

**TRANSFER FROM AN RRSP OR A RRIF TO ANOTHER RRSP OR RRIF ON MARRIAGE BREAKDOWN**

- A transfer of property that is not made under a decree, order, or judgment of a competent tribunal, or a written separation agreement, can cause both the annuitant, and the annuitant's spouse or former spouse to have a large amount of tax owing. The transfer has to be made directly, from the annuitant's unmatured registered retirement savings plan (RRSP) or registered retirement income fund (RRIF), to the RRSP or RRIF of the annuitant's spouse or former spouse from whom the annuitant is living separate and apart.
- Attach a copy of the decree, order, judgment, or written separation agreement. Also attach any necessary letters (see Areas I and II).
- Tick the boxes that apply to you, and see the back of this form for definitions and more instructions.

**Area I - Annuitant**

\_\_\_\_\_  
Name Social insurance number Telephone

\_\_\_\_\_  
Address

**Part A - Transfer from an unmatured RRSP or a RRIF**

I am the annuitant of the unmatured RRSP. \_\_\_\_\_  
Individual plan number, and name

I am the annuitant of the RRIF. \_\_\_\_\_  
Individual fund number, and name

\_\_\_\_\_  
Name of RRSP issuer or RRIF carrier Address

**Part B - Description of amount to be transferred**

Please transfer \$ \_\_\_\_\_, which is all of the property from the RRSP or RRIF identified in Part A.

Please transfer \_\_\_\_\_ % of the property from the RRSP or RRIF identified in Part A.

Please transfer \$ \_\_\_\_\_ of the property from the RRSP or RRIF identified in Part A.

**Part C - Destination of transfer**

Please transfer the above-mentioned RRSP or RRIF property to the RRSP or RRIF of my spouse or former spouse.

\_\_\_\_\_  
Name of RRSP issuer or RRIF carrier Address

\_\_\_\_\_  
Individual plan or fund number, and name Spouse's or former spouse's name

\_\_\_\_\_  
Date \_\_\_\_\_  
Annuitant's signature or  See letter attached

**Area II - Transferee**

1. We agree to the request for a transfer of property. When we receive the property, we will credit it to the  RRSP or  RRIF of the spouse or former spouse identified in Part C of Area I. The RRSP or RRIF conforms, or will conform, to the specimen plan or fund 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 72-22 and 78-18.

\_\_\_\_\_  
Transferee's name

\_\_\_\_\_  
Date \_\_\_\_\_ Authorized person's signature \_\_\_\_\_ Position or office

\_\_\_\_\_  
Date \_\_\_\_\_ Spouse's or former spouse's signature \_\_\_\_\_ or  See letter attached

**Area III - Transferor - Do not issue a T4RSP or T4RIF slip for the amount transferred**

1. We have transferred \$ \_\_\_\_\_ from the RRSP or RRIF identified in Part A of Area I to the transferee named in Part C of Area I. \_\_\_\_\_  
Date of transfer

2. The value of the property in the annuitant's RRSP or RRIF just before the transfer was \$ \_\_\_\_\_.

3. Is the transfer from a "qualifying RRIF," as defined under "Definitions" on the back of this form?  Yes  No  Does not apply

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 account of \_\_\_\_\_, according to the instructions in Area I.  
Spouse's or former spouse's name

\_\_\_\_\_  
Transferee's name

\_\_\_\_\_  
Date \_\_\_\_\_ Authorized person's signature \_\_\_\_\_ Position or office

## Instructions

### Who should use this form?

If you are the issuer of an unmaturing registered retirement savings plan (RRSP) or the carrier of a registered retirement income fund (RRIF), you should use this form to directly transfer all or part of the property of an annuitant's RRSP or RRIF, to the RRSP or RRIF of the annuitant's spouse or former spouse, under a decree, order, or judgment of a competent tribunal, or a written separation agreement.

### Who completes this form?

Area I – The annuitant who requests the transfer completes and signs Area I. A transferor who completes Area I for the annuitant can attach a signed letter from the annuitant requesting the direct transfer, in place of a signature. If the transferor does not have complete information about the spouse or former spouse's RRSP or RRIF, the transferee can complete Part C of Area I. All copies of the form must then be forwarded to the transferee.

Area II – The transferee completes and signs Area II, and it is countersigned by the spouse or former spouse. The transferee can attach a signed letter from the spouse or former spouse acknowledging the certification, in place of a countersignature. The transferee returns all copies to the transferor.

Area III – The transferor completes and signs Area III. The transferor returns copies 2 and 3, together with the transferred property, to the transferee. The transferor sends copy 1, any necessary letters, and a copy of the decree, order, or judgment of a competent tribunal, or the written separation agreement, to the T1 Records Section of the taxation centre that serves the annuitant's tax services office (see the chart "Addresses of tax centres" in Chapter 1 of the *T4RSP and T4RIF guide*), within 30 days of the transfer.

Area IV – The transferee completes and signs Area IV. The transferee keeps copy 2, and returns copy 3 to the transferor.

### Note

The annuitant does not have to reveal the contents of the court order or separation agreement to the issuer or carrier. However, the annuitant has to make it available (in a sealed envelope if desired) to the transferor.

### Are there reporting requirements?

A direct transfer as described above does not cause the amount transferred to become income of the annuitant for the year in which the amount is transferred. The transferor should not report the amount on a T4RSP or T4RIF slip. Similarly, the transferee should not issue an official receipt, since the annuitant cannot deduct the amount transferred.

## Definitions

**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.

**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.

**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.

**Spouse** – This term applies to a legally married spouse and a common-law spouse. For the definition of spouse, get the *General Income Tax Guide* from your tax services office.

**Transferee** – The issuer of the plan, the carrier of the fund, or the issuer of the annuity to whom the property is transferred.

**Transferor** – The issuer of the plan, the carrier of the fund, or the issuer of the annuity from whom the property is transferred.

The subsections and paragraphs referred to in this form are references to the *Income Tax Act*.  
If you have questions about this form, please contact your tax services office.