Protected B when completed

Direct Transfer Under Subsection 146.3(14.1) or 146(21), or Paragraph 146(16)(a) or 146.3(2)(e)

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	name First name and initials					Social	Social insurance number			
Address	22					Telep	hone			
Address						ГССР	_		_	
Part A – Transfer from an RRSP, RRIF, or an SPP										
I am the annuitant under the RRSP.				Individu	ıal plan	number	and name	<i>i</i>		
I am the annuitant under the RRIF.					-					
I am a member of the SPP.							and name			
Name of RRSP issuer, RRIF carrier or SPP Administrator		Idress		Individu	ual plan	number	and name	9		
Name of KNOF Issuer, KNIF Carrier of SFF Administrator	Ad	iuress								
Part B – Description of amount to be transferred										
Please transfer all of the property, the lump sum	of \$, or			payme	nts of \$	S			,
which represents all or part of the property of my unma	tured RRSP or accour	nt under the S	SPP identifi	ed in Part	A, 🗌	in cash	n or 🔲 ir	n kind.		
Except for enough property to pay me the minimum an	•				_		um			
of \$, which represents part of the				n cash or	☐ in l	kind.				
Part C – Identifying the RRSP, RRIF, RPP, SPP, or annuit	y to which the funds	are being tra	ansferred							
Please transfer the above-mentioned RRSP or SPP pr	operty to my RRSP:									
Please transfer the above-mentioned RRSP, RRIF or S	CDD proporty to my DE	DIE:	Individual plan number and name							
Flease transfer the above-mentioned RRSF, RRIF of 3	SEE property to my KE	XIF	<u> </u>	ndividual fu	ınd or p	lan num	ber and na	ame		
Please ensure that the transfer of the above-mentioned to my account as a member of the SPP:	d RRSP property is cre	edited			•					
Please ensure that the transfer of the above-mentioned	d RRSP or RRIF prope	ertv is		Individu	al plan i	number	and name			
credited to my account as a member of the RPP:	armor or rum prope			CRA rea	istration	numbe	r and nam			
Please ensure that the transfer of the above-mentioned my RRSP, RRIF, or annuity:	d SPP property is cred	lited to	CRA registration number and name							
IIIy KKOF, KKII , OI AIIIIUIIY.			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	0	r 🗌	See le	etter a	ttached	d.
Area II – Transferee										
We agree to the above request for a direct transfer of proportion or fund identified in Part C of Area I. If the plan or fund is a identified as: Specimen plan or fund number and name The plan or fund is registered under the Income Tax Act of the plan or fund is registered under the Income Tax Act of the plan or fund is registered under the Income Tax Act of the plan or fund is registered under the Income Tax Act of the plan or fund is registered under the Income Tax Act of the plan or fund is registered under the Income Tax Act of the plan or fund is registered under the Income Tax Act of the plan or fund is registered.	an RRSP or a RRIF th We will ch and add c	at conforms the ck the plan or correct info	o a specime or fund ide ormation as	en plan o ntification necessar	r fund, i in Par y.	it will c	onform w Area I,	ith the	specin	olan men
Information Circulars IC72-22 and IC78-18.										
Transferee's name										
Authorized person's signature							Year	. I	Month 	Day
Area III – Transferor (Do not issue a T4RSP, T4RIF, o	or T4A slip for the a	mount trans	sferred.)							
, , , , , , , , , , , , , , , , , , ,	SP, RRIF, or SPP iden	tified in Part /	A of Area I t					C of A	rea I.	
2. Is the transfer from a qualifying RRIF as defined on the ba	ack of this form?			Yes		No		Does	s not ap	pply.
3. Has the annuitant's spouse or common-law partner ever of	contributed amounts to	the RRSP o	r SPP?	Yes		No		Does	s not ar	pply.
4. Does the RRIF include amounts transferred from an RRS	P or SPP to which the	annuitant's s	pouse	Yes		□ □ No		Does	s not ar	nnly
or common-law partner has contributed?		. ,	1							рріу.
Spouse or common-law partner Last name	۴	irst name and	d initials			Social	insurance	e num	ber 	
The transferee has to continue to administer \$ or a provincial act (specify the act)	as a locke	ed-in amount,	, as require	d by the F	Pensior	Benei	fits Stand	lards A	Act	
For some provinces, you can transfer pension funds and I	ocked-in RRSP funds	to a locked-in	n RRIF.					Door	s not ar	nnl.
I certify that the information given on this form is correct and	complete.							Does	s not ap	рріу.
Transferor's name										
Authorized person's signature							Year		Month	Day
, ,									1	
Area IV – Receipt by transferee (Do not issue a recei	pt for the amount tra	ansferred.)								
	administration according	•	ınd. if applic	able. Are	a III.					
		,,	, 11 appill	, AIC	∽ 111.					
Transferee's name										
Authorized person's signature							Year	ľ	Month	Day

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Privacy Act, Personal Information Bank number CRA PPU 005



Agence du revenu du Canada

Direct Transfer Under Subsection 146.3(14.1) or 146(21), or Paragraph 146(16)(a) or 146.3(2)(e)

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 ir	nsurance	number				
ddress						Telepho	ne			
Part A – Transfer from an RRSP, RRIF, or an SPP										
I am the annuitant under the RRSP.										
I am the annuitant under the RRIF.					•	number a				
I am a member of the SPP.						number a				
News (DDOD) and DDIF and a CDD Advisional	A .1.1			Individu	al plan	number a	nd name			
Name of RRSP issuer, RRIF carrier or SPP Administrator	Add	ress								
Part B – Description of amount to be transferred		_								
Please transfer all of the property, the lump sun which represents all or part of the property of my unm.							or 🗆 in l	kind		
							_	MIIG.		
Except for enough property to pay me the minimum at of \$, which represents part of the	* .					•	n			
Part C – Identifying the RRSP, RRIF, RPP, SPP, or annui	ty to which the funds a	re being tra	nsferred							
Please transfer the above-mentioned RRSP or SPP p	roperty to my RRSP:									
Please transfer the above-mentioned RRSP, RRIF, or	SPP property to my PPI			Individu	al plan r	umber ar	id name			
	, ,		Individual fund or plan number and name							
Please ensure that the transfer of the above-mentione to my account as a member of the SPP:	ed RRSP property is cred	lited ———		Individu	al plan r	umber an	nd name			
Please ensure that the transfer of the above-mentione credited to my account as a member of the RPP:	ed RRSP or RRIF propert	ty is		marvidu	агріан і	idiliber ai	iu name			
Please ensure that the transfer of the above-mentione	ed SPP property is credite	ed to		CRA regi	stration	number a	nd name			
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	10		See let	ter attacl	hed.	
Area II – Transferee										
or fund identified in Part C of Area I. If the plan or fund is identified as: Specimen plan or fund number and name The plan or fund is registered under the Income Tax Act Information Circulars IC72-22 and IC78-18.	We will che and add or	eck the plan o correct infor	or fund ide mation as	ntification necessar	in Pari	C of Are	ea I,	·	∍cimen	
Transferee's name										
Authorized person's signature							Year	Mon	nth Day	
Area III – Transferor (Do not issue a T4RSP, T4RIF,	or T4A clip for the am	ount transf	orrod)					$\bot\bot\bot$		
	SP, RRIF, or SPP identif	ied in Part A	of Area I t					of Area	l.	
Is the transfer from a qualifying RRIF as defined on the b		,		Yes		No		Does no	nt apply	
		ha DDCD ar	enna	-		」 □				
Has the annuitant's spouse or common-law partner ever contributed amounts to the RR Does the RRIF include amounts transferred from an RRSP or SPP to which the annuita				Yes		No		Does no	т арріу.	
or common-law partner has contributed?	or or or real willow and a	iniditant o op		Yes		No		Does no	t apply.	
Spouse or common-law partner Last name	Fire	st name and	initials			Social in	surance	number		
The transferee has to continue to administer \$ or a provincial act (specify the act)	as a locked	I-in amount,	as require	d by the F	ension	Benefits	Standa	rds Act		
For some provinces, you can transfer pension funds and	—· locked-in RRSP funds to	a locked-in	RRIF.					_		
I certify that the information given on this form is correct and	complete.							Does no	it apply.	
Transferor's name										
Authorized person's signature							Year	Mon	ith Day	
Area IV – Receipt by transferee (Do not issue a rece	ipt for the amount tran	nsferred.)								
We have received \$ for transfer and			ıd, if applic	able, Are	a III.					
Transferee's name										
Authorized person's signature							Year	Mon	nth Day	
							1 1			

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Direct Transfer Under Subsection 146.3(14.1) or 146(21), or Paragraph 146(16)(a) or 146.3(2)(e)

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	ame First name and initials				So	cial insuran	nce number		
Address					Te				
Addiess						— —	_		
Part A – Transfer from an RRSP, RRIF, or an SPP									
I am the annuitant under the RRSP.		_		Individu	al plan num	har and nam			
I am the annuitant under the RRIF.						ber and nam			
I am a member of the SPP.				Individu	al fund num	ber and nam	ie		
				Individu	al plan num	ber and nam	ie		
Name of RRSP issuer, RRIF carrier or SPP Administrator	Add	dress							
Part B – Description of amount to be transferred									
Please transfer all of the property, the lump sum	of \$	_ , or		р	ayments	of \$	· · · · · · · · · · · · · · · · · · ·		
which represents all or part of the property of my unma	atured RRSP or accoun	t under the	SPP identifi	ed in Part	A, 🗌 in d	ash or 🔲 i	in kind.		
Except for enough property to pay me the minimum an	nount this year, please	transfer all	of the pr	operty or [_ the lum	p sum			
of \$, which represents part of the	e property of my RRIF is	dentified in	Part A, 🔲 i	n cash or	in kind				
Part C – Identifying the RRSP, RRIF, RPP, SPP, or annuit	y to which the funds a	are being t	ransferred						
Please transfer the above-mentioned RRSP or SPP pr	roperty to my RRSP:								
Discontinuity of the share weaking a DDOD DDIE or	000	N.E.	Individual plan number and name						
Please transfer the above-mentioned RRSP, RRIF, or	SPP property to my KF	KIF:		Individual fu	nd or plan r	number and n			
Please ensure that the transfer of the above-mentione to my account as a member of the SPP:	d RRSP property is cre-	dited							
Please ensure that the transfer of the above-mentione	d RRSP or RRIF prope	rtv is		Individua	ıl plan num	ber and name	е		
credited to my account as a member of the RPP:	a rater of ratal prope			CRA regis	etration nur	nher and nam			
Please ensure that the transfer of the above-mentione	d SPP property is credi	ted to	CRA registration number and name						
☐ 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	n Day	or	See	letter attached.		
Area II – Transferee									
We agree to the above request for a direct transfer of pro or fund identified in Part C of Area I. If the plan or fund is identified as:	an ŔRSP or a RRIF tha We will ch	at conforms eck the pla		en plan or entification	fund, it wi in Part C	II conform v			
Specimen plan or fund number and name									
2. The plan or fund is registered under the <i>Income Tax Act</i> of Information Circulars IC72-22 and IC78-18.	or, if the plan or fund is	not registe	red, we will a	apply for su	ich registr	ation accor	ding to		
Transferee's name									
						Year	Month Day		
Authorized person's signature									
Area III – Transferor (Do not issue a T4RSP, T4RIF,	·				,				
We have transferred \$ from the RRS If RRIF property is transferred to another RRIF or an RPF	SP, RRIF, or SPP identi P. we have paid or will p						C of Area I.		
		.,					7 Dans and analy		
2. Is the transfer from a qualifying RRIF as defined on the balance.				Yes	'	No _	Does not apply.		
3. Has the annuitant's spouse or common-law partner ever of				Yes	' <u></u> '	No	Does not apply.		
Does the RRIF include amounts transferred from an RRS or common-law partner has contributed?	or SPP to which the a	annullanis	spouse	Yes		No	Does not apply.		
Spouse or common-law partner Last name	Fi	rst name a	nd initials		Soc	ial insuranc	ce number		
The transferee has to continue to administer \$	as a locke	d in amoun	t oo roquiro	d by the D	onoion Po	nofito Stone	dordo A ot		
or a provincial act (specify the act)	as a locke	u-iii aiiioui	it, as require	a by the r	ension de	nenis Stant	Jarus Act		
For some provinces, you can transfer pension funds and	locked-in RRSP funds t	to a locked-	in RRIF.				Does not apply.		
I certify that the information given on this form is correct and	complete.						_ bood not apply.		
Transferor's name									
Authorized person's signature						Year	Month Day		
Area IV - Receipt by transferee (Do not issue a recei	pt for the amount tra	nsferred.)							
We have received \$ for transfer and	administration accordin	g to Area I	and, if applie	cable, Area	 a III.				
Transferee's name									
Authorized person's signature						Year	Month Day		

Privacy Act, Personal Information Bank number CRA PPU 005

T2033 E (12)



Canada Revenue Agency Agence du revenu du Canada

Direct Transfer Under Subsection 146.3(14.1) or 146(21), or Paragraph 146(16)(a) or 146.3(2)(e)

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 Sc			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.				•	number and name					
I am a member of the SPP.					number and name					
News of DDOD in the DDIE and in the DDD Administrator	A .1.1.		Ind	ividual plan r	number and name					
Name of RRSP issuer, RRIF carrier or SPP Administrator	Addr	ess								
Part B – Description of amount to be transferred										
Please transfer all of the property, the lump sum which represents all or part of the property of my unma						kind	,			
					_	KIIIQ.				
Except for enough property to pay me the minimum and of \$, which represents part of the										
Part C – Identifying the RRSP, RRIF, RPP, SPP, or annuit										
Please transfer the above-mentioned RRSP or SPP pr	roperty to my RRSP:	-								
			Individual plan number and name							
Please transfer the above-mentioned RRSP, RRIF, or	, , , ,		Individu	al fund or pla	an number and nar	 me				
Please ensure that the transfer of the above-mentione to my account as a member of the SPP:	d RRSP property is credi	ted 	lo di	م موام امریان	umber and name					
Please ensure that the transfer of the above-mentione credited to my account as a member of the RPP:	d RRSP or RRIF property	/ is	iliui	viduai piaii ii	umber and name					
Please ensure that the transfer of the above-mentione	d SPP property is credite	d to	CRA	registration	number and name					
my RRSP, RRIF, or annuity:			Individu	al fund or pla	an number and nar	ne				
Name of RRSP or annuity issuer, RPP or SPP administrator,	, or RRIF carrier	Address								
Annuitant's signature		Year	Month Da	y or	See le	tter attached	 			
Area II – Transferee										
We agree to the above request for a direct transfer of pro or fund identified in Part C of Area I. If the plan or fund is identified as: Specimen plan or fund number and name The plan or fund is registered under the Income Tax Act of Information Circulars IC72-22 and IC78-18.	an RRSP or a RRIF that We will chec	conforms to a speck the plan or fuctorrect information	pecimen pla nd identifica on as neces	n or fund, it tion in Part sary.	t will conform wit C of Area I,	th the specim				
Transferee's name										
Authorized person's signature					Year	Month	Day			
Area III – Transferor (Do not issue a T4RSP, T4RIF,	or TAA alia for the am	aunt transforra	.d \							
	SP, RRIF, or SPP identifi			transferee i	named in Part C	of Area I				
If RRIF property is transferred to another RRIF or an RPF						0.700				
2. Is the transfer from a qualifying RRIF as defined on the ba	ack of this form?		Y	'es	No	Does not ap	pply.			
3. Has the annuitant's spouse or common-law partner ever	contributed amounts to th	e RRSP or SPF)?	es	No	Does not ap	pply.			
4. Does the RRIF include amounts transferred from an RRSP or SPP to which the annuitant's spouse					No Does not apply.					
or common-law partner has contributed?	Fina	4					———			
Spouse or common-law partner Last name	FIIS	t name and initi	ais		Social insurance	number	l I			
The transferee has to continue to administer \$ or a provincial act (specify the act)	as a locked- 	in amount, as re	equired by th	ne Pension	Benefits Standa	rds Act				
For some provinces, you can transfer pension funds and	locked-in RRSP funds to	a locked-in RRI	F.			Does not ap	pply.			
I certify that the information given on this form is correct and	complete.					2000 1101 ap	эр гу.			
Transferor's name										
Authorized person's signature					Year	Month	Day			
Area IV – Receipt by transferee (Do not issue a recei	ipt for the amount tran-	sferred.)								
We have received \$ for transfer and	-	•	applicable,	Area III.						
Transferee's name										
Authorized person's signature					Year	Month	Day			
, while it a person a signature					l cai	IVIOLIUI	ay			

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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 unmatured 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(I)(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?

Δroa

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).

Aroa 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.