sole beneficiary of the estate, the spouse or common-law partner can elect in writing, jointly with the legal representative, to be the successor annuitant under the plan. Common-law partners who are of the same sex can make this election if the annuitant died after 1997.

If this election is made, we consider the spouse or common-law partner to have received the annuity payments, and he or she

will have to include these payments in income for the year the legal representative received them. To make this election, the legal representative and the spouse or common-law partner need only to write a letter explaining their intention. A copy of the letter must be provided to the payer of the annuity and another copy attached to the spouse's or common-law partner's income tax and benefit return.

General rule – beneficiaries of the RRSP

Amounts paid from the RRSP, which represent income earned in the RRSP after the date the annuitant died, have to be reported by the beneficiaries named in the RRSP contract or by the annuitant's estate (if no beneficiary is named). These amounts have to be included in the income of the beneficiaries or the estate for the year they are received. Chart 1 on page 1 shows how the RRSP issuer generally prepares the slips that report the amounts paid out of a deceased annuitant's RRSP.

Optional reporting for a matured RRSP

If a **qualified beneficiary** (see the definition on page 2) **receives** an amount that qualifies as a **refund of premiums** (see the definition on page 3), the annuitant's legal representative can claim a reduction to the amount that we consider the annuitant received at the time of death.

The reduction, which is determined by completing Chart 2 on page 6, allows for a redistribution of the annuitant's income to the qualified beneficiary who actually received it. The redistribution of income allows the deceased annuitant and the qualified beneficiary to pay the least amount of tax the law allows.

If none of the amounts paid out of the RRSP are made to a qualified beneficiary or designated as a refund of premiums, the amount that we consider received by the annuitant at the time of death cannot be reduced.

Chart 2 – How to calculate the reduction to the amount that we consider the deceased annuitant received at death

Example from page 4

Complete a separate calculation for each RRSP/PRPP belonging to the deceased annuitant/member.

1. Enter the amount shown in box 34 of the T4RSP slip issued to the annuitant for the year of death.	\$ _____	1	\$ 185,000	1
2. Enter the fair market value of the RRSP on the later of the following dates (you may need to contact the deceased annuitant's RRSP issuer or PRPP administrator to determine these amounts): <ul style="list-style-type: none"> ■ December 31 of the year after the year the annuitant died; or ■ the end of the day the last time a refund of premiums was paid out of the RRSP. 	\$ _____	2	\$ 0	2
3. Enter the total of all amounts paid out of the RRSP after the annuitant died.	+ \$ _____	3	+ \$ 225,000	3
4. Add lines 2 and 3	= \$ _____	4	= \$ 225,000	4
5. Enter the amount from line 1 or line 4, whichever is less .	- \$ _____	5	- \$ 185,000	5
6. Line 4 minus line 5	= \$ _____	6	= \$ 40,000	6
7. Enter the total of the following amounts: <ul style="list-style-type: none"> ■ amount designated as a refund of premiums on each Form T2019 filed for the RRSP; ■ the part of the amounts shown in box 40 of all T4RSP slips and box 13 of all T5 slips issued in the name of the estate that the qualified beneficiaries are entitled to receive from the estate; ■ amounts shown in boxes 18 and 28 of all T4RSP slips and box 13 of all T5 slips issued to qualified beneficiaries; ■ the part of the amount shown in box 40 of all T4RSP slips that were issued to the qualified beneficiaries that does not have to be included in income (contact the deceased annuitant's RRSP issuer to determine these amounts); and ■ the part of the amount shown in box 34 of the T4RSP slip that was issued to the deceased annuitant for the year of death and that the qualified beneficiaries are entitled to receive. 	\$ _____	7	\$ 225,000	7
8. Enter the result of the following calculation: $1 - \left(\frac{\$ \text{ (amount from line 6)}}{\$ \text{ (amount from line 4)}} \right)$	× _____	8	× 0.822222*	8
9. Maximum reduction to the amount that we consider the deceased annuitant received at the time of death (line 7 multiplied by line 8). The reduction can be any amount, from zero to the amount on this line.	= \$ _____	9	= \$ 185,000	9

If the reduction is claimed in the year the annuitant/member died, the legal representative has to attach a letter to the annuitant's/member's income tax and benefit return for that year to explain how the amount reported on line 129/115 was calculated.

If the reduction is claimed after the year of death, the legal representative has to write us a letter asking for an adjustment to the annuitant's/member's income tax and benefit return for the year of death.

* Calculation of line 8

$$1 - \left(\frac{\$ 40,000}{\$ 225,000} \right)$$

Online services

My Account

Using the CRA's My Account service is a fast, easy, and secure way to access and manage your tax and benefit information online, seven days a week.

You can use either your CRA user ID and password, or the same sign-in information you use for other online services (for example, online banking) to log in to My Account.

For more information, go to www.cra.gc.ca/myaccount.

Electronic payments

Make your payment online using your financial institution's telephone or Internet banking services, or the CRA's My Payment service at www.cra.gc.ca/mypayment. For more information on electronic payments and other payment methods, go to www.cra.gc.ca/payments or contact your financial institution.

For more information

What if you need help?

If you need more information after reading this information sheet, visit www.cra.gc.ca or call 1-800-959-8281.

Forms and publications

To get our forms and publications, go to www.cra.gc.ca/forms or call 1-800-959-8281.

Forms

5000-R	<i>T1 General Income Tax and Benefit Return</i>
RC193	<i>Service-Related Complaint</i>
RC249	<i>Post-Death Decline in the Value of a RRIF, an Unmatured RRSP and Post-Death Increase or Decline in Value of an PRPP – Final Distribution made in 20__</i>
RC4625	<i>Rollover to a Registered Disability Savings Plan (RDSP) Under Paragraph 60(m)</i>
T2019	<i>Death of an RRSP Annuitant – Refund of Premiums or Joint Designation on the Death of a PRPP Member for 20__</i>

Publications

5000-G	<i>General Income Tax and Benefit Guide</i>
RC4420	<i>Information on CRA – Service Complaints</i>
T4040	<i>RRSPs and Other Registered Plans for Retirement</i>

Electronic mailing lists

We can notify you by email when new information on a subject of interest to you is available on our website. To subscribe to our electronic mailing lists, go to www.cra.gc.ca/lists.

Tax Information Phone Service (TIPS)

For personal and general tax information by telephone, use our automated service, TIPS, by calling 1-800-267-6999.

Teletypewriter (TTY) users

TTY users can call 1-800-665-0354 for bilingual assistance during regular business hours.

Our service complaint process

If you are not satisfied with the **service** that you have received, contact the CRA employee you have been dealing with or call the telephone number that you were given. If you are not pleased with the way your concerns are addressed, you can ask to discuss the matter with the employee's supervisor.

If the matter is not settled, you can then file a service complaint by completing Form RC193, *Service-Related Complaint*. If you are still not satisfied, you can file a complaint with the Office of the Taxpayers' Ombudsman.

For more information, go to www.cra.gc.ca/complaints or see Booklet RC4420, *Information on CRA – Service Complaints*.

Reprisal complaint

If you believe that you have been subject to reprisal, complete Form RC459, *Reprisal Complaint*. For more information about reprisal complaints, go to www.cra.gc.ca/reprisalcomplaints.

Tax information videos

We have a number of tax information videos for individuals on topics such as the income tax and benefit return, students, and tax measures for persons with disabilities. To watch our videos, go to www.cra.gc.ca/videogallery.

Your opinion counts

If you have comments or suggestions that could help us improve our publications, send them to:

Taxpayer Services Directorate
Canada Revenue Agency
395 Terminal Avenue
Ottawa ON K1A 0L5