



For instructions and definitions, see the back of this form. Legislative references on this form are to the *Income Tax Act*.

**Part 1 – Applicant**

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

1. Please transfer \$ \_\_\_\_\_ from the (tick one box) RRSP  RRIF  RPP  or SPP  identified below.

\_\_\_\_\_  
 Issuer/Carrier/Administrator name Plan or fund number and name  
 \_\_\_\_\_  
 Issuer/Carrier/Administrator address

2. Tick one box.

I am the annuitant under the RRSP.  I am the member under the RPP.  
 I am the annuitant under the RRIF.  I am the member under the SPP.

3. Tick one box.

The amount is the whole value of my RRSP annuity identified above.  The amount is the whole value of my RPP annuity identified above.  
 The amount is the partial value of my RRSP annuity identified above.  The amount is the partial value of my RPP annuity identified above.  
 The amount is an excess payment under my RRIF identified above.  The amount is the whole value of my SPP annuity identified above.  
 The amount is the partial value of my SPP annuity identified above.

4. Tick one box and complete the line that applies.

Please transfer the amount to the following RRSP: \_\_\_\_\_  
 RRSP number and name  
 Please transfer the amount to the following RRIF: \_\_\_\_\_  
 RRIF number and name  
 Please transfer the amount to the following RPP: \_\_\_\_\_  
 RPP name  
 Please transfer the amount to the following SPP: \_\_\_\_\_  
 SPP name  
 Please transfer the amount to buy a qualifying annuity.

\_\_\_\_\_  
 Name of RRSP issuer, RRIF carrier, SPP administrator, or annuity issuer Address  
 \_\_\_\_\_  
 Date Applicant's signature or  See letter attached.

**Part 2 – Transferee**

5. We will accept the direct transfer of the above amount. We will use it to buy an annuity described in clause 60(I)(ii)(A), or we will credit it to the annuitant under the RRSP, RRIF, RPP, or SPP identified in item 4 above. The RRSP, RRIF, RPP, or SPP conforms, or will conform, to the following specimen:

\_\_\_\_\_  
 Specimen plan or fund number, and name

6. The plan or fund is registered under the *Income Tax Act*. If the plan or fund is not registered, we will apply for such registration according to Information Circulars 72-22 and 78-18. We will tick the plan or fund identification in item 4 above, and add or correct information as necessary.

\_\_\_\_\_  
 Transferee's name  
 \_\_\_\_\_  
 Authorized person's signature Date

**Part 3 – Transferor:** Issue a T4RSP, T4RIF, or T4A slip for the transfer, and state that it is a subparagraph 60(I)(v) transfer.

7. We have transferred \$ \_\_\_\_\_ from the RRSP, RRIF, RPP, or SPP identified in item 1 to the transferee identified in item 4.

a) Did the annuitant's spouse or common-law partner contribute to the RRSP or SPP in the year of this transfer or in any previous year?  Yes  No  Does not apply.  
 b) Does the RRIF include amounts that were transferred from an RRSP or SPP to which the annuitant's spouse or common-law partner has contributed?  Yes  No  Does not apply.  
 c) \_\_\_\_\_  
 Name of spouse or common-law partner Social insurance number of spouse or common-law partner

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

**I certify that the information given on this form is, to the best of my knowledge, correct and complete.**

\_\_\_\_\_  
 Transferor's name  
 \_\_\_\_\_  
 Authorized person's signature Date

**Part 4 – Transferee:** Issue a receipt for tax purposes indicating the amount of the transfer under subparagraph 60(I)(v).

We have received \$ \_\_\_\_\_ for credit to the applicant's account, according to the instructions in Part 1.  
 \_\_\_\_\_  
 Authorized person's signature Date



For instructions and definitions, see the back of this form. Legislative references on this form are to the *Income Tax Act*.

**Part 1 – Applicant**

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

1. Please transfer \$ \_\_\_\_\_ from the (tick one box) RRSP  RRIF  RPP  or SPP  identified below.

\_\_\_\_\_  
 Issuer/Carrier/Administrator name Plan or fund number and name  
 \_\_\_\_\_  
 Issuer/Carrier/Administrator address

2. Tick one box.

I am the annuitant under the RRSP.  I am the member under the RPP.  
 I am the annuitant under the RRIF.  I am the member under the SPP.

3. Tick one box.

The amount is the whole value of my RRSP annuity identified above.  The amount is the whole value of my RPP annuity identified above.  
 The amount is the partial value of my RRSP annuity identified above.  The amount is the partial value of my RPP annuity identified above.  
 The amount is an excess payment under my RRIF identified above.  The amount is the whole value of my SPP annuity identified above.  
 The amount is the partial value of my SPP annuity identified above.

4. Tick one box and complete the line that applies.

Please transfer the amount to the following RRSP: \_\_\_\_\_  
 RRSP number and name  
 Please transfer the amount to the following RRIF: \_\_\_\_\_  
 RRIF number and name  
 Please transfer the amount to the following RPP: \_\_\_\_\_  
 RPP name  
 Please transfer the amount to the following SPP: \_\_\_\_\_  
 SPP name  
 Please transfer the amount to buy a qualifying annuity.

\_\_\_\_\_  
 Name of RRSP issuer, RRIF carrier, SPP administrator, or annuity issuer Address  
 \_\_\_\_\_  
 Date Applicant's signature or  See letter attached.

**Part 2 – Transferee**

5. We will accept the direct transfer of the above amount. We will use it to buy an annuity described in clause 60(I)(ii)(A), or we will credit it to the annuitant under the RRSP, RRIF, RPP, or SPP identified in item 4 above. The RRSP, RRIF, RPP, or SPP conforms, or will conform, to the following specimen:

\_\_\_\_\_  
 Specimen plan or fund number, and name

6. The plan or fund is registered under the *Income Tax Act*. If the plan or fund is not registered, we will apply for such registration according to Information Circulars 72-22 and 78-18. We will tick the plan or fund identification in item 4 above, and add or correct information as necessary.

\_\_\_\_\_  
 Transferee's name  
 \_\_\_\_\_  
 Authorized person's signature Date

**Part 3 – Transferor:** Issue a T4RSP, T4RIF, or T4A slip for the transfer, and state that it is a subparagraph 60(I)(v) transfer.

7. We have transferred \$ \_\_\_\_\_ from the RRSP, RRIF, RPP, or SPP identified in item 1 to the transferee identified in item 4.

a) Did the annuitant's spouse or common-law partner contribute to the RRSP or SPP in the year of this transfer or in any previous year?  Yes  No  Does not apply.  
 b) Does the RRIF include amounts that were transferred from an RRSP or SPP to which the annuitant's spouse or common-law partner has contributed?  Yes  No  Does not apply.  
 c) \_\_\_\_\_  
 Name of spouse or common-law partner Social insurance number of spouse or common-law partner

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

**I certify that the information given on this form is, to the best of my knowledge, correct and complete.**

\_\_\_\_\_  
 Transferor's name  
 \_\_\_\_\_  
 Authorized person's signature Date

**Part 4 – Transferee:** Issue a receipt for tax purposes indicating the amount of the transfer under subparagraph 60(I)(v).

We have received \$ \_\_\_\_\_ for credit to the applicant's account, according to the instructions in Part 1.  
 \_\_\_\_\_  
 Authorized person's signature Date



For instructions and definitions, see the back of this form. Legislative references on this form are to the *Income Tax Act*.

**Part 1 – Applicant**

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

1. Please transfer \$ \_\_\_\_\_ from the (tick one box) RRSP  RRIF  RPP  or SPP  identified below.

\_\_\_\_\_  
 Issuer/Carrier/Administrator name Plan or fund number and name  
 \_\_\_\_\_  
 Issuer/Carrier/Administrator address

2. Tick one box.

I am the annuitant under the RRSP.  I am the member under the RPP.  
 I am the annuitant under the RRIF.  I am the member under the SPP.

3. Tick one box.

The amount is the whole value of my RRSP annuity identified above.  The amount is the whole value of my RPP annuity identified above.  
 The amount is the partial value of my RRSP annuity identified above.  The amount is the partial value of my RPP annuity identified above.  
 The amount is an excess payment under my RRIF identified above.  The amount is the whole value of my SPP annuity identified above.  
 The amount is the partial value of my SPP annuity identified above.

4. Tick one box and complete the line that applies.

Please transfer the amount to the following RRSP: \_\_\_\_\_  
 RRSP number and name  
 Please transfer the amount to the following RRIF: \_\_\_\_\_  
 RRIF number and name  
 Please transfer the amount to the following RPP: \_\_\_\_\_  
 RPP name  
 Please transfer the amount to the following SPP: \_\_\_\_\_  
 SPP name  
 Please transfer the amount to buy a qualifying annuity.

\_\_\_\_\_  
 Name of RRSP issuer, RRIF carrier, SPP administrator, or annuity issuer Address  
 \_\_\_\_\_  
 Date Applicant's signature or  See letter attached.

**Part 2 – Transferee**

5. We will accept the direct transfer of the above amount. We will use it to buy an annuity described in clause 60(I)(ii)(A), or we will credit it to the annuitant under the RRSP, RRIF, RPP, or SPP identified in item 4 above. The RRSP, RRIF, RPP, or SPP conforms, or will conform, to the following specimen:

\_\_\_\_\_  
 Specimen plan or fund number, and name

6. The plan or fund is registered under the *Income Tax Act*. If the plan or fund is not registered, we will apply for such registration according to Information Circulars 72-22 and 78-18. We will tick the plan or fund identification in item 4 above, and add or correct information as necessary.

\_\_\_\_\_  
 Transferee's name  
 \_\_\_\_\_  
 Authorized person's signature Date

**Part 3 – Transferor:** Issue a T4RSP, T4RIF, or T4A slip for the transfer, and state that it is a subparagraph 60(I)(v) transfer.

7. We have transferred \$ \_\_\_\_\_ from the RRSP, RRIF, RPP, or SPP identified in item 1 to the transferee identified in item 4.

a) Did the annuitant's spouse or common-law partner contribute to the RRSP or SPP in the year of this transfer or in any previous year?  Yes  No  Does not apply.  
 b) Does the RRIF include amounts that were transferred from an RRSP or SPP to which the annuitant's spouse or common-law partner has contributed?  Yes  No  Does not apply.  
 c) \_\_\_\_\_  
 Name of spouse or common-law partner Social insurance number of spouse or common-law partner

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

**I certify that the information given on this form is, to the best of my knowledge, correct and complete.**

\_\_\_\_\_  
 Transferor's name  
 \_\_\_\_\_  
 Authorized person's signature Date

**Part 4 – Transferee:** Issue a receipt for tax purposes indicating the amount of the transfer under subparagraph 60(I)(v).

We have received \$ \_\_\_\_\_ for credit to the applicant's account, according to the instructions in Part 1.  
 \_\_\_\_\_  
 Authorized person's signature Date



For instructions and definitions, see the back of this form. Legislative references on this form are to the *Income Tax Act*.

**Part 1 – Applicant**

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

1. Please transfer \$ \_\_\_\_\_ from the (tick one box) RRSP  RRIF  RPP  or SPP  identified below.

\_\_\_\_\_  
 Issuer/Carrier/Administrator name Plan or fund number and name  
 \_\_\_\_\_  
 Issuer/Carrier/Administrator address

2. Tick one box.

I am the annuitant under the RRSP.  I am the member under the RPP.  
 I am the annuitant under the RRIF.  I am the member under the SPP.

3. Tick one box.

The amount is the whole value of my RRSP annuity identified above.  The amount is the whole value of my RPP annuity identified above.  
 The amount is the partial value of my RRSP annuity identified above.  The amount is the partial value of my RPP annuity identified above.  
 The amount is an excess payment under my RRIF identified above.  The amount is the whole value of my SPP annuity identified above.  
 The amount is the partial value of my SPP annuity identified above.

4. Tick one box and complete the line that applies.

Please transfer the amount to the following RRSP: \_\_\_\_\_  
 RRSP number and name  
 Please transfer the amount to the following RRIF: \_\_\_\_\_  
 RRIF number and name  
 Please transfer the amount to the following RPP: \_\_\_\_\_  
 RPP name  
 Please transfer the amount to the following SPP: \_\_\_\_\_  
 SPP name  
 Please transfer the amount to buy a qualifying annuity.

\_\_\_\_\_  
 Name of RRSP issuer, RRIF carrier, SPP administrator, or annuity issuer Address  
 \_\_\_\_\_  
 Date Applicant's signature or  See letter attached.

**Part 2 – Transferee**

5. We will accept the direct transfer of the above amount. We will use it to buy an annuity described in clause 60(I)(ii)(A), or we will credit it to the annuitant under the RRSP, RRIF, RPP, or SPP identified in item 4 above. The RRSP, RRIF, RPP, or SPP conforms, or will conform, to the following specimen:

\_\_\_\_\_  
 Specimen plan or fund number, and name

6. The plan or fund is registered under the *Income Tax Act*. If the plan or fund is not registered, we will apply for such registration according to Information Circulars 72-22 and 78-18. We will tick the plan or fund identification in item 4 above, and add or correct information as necessary.

\_\_\_\_\_  
 Transferee's name  
 \_\_\_\_\_  
 Authorized person's signature Date

**Part 3 – Transferor:** Issue a T4RSP, T4RIF, or T4A slip for the transfer, and state that it is a subparagraph 60(I)(v) transfer.

7. We have transferred \$ \_\_\_\_\_ from the RRSP, RRIF, RPP, or SPP identified in item 1 to the transferee identified in item 4.

a) Did the annuitant's spouse or common-law partner contribute to the RRSP or SPP in the year of this transfer or in any previous year?  Yes  No  Does not apply.  
 b) Does the RRIF include amounts that were transferred from an RRSP or SPP to which the annuitant's spouse or common-law partner has contributed?  Yes  No  Does not apply.  
 c) \_\_\_\_\_  
 Name of spouse or common-law partner Social insurance number of spouse or common-law partner

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

**I certify that the information given on this form is, to the best of my knowledge, correct and complete.**

\_\_\_\_\_  
 Transferor's name  
 \_\_\_\_\_  
 Authorized person's signature Date

**Part 4 – Transferee:** Issue a receipt for tax purposes indicating the amount of the transfer under subparagraph 60(I)(v).

We have received \$ \_\_\_\_\_ for credit to the applicant's account, according to the instructions in Part 1.  
 \_\_\_\_\_  
 Authorized person's signature Date

## When to use this form

You can use this form to ask:

- your RRSP issuer to transfer the value of your RRSP annuity to another RRSP or a RRIF, or to transfer it to buy another annuity;
- your RRIF carrier to transfer an excess amount to your RRSP or to buy an annuity;
- your RPP carrier to transfer lump sum death benefits to an RRSP or a RRIF, or to transfer it to buy an annuity; or
- your SPP carrier to transfer lump sum death benefits to an RRSP, RRIF or SPP or to transfer it to buy an annuity.

## How to complete this form

### Part 1

The annuitant who is requesting the direct transfer (the applicant) completes and signs Part 1 and gives all copies of the form to the RRSP or annuity issuer, or the RRIF or SPP carrier who will be receiving the transfer (the transferee). If the transferee has a signed letter from the applicant requesting the direct transfer, the transferee can complete and sign Part 1 for the applicant and attach a copy of the letter.

### Part 2

The transferee completes and signs Part 2 and sends all copies of the form to the RRSP issuer, RRIF, RPP carrier, or SPP administrator who will be transferring the amount (the transferor).

### Part 3

The transferor completes and signs Part 3. The transferor keeps copy 4, and sends copies 1, 2, and 3 to the transferee, along with the amount being transferred.

### Part 4

The transferee completes and signs Part 4 of copies 1, 2, and 3. The transferee keeps copy 3, returns copy 1 to the transferor, and gives copy 2 to the applicant.

## How to report the amounts transferred

**Transferor:** The transferor **does not withhold tax** on amounts that are transferred using this form.

An RRSP issuer who is transferring the value of an RRSP annuity reports the value on a T4RSP slip for the year of the transfer.

A RRIF carrier who is transferring a RRIF amount reports the amount on a T4RIF slip for the year of the transfer. The SPP administrator report the amount transferred on a T4A slip for the year of the transfer.

**Transferee:** The RRSP issuer, RRIF, RPP carrier or SPP administrator, or annuity issuer who is receiving the transfer, issues a receipt to the applicant.

**Individual:** The applicant attaches a copy of the T4RSP slip or T4RIF slip, as well as a copy of the receipt, to his or her return for the year of the transfer. The applicant includes the amount shown on the T4RSP slip, T4RIF slip, or T4A slip in taxable income, and deducts the amount shown on the receipt from taxable income.

### Transfer from spousal or common-law partner RRSP or RRIF:

If the transfer is from a spousal or common-law partner RRSP or RRIF, or if the spouse or common-law partner contributed to the SPP, the applicant may also have to complete Form T2205, *Amounts From a Spousal or Common-Law Partner RRSP or RRIF to Include in Income for* \_\_\_\_\_. The applicant will have to complete Form T2205 if all of the following conditions exist:

- the applicant's spouse or common-law partner made a contribution to an RRSP or SPP of the applicant in the year of the transfer or in either of the two preceding years;
- the applicant is transferring the amount to buy an annuity that can be commuted in three years, or earlier; and
- either box 7a) or 7b) of Part 3 is ticked **yes**.

## 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.

**Excess amount** – an amount in excess of the minimum amount payable each year from a RRIF.

**Member** – the person who is entitled to receive payments from an RPP or a SPP.

**Qualifying annuity** – an annuity described under clause 60(l)(ii)(A), including annuities:

- for the annuitant's life;
- for the lives jointly of the annuitant and the spouse or common-law partner; and
- with a guarantee period or for a term not greater than 90 years, minus the lesser of the annuitant's age or the spouse's or common-law partner's age.

**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 another qualifying RRIF.

**Spouse or common-law partner** – you can find the definition of these terms in most of the guides and pamphlets we publish.

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

**Transferor** – the issuer of the plan or the carrier of the fund from whom the amount is transferred.