



For instructions and definitions, see the last page of this form. Legislative references on this form are to the *Income Tax Act*.

Part 1 – Applicant

Name _____ Social insurance number _____ Telephone _____

Address _____

1. Please transfer \$ _____ from the (tick one box) RRSP RRIF identified below.

Name of RRSP issuer or RRIF carrier _____ Plan or fund number and name _____

Address of RRSP issuer or RRIF carrier _____

2. Tick one box. I am the annuitant under the RRSP. I am the annuitant under the RRIF.

3. Tick one box. The amount is the whole value of my RRSP annuity identified above. The amount is an excess payment under my RRIF identified above.

The amount is the partial value of my RRSP annuity identified above.

4. Tick one box and complete the line that applies.

Please transfer the amount to the following RRSP: _____ RRSP number and name _____

Please transfer the amount to the following RRIF: _____ RRIF number and name _____

Please transfer the amount to my account as a member of the following SPP: _____ SPP number and name _____

Please transfer the amount to my account as a member of the following PRPP: _____ PRPP number and name _____

Please transfer the amount to buy a qualifying annuity. _____ PRPP number and name _____

Name of RRSP issuer, RRIF carrier, SPP or PRPP administrator or annuity issuer _____

Address _____

Date _____

Applicant's signature _____

or See letter attached.

Part 2 – Transferee

5. We will accept the direct transfer of the above amount. We will use it to buy an annuity described in clause 60(l)(ii)(A), or we will credit it to the annuitant/member under the RRSP, RRIF, SPP, or PRPP identified in item 4 above. The RRSP, RRIF, SPP, or PRPP conforms, or will conform, to the following specimen:

Specimen plan or fund number and name _____

6. 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. We will tick the plan or fund identification in item 4 above, and add or correct information as necessary.

Transferee's name _____

Date _____

Authorized person's signature _____

Part 3 – Transferor: Issue a T4RSP or T4RIF slip for the transfer, and state that it is a subparagraph 60(l)(v) transfer.

7. We have transferred \$ _____ from the RRSP or RRIF identified in item 1 to the transferee identified in item 4.

a) Did the annuitant's/member's spouse or common-law partner contribute to the RRSP in the year of this transfer or in any previous year? Yes No Does not apply.

b) Does the RRIF include amounts that were transferred from an RRSP to which the annuitant's/member's spouse or common-law partner has contributed? Yes No Does not apply.

c) Name of spouse or common-law partner _____ Social insurance number of spouse or common-law partner _____

8. Is the transfer from a "Qualifying RRIF", as defined under "Definitions" on the last page of this form? Yes No Does not apply.

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

Transferor's name _____

Date _____

Authorized person's signature _____

Part 4 – Transferee: Issue a receipt for tax purposes indicating the amount of the transfer under subparagraph 60(l)(v).

We have received \$ _____ for credit to the applicant's account, according to the instructions in Part I.

Date _____

Authorized person's signature _____



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2. Tick one box. I am the annuitant under the RRSP. I am the annuitant under the RRIF.

3. Tick one box. The amount is the whole value of my RRSP annuity identified above. The amount is an excess payment under my RRIF identified above.
 The amount is the partial value of my RRSP annuity identified above.

4. Tick one box and complete the line that applies.

- Please transfer the amount to the following RRSP: _____
RRSP number and name _____
- Please transfer the amount to the following RRIF: _____
RRIF number and name _____
- Please transfer the amount to my account as a member of the following SPP: _____
SPP number and name _____
- Please transfer the amount to my account as a member of the following PRPP: _____
PRPP number and name _____
- Please transfer the amount to buy a qualifying annuity. _____

Name of RRSP issuer, RRIF carrier, SPP or PRPP administrator or annuity issuer _____

Address _____

_____ Date _____ Applicant's signature _____ or See letter attached.

Part 2 – Transferee

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- a) Did the annuitant's/member's spouse or common-law partner contribute to the RRSP in the year of this transfer or in any previous year? Yes No Does not apply.
- b) Does the RRIF include amounts that were transferred from an RRSP to which the annuitant's/member's spouse or common-law partner has contributed? Yes No Does not apply.
- c) _____ Name of spouse or common-law partner _____ Social insurance number of spouse or common-law partner _____

8. Is the transfer from a "Qualifying RRIF", as defined under "Definitions" on the last page of this form? Yes No Does not apply.

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_____ Date _____ Authorized person's signature _____

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Address of RRSP issuer or RRIF carrier _____

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- Please transfer the amount to the following RRSP: _____ RRSP number and name _____
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- Please transfer the amount to my account as a member of the following SPP: _____ SPP number and name _____
- Please transfer the amount to my account as a member of the following PRPP: _____ PRPP number and name _____
- Please transfer the amount to buy a qualifying annuity. _____

Name of RRSP issuer, RRIF carrier, SPP or PRPP administrator or annuity issuer _____

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- a) Did the annuitant's/member's spouse or common-law partner contribute to the RRSP in the year of this transfer or in any previous year? Yes No Does not apply.
- b) Does the RRIF include amounts that were transferred from an RRSP to which the annuitant's/member's spouse or common-law partner has contributed? Yes No Does not apply.
- c) _____ Name of spouse or common-law partner _____ Social insurance number of spouse or common-law partner _____

8. Is the transfer from a "Qualifying RRIF", as defined under "Definitions" on the last page of this form? Yes No Does not apply.

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

Transferor's name _____

_____ Date _____ Authorized person's signature _____

Part 4 – Transferee: Issue a receipt for tax purposes indicating the amount of the transfer under subparagraph 60(l)(v).

We have received \$ _____ for credit to the applicant's account, according to the instructions in Part I.

_____ Date _____ Authorized person's signature _____



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Address of RRSP issuer or RRIF carrier _____

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3. Tick one box. The amount is the whole value of my RRSP annuity identified above. The amount is an excess payment under my RRIF identified above.

The amount is the partial value of my RRSP annuity identified above.

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Please transfer the amount to the following RRSP: _____ RRSP number and name _____

Please transfer the amount to the following RRIF: _____ RRIF number and name _____

Please transfer the amount to my account as a member of the following SPP: _____ SPP number and name _____

Please transfer the amount to my account as a member of the following PRPP: _____ PRPP number and name _____

Please transfer the amount to buy a qualifying annuity. _____

Name of RRSP issuer, RRIF carrier, SPP or PRPP administrator or annuity issuer _____

Address _____

_____ Date _____ Applicant's signature _____ or See letter attached.

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7. We have transferred \$ _____ from the RRSP or RRIF identified in item 1 to the transferee identified in item 4.

a) Did the annuitant's/member's spouse or common-law partner contribute to the RRSP in the year of this transfer or in any previous year? Yes No Does not apply.

b) Does the RRIF include amounts that were transferred from an RRSP to which the annuitant's/member's spouse or common-law partner has contributed? Yes No Does not apply.

c) _____ Name of spouse or common-law partner _____ Social insurance number of spouse or common-law partner _____

8. Is the transfer from a "Qualifying RRIF", as defined under "Definitions" on the last page of this form? Yes No Does not apply.

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

Transferor's name _____

_____ Date _____ Authorized person's signature _____

Part 4 – Transferee: Issue a receipt for tax purposes indicating the amount of the transfer under subparagraph 60(l)(v).

We have received \$ _____ for credit to the applicant's account, according to the instructions in Part 1.

_____ Date _____ Authorized person's signature _____

When to use this form

You can use this form to ask:

- your RRSP issuer to transfer the value of your RRSP annuity to another RRSP, a RRIF, an SPP, or a PRPP or to transfer it to buy another annuity;
- your RRIF carrier to transfer an excess amount to your RRSP, SPP, or PRPP or to buy an annuity.

How to complete this form

Part 1 – The annuitant/member who is requesting the direct transfer (the applicant) completes and signs Part 1 and gives all copies of the form to the RRSP or annuity issuer, the RRIF carrier or the SPP or PRPP administrator who will be receiving the transfer (the transferee). If the transferee has a signed letter from the applicant requesting the direct transfer, the transferee can complete and sign Part 1 for the applicant and attach a copy of the letter.

Part 2 – The transferee completes and signs Part 2 and sends all copies of the form to the RRSP issuer or RRIF carrier who will be transferring the amount (the transferor).

Part 3 – The transferor completes and signs Part 3. The transferor keeps copy 4, and sends copies 1, 2, and 3 to the transferee, along with the amount being transferred.

Part 4 – The transferee completes and signs Part 4 of copies 1, 2, and 3. The transferee keeps copy 3, returns copy 1 to the transferor, and gives copy 2 to the applicant.

How to report the amounts transferred

Transferor: The transferor **does not withhold tax** on amounts that are transferred using this form.

An RRSP issuer who is transferring the value of an RRSP annuity reports the value on a T4RSP slip for the year of the transfer.

A RRIF carrier who is transferring a RRIF amount reports the amount on a T4RIF slip for the year of the transfer. The SPP or PRPP administrator report the amount transferred on a T4A slip for the year of the transfer.

Transferee: The RRSP issuer, RRIF carrier, SPP or PRPP administrator, or annuity issuer who is receiving the transfer, issues a receipt to the applicant.

Individual: The applicant attaches a copy of the T4RSP slip or T4RIF slip, as well as a copy of the receipt, to his or her income tax and benefit return for the year of the transfer. The applicant includes the amount shown on the T4RSP slip or T4RIF slip in taxable income, and deducts the amount shown on the receipt from taxable income.

Transfer from spousal or common-law partner RRSP or RRIF:

If the transfer is from a spousal or common-law partner RRSP or RRIF, the applicant may also have to complete Form T2205, *Amounts from a Spousal or Common-law Partner RRSP, SPP, or RRIF to Include in Income for _____*.

The applicant will have to complete Form T2205 if all of the following conditions exist:

- the applicant's spouse or common-law partner made a contribution to an RRSP of the applicant in the year of the transfer or in either of the two preceding years;
- the applicant is transferring the amount to buy an annuity that can be commuted in three years, or earlier; and
- either box 7a) or 7b) of Part 3 is ticked **yes**.

Definitions

Acronyms – the following is a list of the acronyms we use:

PRPP – pooled registered pension plan

RRIF – registered retirement income fund

RRSP – registered retirement savings plan

SPP – specified pension plan

Administrator – the person, organization, or institution that is responsible for administering an SPP or a 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, with whom you are living in a conjugal relationship, and to whom at least one of the following situations applies. He or she:

- a. has been living with you in a conjugal relationship, and this current relationship has lasted at least 12 continuous months;

Note

In this definition, 12 continuous months includes any period you were separated for less than 90 days because of a breakdown in the relationship.

- b. is the parent of your child by birth or adoption; or
- c. has 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.

Excess amount – an amount in excess of the minimum amount payable each year from a RRIF.

Member – an individual (other than a trust) who holds an account under the plan and who is entitled to receive payments from an SPP or a PRPP.

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

Qualifying annuity – an annuity described under clause 60(l)(ii)(A), including annuities:

- for the annuitant's life;
- for the lives jointly of the annuitant and the spouse or common-law partner; and
- with a guarantee period or for a term not greater than 90 years, minus the lesser of the annuitant's age or the spouse's or common-law partner's age.

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.

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 the purposes of the *Income Tax Act* (currently the Saskatchewan Pension Plan is the only arrangement prescribed to be a specified pension plan). 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.