

**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 check the boxes that apply to you. See the back of this form for instructions and definitions. Legislative references on this form are from the *Income Tax Act*.

**Area I – Annuitant**

Last name	First name and initials	Social insurance number
Address		Telephone

**Part A – Transfer from an RRSP or a RRIF**

- I am the annuitant under the registered retirement savings plan (RRSP). Individual plan number, and name \_\_\_\_\_
- I am the annuitant under the registered retirement income fund (RRIF). Individual fund number, and name \_\_\_\_\_

Name of RRSP issuer or RRIF carrier	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, or RPP 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 this registered pension plan (RPP). CRA registration number, and name \_\_\_\_\_

Name of RRSP issuer, RRIF carrier, or RPP administrator	Address
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Date	Annuitant's signature	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 72-22 and 78-18.

Transferee's name
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Authorized person's signature	Date
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**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. 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?  Yes  No  Does not apply
4. Does the RRIF include amounts transferred from an RRSP 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

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	Date
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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	Date
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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 check the boxes that apply to you. See the back of this form for instructions and definitions. Legislative references on this form are from the *Income Tax Act*.

**Area I – Annuitant**

Last name	First name and initials	Social insurance number
Address		Telephone

**Part A – Transfer from an RRSP or a RRIF**

I am the annuitant under the registered retirement savings plan (RRSP). Individual plan number, and name \_\_\_\_\_

I am the annuitant under the registered retirement income fund (RRIF). Individual fund number, and name \_\_\_\_\_

Name of RRSP issuer or RRIF carrier	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, or RPP 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 this registered pension plan (RPP). CRA registration number, and name \_\_\_\_\_

Name of RRSP issuer, RRIF carrier, or RPP administrator	Address
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Date	Annuitant's signature	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 72-22 and 78-18.

Transferee's name	
Authorized person's signature	Date

**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. 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?  Yes  No  Does not apply

4. Does the RRIF include amounts transferred from an RRSP 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	Date

**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	Date



# 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. Since January 1, 2004, you can record a direct transfer under subsection 146.3(14.1) from an annuitant's RRIF to a money purchase provision of an RPP for which the annuitant was a member before the transfer.

### Issuer of an unmaturing 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; or
- the administrator of a registered pension plan (RPP), for credit to the account of the annuitant as a member under that plan.

### Note

You do not have to use this form. If, as the transferor, you provide the transferee with the information required to correctly complete the transfer (e.g., 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 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 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. Consequently, the transferor should not report the amount transferred on a T4RSP or T4RIF 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

**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.

**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.