



DESIGNATING AN RRSP WITHDRAWAL AS A QUALIFYING WITHDRAWAL

- This form has to be used if a member of a defined benefit registered pension plan (RPP) designates an amount withdrawn from a registered retirement savings plan (RRSP) as a qualifying withdrawal in connection with the certification of a provisional past service pension adjustment (PSPA).

Part 1 – RPP member information (print)

Form with fields for First name and initial, Last name, Social insurance number, Address, City, Province or territory, Postal code, and RPP registration number.

Part 2 – Calculating amounts that have to be designated to certify the provisional PSPA

Form for calculating amounts with fields for Total of: Provisional PSPA for the past service event, Accumulated PSPA for the year, Minus the total of: Unused RRSP deduction room at the end of the immediately preceding year, Pension adjustment reversal (PAR) for the year, PSPA withdrawals for the year, Line A minus line B, Minus, Line C minus line D.

Part 3 – Calculating RRSP withdrawals eligible for designation as qualifying withdrawals

Form for calculating RRSP withdrawals with fields for Amounts withdrawn from RRSPs under which you are the annuitant, Subtract from line F above the total of the following amounts that: (i) were transferred directly to another RRSP, (ii) were claimed as a deduction under subsection 146(8.2), (iii) were claimed as a deduction under section 60.2, (iv) have been designated by you for any other PSPA certification, Line F minus line G, I designate \$ as a qualifying withdrawal for the provisional PSPA shown in Part 2 of this form.

Part 4 – To be completed by RRSP issuer (print)

Form for RRSP issuer with fields for RRSP issuer's name, RPP registration number, Address, City, Province or territory, Postal code, Annuitant's social insurance number, Annuitant's name, Amount of RRSP withdrawal less redemption fees, Date of RRSP withdrawal, Name of authorized person, Telephone number, Signature of authorized person.

General Information

Registered retirement savings plan (RRSP) qualifying withdrawals

Generally, a qualifying withdrawal is an amount that you withdraw from your RRSP so that you can receive post-1989 past service benefits under a defined benefit provision of your employer's registered pension plan (RPP). The value of the RPP benefits is measured and is called a past service pension adjustment (PSPA).

The RRSP withdrawal has to be included in your income for the year you receive it.

It also has to meet the conditions shown on the front of this form. If these conditions are met and you designate an amount as a qualifying withdrawal, we can certify your PSPA. Our certification allows your RPP administrator to credit you with past service benefits under the RPP. Use this form to designate the withdrawn amount.

If we cannot certify your PSPA because it is more than the allowable amount, we will send you a qualifying withdrawal letter and another Form T1006. The letter will ask if you want to designate an RRSP qualifying withdrawal so that we can certify your PSPA.

If you designate a qualifying withdrawal, complete the form and send us a copy. We will then determine if we can certify the PSPA.

If you do not designate a qualifying withdrawal, we will not approve the certification request. We will tell the RPP administrator that the past service benefits related to the PSPA cannot be provided to you.

Information for RRSP issuers and annuitants

All RRSP withdrawals have to be reported on a T4RSP slip for the year they are received. For more information, see Guide T4079, *T4RSP and T4RIF Guide*.

Note

When your RPP administrator requests that we certify Form T1004, *Applying for the Certification of a Provisional PSPA*, the administrator may already know that the past service benefits cannot be certified unless you designate an RRSP qualifying withdrawal. In this case, your administrator may ask if you want to designate an RRSP qualifying withdrawal. If you choose to make this designation, the administrator may also ask you to complete this form so that he or she can send it to us with the certification request. If this happens, we will not send you a qualifying withdrawal letter or ask you to complete another Form T1006.

Additional information for completing Part 2

Note 1

This amount is the total of:

- any PSPA exempt from certification in the previous year (total amounts from all T215 slips for that year); and
- any previous PSPA that was certified in the current year (total amounts from all forms T1004 that we approved in the current year).

Note 2

This amount is the total of all qualifying withdrawals made by an individual for the purposes of any previous PSPA that was certified in the current year.

Instructions For Completing This Form

We will complete Parts 1 and 2 of this form before we send it to you. Use Part 3 to calculate the amount of your RRSP withdrawal that is eligible to be designated as a qualifying withdrawal. In some cases, your RPP administrator may ask you to complete this form before the administrator sends us Form T1004. If this is the case, complete Parts 1, 2, and 3.

In either case, attach copies of the T4RSP slips related to the amounts you are designating in Part 3 as a qualifying withdrawal. If you have not received your T4RSP slips, ask your RRSP issuer to complete Part 4 of the form before you send the completed form back to us. The issuer has to complete the form and return it to you no later than 30 days after receiving your request to complete Part 4.

Where to send this form

If we ask you to complete this form, return a copy to the address shown on the request. If your RPP administrator asks you to complete this form, return it to the administrator, who will send it to us. In both cases, keep a copy for your records.