

**TFSA Transfer Form - Marriage Breakdown**

- Transfers documented in this form must be made directly from a Holder's TFSA to the TFSA of the Holder's Spouse.
- A transfer of property that is not made under an Order can impact both the Holder's and the Spouse's contribution room.
- Attach a copy of the Order ONLY if unable to obtain the Holder's signature. Some financial institutions may request supporting documentation in addition to the Holder's signature.
- Tick all boxes which apply. See the reverse of this form for definitions and more information.

**Area I – Holder (to be completed by, with or for Holder)**

Name	Social Insurance Number (SIN)	Tele. No. (Home)	Tele. No. (Bus.)
Address			
<b>Part A – Transfer from a TFSA</b> <input type="checkbox"/> I am the Holder of the TFSA	Individual plan number and name		
	Name of TFSA carrier		
	TFSA Issuer's address		

**Part B – Description of amount to be transferred** (check one box only for asset transfer instructions and an additional box if asset list is attached)

<input type="checkbox"/> All in Kind (as is)	<input type="checkbox"/> All in in cash*	<input type="checkbox"/> Cash balance only as at date of transfer by Relinquishing Institution	<input type="checkbox"/> All assets*, but mixed in cash and in kind; see list below or check here <input type="checkbox"/> if list attached	<input type="checkbox"/> Partial*, see list below or check here <input type="checkbox"/> if list attached
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**\*By signing in the signature section of Part C where I have requested a transfer in cash, I authorize the liquidation of all or part of my investments as indicated. I agree to pay any applicable fees, charges or adjustments as per disclosure related to this transfer.**

<input type="checkbox"/> In Kind	<input type="checkbox"/> In Cash	Investment Amount	Symbol and/or Certificate No. or Policy Number
<input type="checkbox"/> Shares/Unit	<input type="checkbox"/> Dollars	Investments Description	
<input type="checkbox"/> In Kind	<input type="checkbox"/> In Cash	Investment Amount	Symbol and/or Certificate No. or Policy Number
<input type="checkbox"/> Shares/Unit	<input type="checkbox"/> Dollars	Investments Description	
<input type="checkbox"/> If a GIC, at maturity			

**Part C – Destination of transfer**

Please transfer the above-mentioned TFSA property to the TFSA of my Spouse.

Individual plan number and name			
Name of TFSA Issuer			
TFSA Issuer's address			
Spouse's name			SIN
Date	Holder's Signature	<input type="checkbox"/> See letter attached	<input type="checkbox"/> See Order attached

**Area II – Transferee / Receiving Issuer**

Receiving Address:	<b>Scotia Capital Inc.</b> <b>Scotia iTRADE</b> <b>P.O. Box 4002, Toronto Station A</b> <b>Toronto, ON M5W 0G4</b>  Dealer Code: <b>9155</b> CLEAR STREAM #: <b>52065</b> FINS #: <b>T085</b> DTC #: <b>5011</b> CUID #: <b>SCOT</b>	
Transit		Contact Phone No.

We agree to the request for a transfer of property.

1. When we receive the property, we will credit it to the TFSA of the Spouse identified in Part C of Area I. The TFSA conforms, or will conform, to the TFSA identified as:

TFSA identification number and name
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2. The TFSA is registered under the *Income Tax Act*, or, if the TFSA is not registered, we will apply for such registration pursuant to the requirements under the applicable section(s) of the *Income Tax Act*, which govern TFSA registrations.

Transferee's name			
Date	Authorized Person's signature	Position or office	
Date	Spouse's signature	<input type="checkbox"/> See letter attached	<input type="checkbox"/> See Order attached

**Area III – Transferor / Delivering Issuer**

1. We transferred \$\_\_\_\_\_ from the TFSA identified in Part A of Area I to the transferor named in Part C of Area I, on \_\_\_\_\_ Date of transfer

2. The value of the property in the Account holder's TFSA just before the transfer was,  \$ \_\_\_\_\_ or  see attached.

**The information in this area is true, correct, and complete.**

Transferor's name		
Date	Authorized person's signature	Position or office

**Area IV – Receipt by transferee: Do not issue a receipt for tax purposes.**

We have received \$\_\_\_\_\_, which we will credit to the TFSA of \_\_\_\_\_, according to the instructions in Area I.  
 Current or former spouse's or common-law partner's name

Transferee's name		
Date	Authorized person's signature	Position or office

## Transfer from a Tax-Free Savings Account (TFSA) to Another TFSA on Breakdown of Marriage or Common-Law Partnership (continued)

### INSTRUCTIONS

#### Who should use this form?

This form is for use by a TFSA Holder or the Issuer, or for a TFSA Holder's Spouse or Transferee, to request the transfer of an amount in the Holder's TFSA to the TFSA of the Holder's Spouse where:

- those individuals are or were Spouses;
- the transfer is required as part of the division of property in the settlement of the individuals' rights with respect to the breakdown of marriage or common-law partnership; and
- the transfer is in accordance with the terms of a valid Order.

#### If you are the individual from whose TFSA an amount is to be transferred:

Ask the Transferor (your financial institution) to complete the form or complete or have completed as much of Area I of the form as possible and take or send the form to the Transferor. If you do not have complete information about the TFSA to which the amount is to be transferred, the Transferee (the financial institution of your Spouse) can complete Part C of Area I.

#### If you are the individual to whose TFSA an amount is to be transferred

Provide the Transferor, through your financial institution, with your written instructions, including a copy of the Order if requested (you can include a copy of the decree, order, judgment or agreement to the Transferor sealed in an envelope).

**Area I** – The Transferor completes any remaining parts of Area 1, Part A and asks the Holder to sign both the "I am the account holder of the TFSA" statement in Part A and Part C or attaches the Holder's written instructions to the form.

**Area II** – The Transferee completes any additional required fields in Area II. The Spouse must sign Area II or provide the Transferee with his or her written instructions which the Transferee attaches to the form. The Transferor attaches any written instructions and/or Order and then submits the form to the Transferor.

**Area III** – The Transferor completes and signs Area III and completes the transfer.

#### Are there any tax implications?

No amount transferred in accordance with this form is reported as a TFSA withdrawal or a contribution to a TFSA for income tax purposes, nor does such a transfer alter the permitted TFSA contributions of either individual. Do not issue a tax receipt for tax purposes.

### DEFINITIONS

**Holder** – The person who is entitled to receive distributions from a TFSA, defined as "account holder" in section 146.2 of the *Income Tax Act*.

**Individual plan number** – The numerical or alphanumerical identifier assigned by the issuer to the individual account, contract, certificate, annuity, deposit or other qualified investment identified in subsection 146.2(1) of the *Income Tax Act*, with whom a Holder has a contract or arrangement that the issuer has filed with the Minister of National Revenue to register as a TFSA.

**Income Tax Act** – The federal *Income Tax Act* (Canada).

**Issuer** – A person offering qualifying arrangements who is authorized to provide trustee services, annuities contracts or deposits, as defined in Subsection 146.2(1) of the *Income Tax Act*.

**Order** – a decree, order or judgment of a competent tribunal, or a valid written separation agreement.

**Spouse** – A spouse or common-law partner of the Holder, as defined in subsection 248(1) of the *Income Tax Act*.

**Tax-Free Savings Account ("TFSA")** – A qualifying arrangement registered with the Minister of National Revenue.

**Transferee** – The issuer to which the property is transferred.

**Transferor** – The issuer TFSA from which the property is transferred.

#### Transferred amount:

**All in kind (as is)** – The entire account, including any cash balance, in the form the assets are in the account when the transfer is initiated (mutual funds, shares, annuities, cash, etc.)

**All in cash** – The entire account in cash, after all assets are redeemed or converted to cash

**Cash balance only** – The cash balance in the account at the time the transfer is processed by the Transferor

**All assets, but mixed in cash and in kind** – The entire account, but some assets in kind and some in cash

**Partial** – The specified assets in an account.