

**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 insurance number  _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _
Address		Telephone  _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _

**Part A – Transfer from an RRSP, a RRIF, a RPP, or a 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 the member under the RPP. \_\_\_\_\_ Individual plan 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	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 unmatured RRSP 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 or SPP the funds are being transferred to**

Please transfer the above-mentioned RRSP property to my RRSP: \_\_\_\_\_ Individual plan number and name

Please transfer the above-mentioned RRSP or RRIF property to my RRIF: \_\_\_\_\_ Individual fund 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 or SPP: \_\_\_\_\_ CRA registration number and name

Name of RRSP issuer, RRIF carrier, or RPP or SPP administrator	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				
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, RPP, 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.

<b>Spouse or common-law partner</b>	Last name	First name	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				
Authorized person's signature	Year	Month	Day	

**Area IV – Receipt by transferee (Do not issue an official 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	





DIRECT TRANSFER UNDER SUBSECTION 146.3(14.1) OR PARAGRAPH 146(16)(a) OR 146.3(2)(e)

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Area I – Annuitant

Last name	First name and initials	Social insurance number
Address		Telephone

Part A – Transfer from an RRSP, a RRIF, a RPP, or a 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 the member under the RPP. \_\_\_\_\_ Individual plan 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	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 unmatured RRSP 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 or SPP the funds are being transferred to

Please transfer the above-mentioned RRSP property to my RRSP: \_\_\_\_\_ Individual plan number and name

Please transfer the above-mentioned RRSP or RRIF property to my RRIF: \_\_\_\_\_ Individual fund 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 or SPP: \_\_\_\_\_ CRA registration number and name

Name of RRSP issuer, RRIF carrier, or RPP or SPP administrator	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
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Authorized person's signature	Year Month Day
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Area III – Transferor (Do not issue a T4RSP, T4RIF, or T4A slip for the amount transferred.)

1. We have transferred \$ \_\_\_\_\_ from the RRSP, RRIF, RPP, 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	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
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Authorized person's signature	Year Month Day
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Area IV – Receipt by transferee (Do not issue an official receipt for the amount transferred.)

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

Transferee's name
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Authorized person's signature	Year Month Day
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**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 insurance number  _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _	
Address				Telephone  _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _	

**Part A – Transfer from an RRSP, a RRIF, a RPP, or a 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 the member under the RPP. \_\_\_\_\_ Individual plan 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	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 unmaturred RRSP 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 or SPP the funds are being transferred to**

Please transfer the above-mentioned RRSP property to my RRSP: \_\_\_\_\_ Individual plan number and name

Please transfer the above-mentioned RRSP or RRIF property to my RRIF: \_\_\_\_\_ Individual fund 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 or SPP: \_\_\_\_\_ CRA registration number and name

Name of RRSP issuer, RRIF carrier, or RPP or SPP administrator	Address
Annuitant's signature	Year  _ _    Month  _ _    Day  _ _    or <input type="checkbox"/> 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

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

1. We have transferred \$ \_\_\_\_\_ from the RRSP, RRIF, RPP, 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.

<b>Spouse or common-law partner</b>	Last name	First name	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
Authorized person's signature

**Area IV – Receipt by transferee (Do not issue an official 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



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

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

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

Form fields for Part A: I am the annuitant under the RRSP, RRIF, RPP, or SPP. Includes fields for Individual plan number and name.

Form fields for Part A issuer: Name of RRSP issuer, RRIF carrier, or RPP or SPP administrator; Address

Part B – Description of amount to be transferred

Form fields for Part B: 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 identified in Part A, in cash or in kind.

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

Form fields for Part C: Please transfer the above-mentioned RRSP property to my RRSP; Please transfer the above-mentioned RRSP or RRIF property to my RRIF; Please ensure that the transfer of the above-mentioned RRSP or RRIF property is credited to my account as a member of the RPP or SPP.

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

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

Area II – Transferee

Form fields for Area II: 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:

Form fields for Area II: 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.

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.)

Form fields for Area III: 1. We have transferred \$ from the RRSP, RRIF, RPP, 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.

Form fields for Area III: 2. Is the transfer from a qualifying RRIF as defined on the back of this form? Yes, No, Does not apply.

Form fields for Area III: 3. Has the annuitant's spouse or common-law partner ever contributed amounts to the RRSP or SPP? Yes, No, Does not apply.

Form fields for Area III: 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.

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

Form fields for Area III: 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.

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 an official receipt for the amount transferred.)

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



# 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 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.

### 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).

### 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 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.