Canada Revenue Agency

Agence du revenu du Canada

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Agence du revenu du Canada

DIRECT TRANSFER UNDER SUBSECTION 146.3(14.1) 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*. A payment received by an individual from a SPP is deemed to be a payment received by the individual from a RRSP.

Area I – Annuitant										
Last name	First name and initials		Social insu							
Address	1			Telephone						
Part A – Transfer from an RRSP, a RRIF, a RPP, or a SPP	)									
I am the annuitant under the RRSP.										
I am the annuitant under the RRIF.		Individual plan number and name  Individual fund number and name								
I am the member under the RPP.		Individual fund nur	mber and name							
I am the member under the SPP.			Individual plan nur	mber and name						
		Individual plan nur	mber and name							
Name of RRSP issuer, RRIF carrier, or RPP or SPP administ	trator	Address								
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		<del></del>		ents of \$			_ ,			
Except for enough property to pay me the minimum an of \$, which represents part of the			. , _	•						
Part C – Identifying the RRSP, RRIF, RPP or SPP the fund			III Casii Oi 🔲 II	i Kiliu.						
Please transfer the above-mentioned RRSP property to	_									
Please transfer the above-mentioned RRSP or RRIF p			Individual plan nur	mber and name						
Please ensure that the transfer of the above-mentioned		Individual fund number and name								
property is credited to my account as a member of the	RPP or SPP:	CRA registration number and name								
Name of RRSP issuer, RRIF carrier, or RPP or SPP administ	trator	Address								
Annuitant's signature		Year Month	Day	or S	ee letter a	attache	∍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 Information Circulars IC72-22 and IC78-18.	an RRSP or a RRIF  We will  and add	that conforms to a specing check the plan or fund idd or correct information as	men plan or fund lentification in Pa s necessary.	l, it will confor	m with the	e spec				
Transferee's name										
Authorized person's signature				Ye	ear	Month	n Day			
							$\perp$			
Area III – Transferor (Do not issue a T4RSP, T4RIF, 1. We have transferred \$ from the RRS If RRIF property is transferred to another RRIF or an RPP	SP, RRIF, RPP, or S	PP identified in Part A of			d in Part	C of A	rea I.			
2. Is the transfer from a qualifying RRIF as defined on the ba	ack of this form?		Yes	No	Doe	es not a	apply.			
3. Has the annuitant's spouse or common-law partner ever of	contributed amounts	to the RRSP or SPP?	Yes	No Does not apply.						
Does the RRIF include amounts transferred from an RRS or common-law partner has contributed?	ne annuitant's spouse	Yes	No	Doe	es not a	apply.				
Spouse or common-law partner Last name		First name		Social insur	ance num	nber 				
The transferee has to continue to administer \$     or a provincial act (specify the act)	as a loo	ked-in amount, as require	ed by the <i>Pensi</i>	on Benefits Si	andards /	Act				
For some provinces, you can transfer pension funds and	— locked-in RRSP fund	ls to a locked-in RRIF.				es not a	annly			
I certify that the information given on this form is correct and	complete.					:5 HOL 6	арріу.			
Transferor's name										
Authorized person's signature				Ye	ear	Month	n Day			
Area IV – Receipt by transferee (Do not issue an office	cial receipt for the	amount transferred.)		1 1						
We have received \$ for transfer and	administration accor	ding to Area I and, if appl	licable, Area III.							
Transferee's name										
Authorized person's signature				Ye	ear	Month	n Day			

Privacy Act, Personal Information Bank number CRA PPU 005



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Area I – Annuitant  Last name	First name and ini	tials				Soc	cial insu	rance n	umber		
Address						Tele	ephone				
Part A – Transfer from an RRSP, a RRIF, a RPP, or a SP	PP										
I am the annuitant under the RRSP.											
I am the annuitant under the RRIF.					•	number ar					
I am the member under the RPP.			Individual fund number and name								
I am the member under the SPP.			Individual plan number and name								
Name of RRSP issuer, RRIF carrier, or RPP or SPP administrator  Add			Individual plan number and name  ddress								
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 unn Except for enough property to pay me the minimum a	natured RRSP identifi	ed in Part A,	] in cash	or 🗌 i	n kind.					_ ,	
of \$, which represents part of the			Part A,	in cas	h or $\square$	in kind.					
Part C – Identifying the RRSP, RRIF, RPP or SPP the fu	· ·	errea to									
Please transfer the above-mentioned RRSP property	•			Individu	ıal plan r	number ar	and name				
Please transfer the above-mentioned RRSP or RRIF  Please ensure that the transfer of the above-mention		Individual fund number and name									
property is credited to my account as a member of the RPP or SPP:			CRA registration number and name								
Name of RRSP issuer, RRIF carrier, or RPP or SPP admini	istrator	Address									
Annuitant's signature		Year	Month	Day		or [	S	ee letter	attach	ed.	
Area II – Transferee					•						
identified as:  Specimen plan or fund number and name  2. The plan or fund is registered under the <i>Income Tax Act</i> Information Circulars IC72-22 and IC78-18.	and ad	I check the plan d or correct info	ormation	as nece	essary.			•	to		
Transferee's name											
Authorized person's signature							Ye	ear	Month	n Day	
Area III – Transferor (Do not issue a T4RSP, T4RIF	, or T4A slip for the	amount trans	sferred.)				•				
We have transferred \$ from the RF If RRIF property is transferred to another RRIF or an RF	RSP, RRIF, RPP, or S PP, we have paid or w							d in Par	t C of A	rea I.	
2. Is the transfer from a qualifying RRIF as defined on the	back of this form?				Yes		lo	Do	oes not	apply.	
3. Has the annuitant's spouse or common-law partner ever	r contributed amounts	to the RRSP o	r SPP?		Yes		lo	Do	oes 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	N	lo	Do	oes not	apply.			
Spouse or common-law partner Last name First name				Soci	al insur	ance nu 	mber 				
The transferee has to continue to administer \$     or a provincial act (specify the act)	as a lo 	cked-in amount	, as requi	ired by t	the <i>Pen</i>	sion Bei	nefits St	andards	Act		
For some provinces, you can transfer pension funds and	d locked-in RRSP fun	ds to a locked-ii	n RRIF.					□ Do	oes not	apply.	
I certify that the information given on this form is correct and Transferor's name	d complete.										
Authorized person's signature							Y 6	ear L	Month	n Day	
Area IV – Receipt by transferee (Do not issue an off	ficial receipt for the	amount trans	ferred.)								
We have received \$ for transfer and	d administration acco	ding to Area I a	and, if app	olicable,	, Area II	II.					
Transferee's name											
Authorized person's signature							Ye	ear	Month	n Day	
Privacy Act Personal Information Bank number CRA PPLL005								Щ_			

(Vous pouvez obtenir ce formulaire en français à www.arc.gc.ca ou au 1-800-959-3376.)



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Area I – Annuitant										
Last name Address					Social insurance number					
Part A – Transfer from an RRSP, a RRIF, a RPP, or a SPP	1									
I am the annuitant under the RRSP.										
I am the annuitant under the RRIF.				ividual plan nu						
I am the member under the RPP.				ividual fund nu						
I am the member under the SPP.			Inc	ividual plan nu	mber and	name				
			Ind	ividual plan nu	mber and	name				
Name of RRSP issuer, RRIF carrier, or RPP or SPP administ	trator A	ddress								
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					ents of S	\$	· ,			
Except for enough property to pay me the minimum an	nount this vear, pleas	e transfer all	☐ of the pro	pertv or □ th	ne lump s	sum				
of \$, which represents part of the	e property of my RRIF	identified in		, –						
Part C – Identifying the RRSP, RRIF, RPP or SPP the fund	-	rred to								
Please transfer the above-mentioned RRSP property to	o my RRSP:		Ind	ividual plan nu	mber and	er and name				
Please transfer the above-mentioned RRSP or RRIF p			Ind	ividual fund nu	mber and	I name				
Please ensure that the transfer of the above-mentioned property is credited to my account as a member of the			CP	A registration n	umbor an	d name				
Name of RRSP issuer, RRIF carrier, or RPP or SPP administ	trator	ddress	CIV	r registration in	Jiliber am	u name				
Annuitant's signature		Year	Month Da	ay	or	See lett	ter attached.			
Area II – Transferee										
	t . \\//b	46	٠ الثناء	-114 14 4 - 41						
We agree to the above request for a direct transfer of propor fund identified in Part C of Area I. If the plan or fund is a identified as:	an RRSP or a RRIF t We will	hat conforms check the pla		n plan or fund tification in P	d, it will c	conform with				
Specimen plan or fund number and name				,						
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 register	ed, we will ap	ply for such i	egistrati	on accordin	g to			
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 tran	sferred.)							
,	SP, RRIF, RPP, or SF			ea I to the tra	ınsferee	named in P	art C of Area I.			
If RRIF property is transferred to another RRIF or an RPP	P, we have paid or wil	I pay the ann	uitant the min	mum amoun	t for the	year.				
2. Is the transfer from a qualifying RRIF as defined on the ba	ack of this form?		L	Yes	No		Does not apply.			
3. Has the annuitant's spouse or common-law partner ever of			_	Yes	No		Does not apply.			
Does the RRIF include amounts transferred from an RRS or common-law partner has contributed?	P or SPP to which th	e annuitant's	spouse	Yes	No		Does not apply.			
Spouse or common-law partner Last name		First name			Social	l insurance r	number			
The transferee has to continue to administer \$     or a provincial act (specify the act)	as a locl 	ked-in amoun	t, as required	by the <i>Pensi</i>	on Bene	fits Standar	rds Act			
For some provinces, you can transfer pension funds and l		s 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 an office	cial receipt for the a	amount trans	sferred.)							
We have received \$ for transfer and	administration accord	ling to Area I	and, if applica	able, Area III.						
Transferee's name										
Authorized person's signature						Year	Month Day			
Privacy Act. Personal Information Bank number CRA PPU 005										



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Area I – Annuitant											
Last name	First name and initials Soc			Social	insurance	e numbe	er er				
Address	Tel			Teleph	none						
Part A – Transfer from an RRSP, a RRIF, a RPP, or a SPP	)										
I am the annuitant under the RRSP.											
I am the annuitant under the RRIF.			Individual plan number and name								
I am the member under the RPP.			Individual fund number and name								
I am the member under the SPP.			Individual plan number and name								
				Individual p	olan numb	er and r	name				
Name of RRSP issuer, RRIF carrier, or RPP or SPP adminis	trator	Address									
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		_				its of \$			,		
Except for enough property to pay me the minimum an of \$, which represents part of the	, ,		_		_	•	mı				
Part C – Identifying the RRSP, RRIF, RPP or SPP the fund			u		, <u> </u>						
Please transfer the above-mentioned RRSP property t	o my RRSP:										
Please transfer the above-mentioned RRSP or RRIF p	roperty to my RRIF	:		Individual p	olan numb	er and r	name				
Please ensure that the transfer of the above-mentione	d RRSP or RRIF	Individual fund number and name									
property is credited to my account as a member of the		CRA registration number and name									
Name of RRSP issuer, RRIF carrier, or RPP or SPP adminis	Address										
Annuitant's signature		Year	Month	Day	10		] See le	etter atta	ched.		
Area II – Transferee											
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.  Transferee's name	and ad	Il check the plar Id or correct info	ormation a	is necessa	ary.			ng to			
Authorized a second size of the									- th David		
Authorized person's signature							Year	IVIO	onth Day		
Area III - Transferor (Do not issue a T4RSP, T4RIF,	or T4A slip for the	e amount trans	sferred.)								
We have transferred \$ from the RRS     If RRIF property is transferred to another RRIF or an RPF	SP, RRIF, RPP, or S P, we have paid or v							Part C o	of Area I.		
Is the transfer from a qualifying RRIF as defined on the back of this form?  Yes				No	No Does not apply.						
3. Has the annuitant's spouse or common-law partner ever contributed amounts to the RRSP or SPP?			Ye	s	No		Does n	not apply.			
4. Does the RRIF include amounts transferred from an RRSP or SPP to which the or common-law partner has contributed?			spouse	Ye	s	No		Does n	not apply.		
Spouse or common-law partner Last name		First name Social insurance number						r			
The transferee has to continue to administer \$     or a provincial act (specify the act)	as a lo	cked-in amount	, as requi	red by the	Pension	Benefi	its Standa	ards Act			
For some provinces, you can transfer pension funds and	· locked-in RRSP fur	ds to a locked-i	n RRIF.					Dagan	ot onnly		
I certify that the information given on this form is correct and	complete.							Does n	not apply.		
Transferor's name											
Authorized person's signature							Year	Mo	onth Day		
Area IV - Receipt by transferee (Do not issue an office	cial receipt for the	amount trans	ferred.)								
We have received \$ for transfer and	administration acco	rding to Area I a	and, if app	licable, Ar	rea III.						
Transferee's name											
Authorized person's signature							Year	Mo	onth Day		
							$\bot$				

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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 or SPP 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.

#### 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 a 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 (use Form T2030 instead); or
- a direct transfer from an RRSP or RRIF because of the breakdown of a marriage or common-law relationship (use Form T2220, *Transfer From an RRSP or a RRIF to Another RRSP or RRIF 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 or SPP carrier, 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 or RRIF, RPP, or SPP carrier 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 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 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 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

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.