



**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 page 45 [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
Address

City			Province			Postal code									
Area code			Telephone number				Social insurance number								
						-									

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

City	Province	Postal code

continue on next page →

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 on page 4 to my RRSP:

Individual plan number and name

- Please transfer the above-mentioned RRSP or RRIF property on page 4 to my RRIF:

Individual fund number, and name

- Please ensure that the transfer of the above-mentioned RRSP or RRIF property on page 4 is credited to my account as a member of the RPP or SPP:

CRA registration number and name

continue on next page →

Name of RRSP issuer, RRIF carrier, or RPP or SPP administrator			
Address			
City	Province	Postal code	
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:

Specimen plan or fund number and name

We will check the plan or fund identification in Part C of Area I, and add or correct information as necessary.

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

Year

Month

Day

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 page 49 [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

continue on next page →

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

"Privacy Act", Personal Information Bank number CRA PPU 005

continue on next page 



**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 page 45 [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
Address

City			Province			Postal code									
Area code			Telephone number				Social insurance number								
						-									

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

continue on next page →

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

City	Province	Postal code

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.

continue on next page →

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

- Please transfer the above-mentioned RRSP property on page 15 to my RRSP:

Individual plan number and name

- Please transfer the above-mentioned RRSP or RRIF property on page 15 to my RRIF:

Individual fund number, and name

- Please ensure that the transfer of the above-mentioned RRSP or RRIF property on page 15 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			
City	Province	Postal code	
Annuitant's signature			
Year	Month	Day	or <input type="checkbox"/> See letter attached.

continue on next page →

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:

Specimen plan or fund number and name

We will check the plan or fund identification in Part C of Area I, and add or correct information as necessary.

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	Year	Month	Day

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 page 49 [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.

continue on next page →

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

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

continue on next page →

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

"Privacy Act", Personal Information Bank number CRA PPU 005



**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 page 45 [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
Address

City			Province			Postal code									
Area code			Telephone number				Social insurance number								
						-									

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

City	Province	Postal code

continue on next page 

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 on page 26 to my RRSP:

Individual plan number and name

- Please transfer the above-mentioned RRSP or RRIF property on page 26 to my RRIF:

Individual fund number, and name

- Please ensure that the transfer of the above-mentioned RRSP or RRIF property on page 26 is credited to my account as a member of the RPP or SPP:

CRA registration number and name

continue on next page →

Name of RRSP issuer, RRIF carrier, or RPP or SPP administrator			
Address			
City	Province	Postal code 	
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:

Specimen plan or fund number and name

We will check the plan or fund identification in Part C of Area I, and add or correct information as necessary.

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

Year

Month

Day

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 page 49 [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

continue on next page →

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

"Privacy Act", Personal Information Bank number CRA PPU 005

continue on next page 



**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 page 45 [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
Address

City			Province			Postal code									
Area code			Telephone number				Social insurance number								
						-									

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

continue on next page →

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

City	Province	Postal code

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.

continue on next page →

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

- Please transfer the above-mentioned RRSP property on page 37 to my RRSP:

Individual plan number and name

- Please transfer the above-mentioned RRSP or RRIF property on page 37 to my RRIF:

Individual fund number, and name

- Please ensure that the transfer of the above-mentioned RRSP or RRIF property on page 37 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			
City	Province	Postal code	
Annuitant's signature			
Year	Month	Day	or <input type="checkbox"/> See letter attached.

continue on next page

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:

Specimen plan or fund number and name

We will check the plan or fund identification in Part C of Area I, and add or correct information as necessary.

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	Year	Month	Day

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 page 49 [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.

continue on next page 

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

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

continue on next page 

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

"Privacy Act", Personal Information Bank number CRA PPU 005

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.

continue on next page →

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.

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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.

Copy 1 – For the transferor

Copy 2 – For the annuitant (all areas completed).

Do not attach this copy to your income tax return.

Copy 3 – For the transferee (all areas completed)

Copy 4 – For the transferor, following receipt from the transferee of all copies. Area I completed by annuitant, areas II and IV completed by transferee, and Area III by the transferor.