



You can use this form to record a direct transfer. Please print, and tick the boxes that apply to you. For instructions and definitions, see the back of this form. Legislative references on this form are to the Income Tax Act.

Area I - Annuitant

Last name, First name and initials, Social insurance number, Address, Telephone

Part A - Transfer from an RRSP, RRIF, or an SPP. I am the annuitant under the RRSP. I am the annuitant under the RRIF. I am a member of the SPP. Individual plan number and name, Individual fund number and name, Individual plan number and name

Name of RRSP issuer, RRIF carrier or SPP Administrator, Address

Part B - Description of amount to be transferred. Please transfer all of the property, the lump sum of \$, or payments of \$, which represents all or part of the property of my unmatured RRSP or account under the SPP identified in Part A, in cash or in kind. Except for enough property to pay me the minimum amount this year, please transfer all of the property or the lump sum of \$, which represents part of the property of my RRIF identified in Part A, in cash or in kind.

Part C - Identifying the RRSP, RRIF, RPP, SPP, or annuity to which the funds are being transferred. Please transfer the above-mentioned RRSP or SPP property to my RRSP: Individual plan number and name. Please transfer the above-mentioned RRSP, RRIF or SPP property to my RRIF: Individual fund or plan number and name. Please ensure that the transfer of the above-mentioned RRSP property is credited to my account as a member of the SPP: Individual plan number and name. Please ensure that the transfer of the above-mentioned RRSP or RRIF property is credited to my account as a member of the RPP: CRA registration number and name. Please ensure that the transfer of the above-mentioned SPP property is credited to my RRSP, RRIF, or annuity: Individual fund or plan number and name

Name of RRSP or annuity issuer, RPP or SPP administrator, or RRIF carrier, Address

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

Area II - Transferee

1. We agree to the above request for a direct transfer of property. When we receive the property, we will credit it to the annuitant or member under the plan or fund identified in Part C of Area I. If the plan or fund is an RRSP or a RRIF that conforms to a specimen plan or fund, it will conform with the specimen identified as: We will check the plan or fund identification in Part C of Area I, and add or correct information as necessary. Specimen plan or fund number and name. 2. The plan or fund is registered under the Income Tax Act or, 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, Authorized person's signature, Year, Month, Day

Area III - Transferor (Do not issue a T4RSP, T4RIF, or T4A slip for the amount transferred.)

1. We have transferred \$ from the RRSP, RRIF, or SPP identified in Part A of Area I to the transferee named in Part C of Area I. If RRIF property is transferred to another RRIF or an RPP, we have paid or will pay the annuitant the minimum amount for the year. 2. Is the transfer from a qualifying RRIF as defined on the back of this form? Yes No Does not apply. 3. Has the annuitant's spouse or common-law partner ever contributed amounts to the RRSP or SPP? Yes No Does not apply. 4. Does the RRIF include amounts transferred from an RRSP or SPP to which the annuitant's spouse or common-law partner has contributed? Yes No Does not apply.

Spouse or common-law partner Last name, First name and initials, Social insurance number

5. The transferee has to continue to administer \$ as a locked-in amount, as required by the Pension Benefits Standards Act or a provincial act (specify the act). For some provinces, you can transfer pension funds and locked-in RRSP funds to a locked-in RRIF. Does not apply. I certify that the information given on this form is correct and complete.

Transferor's name, Authorized person's signature, Year, Month, Day

Area IV - Receipt by transferee (Do not issue a receipt for the amount transferred.)

We have received \$ for transfer and administration according to Area I and, if applicable, Area III. Transferee's name, Authorized person's signature, Year, Month, Day



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Area I - Annuitant

Form section for Area I - Annuitant, including fields for Last name, First name and initials, Social insurance number, Address, and Telephone.

Part A - Transfer from an RRSP, RRIF, or an SPP

Form section for Part A, including checkboxes for RRSP, RRIF, or SPP membership, and fields for individual plan and fund numbers.

Form section for Name of RRSP issuer, RRIF carrier or SPP Administrator and Address.

Part B - Description of amount to be transferred

Form section for Part B, including checkboxes for property transfer (lump sum or payments) and RRIF transfer details.

Part C - Identifying the RRSP, RRIF, RPP, SPP, or annuity to which the funds are being transferred

Form section for Part C, including checkboxes for RRSP, RRIF, SPP, or RPP transfer and corresponding identification fields.

Form section for Name of RRSP or annuity issuer, RPP or SPP administrator, or RRIF carrier and Address.

Form section for Annuitant's signature, including Year, Month, Day fields and a checkbox for 'See letter attached'.

Area II - Transferee

Form section for Area II, including questions about agreement to transfer and registration under the Income Tax Act.

Form section for Transferee's name.

Form section for Authorized person's signature, including Year, Month, Day fields.

Area III - Transferor (Do not issue a T4RSP, T4RIF, or T4A slip for the amount transferred.)

Form section for Area III, including questions about transfer amount, RRIF transfer, and spouse contributions.

Form section for Spouse or common-law partner, including Last name, First name and initials, and Social insurance number.

Form section for question 5 regarding locked-in amounts and provincial acts.

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

Form section for Transferor's name.

Form section for Authorized person's signature, including Year, Month, Day fields.

Area IV - Receipt by transferee (Do not issue a receipt for the amount transferred.)

Form section for Area IV, including the statement 'We have received \$...' for transfer and administration.

Form section for Transferee's name.

Form section for Authorized person's signature, including Year, Month, Day fields.



You can use this form to record a direct transfer. Please print, and tick the boxes that apply to you. For instructions and definitions, see the back of this form. Legislative references on this form are to the Income Tax Act.

Area I - Annuitant

Form fields for Annuitant: Last name, First name and initials, Social insurance number, Address, Telephone.

Part A - Transfer from an RRSP, RRIF, or an SPP. Includes checkboxes for transfer type and fields for plan/fund names and numbers.

Form fields for Part A: Name of RRSP issuer, RRIF carrier or SPP Administrator, Address.

Part B - Description of amount to be transferred. Includes checkboxes for property type and amount, and fields for cash or lump sum.

Part C - Identifying the RRSP, RRIF, RPP, SPP, or annuity to which the funds are being transferred. Includes checkboxes for transfer destination and fields for plan/fund numbers and CRA registration numbers.

Form fields for Part C: Name of RRSP or annuity issuer, RPP or SPP administrator, or RRIF carrier, Address.

Form fields for Part C: Annuitant's signature, Year, Month, Day, or See letter attached.

Area II - Transferee

Area II questions: 1. We agree to the above request... 2. The plan or fund is registered under the Income Tax Act...

Form field for Area II: Transferee's name.

Form fields for Area II: Authorized person's signature, Year, Month, Day.

Area III - Transferor (Do not issue a T4RSP, T4RIF, or T4A slip for the amount transferred.)

Area III questions: 1. We have transferred \$... 2. Is the transfer from a qualifying RRIF... 3. Has the annuitant's spouse... 4. Does the RRIF include amounts transferred...

Form fields for Area III: Spouse or common-law partner, Last name, First name and initials, Social insurance number.

Area III question 5: The transferee has to continue to administer \$... as a locked-in amount...

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

Form field for Area III: Transferor's name.

Form fields for Area III: Authorized person's signature, Year, Month, Day.

Area IV - Receipt by transferee (Do not issue a receipt for the amount transferred.)

Area IV question: We have received \$... for transfer and administration according to Area I and, if applicable, Area III.

Form field for Area IV: Transferee's name.

Form fields for Area IV: Authorized person's signature, Year, Month, Day.



You can use this form to record a direct transfer. Please print, and tick the boxes that apply to you. For instructions and definitions, see the back of this form. Legislative references on this form are to the *Income Tax Act*.

Area I – Annuitant

Last name	First name and initials	Social insurance number
Address		Telephone

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

I am the annuitant under the RRSP. _____ Individual plan number and name

I am the annuitant under the RRIF. _____ Individual fund number and name

I am a member of the SPP. _____ Individual plan number and name

Name of RRSP issuer, RRIF carrier or SPP Administrator	Address
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Part B – Description of amount to be transferred

Please transfer all of the property, the lump sum of \$ _____, or _____ payments of \$ _____, which represents all or part of the property of my unmaturing RRSP or account under the SPP identified in Part A, in cash or in kind.

Except for enough property to pay me the minimum amount this year, please transfer all of the property or the lump sum of \$ _____, which represents part of the property of my RRIF identified in Part A, in cash or in kind.

Part C – Identifying the RRSP, RRIF, RPP, SPP, or annuity to which the funds are being transferred

Please transfer the above-mentioned RRSP or SPP property to my RRSP: _____ Individual plan number and name

Please transfer the above-mentioned RRSP, RRIF, or SPP property to my RRIF: _____ Individual fund or plan number and name

Please ensure that the transfer of the above-mentioned RRSP property is credited to my account as a member of the SPP: _____ Individual plan number and name

Please ensure that the transfer of the above-mentioned RRSP or RRIF property is credited to my account as a member of the RPP: _____ CRA registration number and name

Please ensure that the transfer of the above-mentioned SPP property is credited to my RRSP, RRIF, or annuity: _____ Individual fund or plan number and name

Name of RRSP or annuity issuer, RPP or SPP administrator, or RRIF carrier	Address
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Annuitant's signature	Year	Month	Day	or <input type="checkbox"/> See letter attached.
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Area II – Transferee

1. We agree to the above request for a direct transfer of property. When we receive the property, we will credit it to the annuitant or member under the plan or fund identified in Part C of Area I. If the plan or fund is an RRSP or a RRIF that conforms to a specimen plan or fund, it will conform with the specimen identified as:

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

Specimen plan or fund number and name

2. The plan or fund is registered under the *Income Tax Act* or, 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	Year	Month	Day
Authorized person's signature	Year	Month	Day

Area III – Transferor (Do not issue a T4RSP, T4RIF, or T4A slip for the amount transferred.)

1. We have transferred \$ _____ from the RRSP, RRIF, or SPP identified in Part A of Area I to the transferee named in Part C of Area I. If RRIF property is transferred to another RRIF or an RPP, we have paid or will pay the annuitant the minimum amount for the year.

2. Is the transfer from a qualifying RRIF as defined on the back of this form? Yes No Does not apply.

3. Has the annuitant's spouse or common-law partner ever contributed amounts to the RRSP or SPP? Yes No Does not apply.

4. Does the RRIF include amounts transferred from an RRSP or SPP to which the annuitant's spouse or common-law partner has contributed? Yes No Does not apply.

Spouse or common-law partner	Last name	First name and initials	Social insurance number
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5. The transferee has to continue to administer \$ _____ as a locked-in amount, as required by the *Pension Benefits Standards Act* or a provincial act (specify the act) _____.

For some provinces, you can transfer pension funds and locked-in RRSP funds to a locked-in RRIF. 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	Year	Month	Day

Area IV – Receipt by transferee (Do not issue a receipt for the amount transferred.)

We have received \$ _____ for transfer and administration according to Area I and, if applicable, Area III.

Transferee's name

Authorized person's signature	Year	Month	Day
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Instructions

Who can use this form?

Carrier of a RRIF

You can use this form to record a direct transfer, under paragraph 146.3(2)(e), of all or part of the property of the fund to the carrier of another RRIF that has the same annuitant. You can also use this form to record a direct transfer of all or part of an excess amount from a RRIF to another RRIF that has the same annuitant. You can also record a direct transfer under subsection 146.3(14.1) from an annuitant's RRIF to a money purchase provision of an RPP for which the annuitant was a member before the transfer.

Issuer of an unmaturred RRSP

You can use this form to record a direct transfer, under paragraph 146(16)(a), of all or part of the property of the plan to:

- the issuer of another RRSP having the same annuitant;
- the carrier of a RRIF having the same annuitant;
- the administrator of a RPP, for credit to the account of the annuitant as a member under that plan; or
- the administrator of a SPP, for credit to the account of the annuitant as a member under the plan.

Note

You do not have to use this form. If, as the transferor, you provide the transferee with the information needed to correctly complete the transfer (for example, funds are from a locked-in plan, funds are from a spousal or common-law partner plan, or funds are from a qualifying RRIF) you can use the method of documentation of your choice.

Do not use this form for:

- a direct transfer of a full or partial commutation of an RRSP annuity to another RRSP, or to an SPP or RRIF (use Form T2030, *Direct Transfer Under Subparagraph 60(l)(v)*, instead);
- a direct transfer of an excess amount from a RRIF to an RRSP or SPP (use Form T2030 instead); or
- a direct transfer from an RRSP, SPP or RRIF because of the breakdown of a marriage or common-law relationship (use Form T2220, *Transfer from an RRSP, RRIF, or SPP to Another RRSP, RRIF, or SPP on Breakdown of Marriage or Common-Law Partnership*, instead).

Who completes this form?

Area I

The annuitant asking for the transfer completes and signs Area I. Four copies of the form have to be given to the RRSP issuer, RRIF carrier, SPP or RPP administrator to which the property is to be transferred (the transferee). In place of a signature, the transferee who completes Area I for the annuitant can attach a copy of a signed letter from the annuitant asking for the direct transfer.

Area II

The transferee completes and signs Area II. The transferee sends all copies to the RRSP issuer, RRIF carrier or SPP administrator from which the property is to be transferred (the transferor).

Area III

The transferor completes and signs Area III. The transferor keeps one copy, and sends the remaining three copies to the transferee, along with the property being transferred.

Area IV

The transferee completes and signs Area IV of all copies. The transferee keeps one copy, returns one to the transferor, and gives the last one to the annuitant.

Reporting requirements

A direct transfer under subsection 146.3(14.1) or 146(21) or paragraphs 146(16)(a) or 146.3(2)(e) does not cause the amount transferred to become income of the annuitant. So, the transferor should not report the amount transferred on a T4RSP, T4RIF, or T4A slip. Similarly, the transferee should not issue an official receipt, since the annuitant cannot deduct the amount transferred.

Other requirements

A RRIF carrier that makes a direct transfer under subsection 146.3(14.1) or 146(21) or paragraph 146.3(2)(e) has to pay the annuitant the minimum amount for the year.

In all cases, the transferor should not withhold income tax from the amount directly transferred under subsection 146.3(14.1) or 146(21) or paragraphs 146(16)(a) or 146.3(2)(e).

Definitions

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

RPP – registered pension plan

RRIF – registered retirement income fund

RRSP – registered retirement savings plan

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.)

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 or RRIF carrier assigns.

Member – the person who is entitled to receive payments from an RPP or a 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 a qualifying RRIF.

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

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.

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