Protected B when completed

Agence du revenu du Canada

Direct Transfer Under Subsection 146.3(14.1) or 146(21), 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*.

Area I – Annuitant									
Last name First name and initials				Social insurance number					
Address				Tel	lephone				
Dord A. Transfer (see on DDOD DDIE on on ODD									
Part A – Transfer from an RRSP, RRIF, or an SPP I am the annuitant under the RRSP.									
I am the annuitant under the RRIF.			Individ	ual plan num	ber and name				
I am a member of the SPP.			Individ	ual fund num	ber and name				
L rama monator or are or r			Individ	ual plan num	ber and name				
Name of RRSP issuer, RRIF carrier or SPP Administrator	Add	Iress							
Part B – Description of amount to be transferred									
Please transfer ☐ all of the property, ☐ the lump sum									
which represents all or part of the property of my unma				<u>—</u>	_				
Except for enough property to pay me the minimum an of \$, which represents part of the	•			_	•				
Part C – Identifying the RRSP, RRIF, RPP, SPP, or annuit					·				
Please transfer the above-mentioned RRSP or SPP pr	roperty to my RRSP:	-							
			Individu	al plan numl	ber and name				
Please transfer the above-mentioned RRSP, RRIF or S	SPP property to my RRI	F:	Individual fu	ınd or plan n	number and name				
Please ensure that the transfer of the above-mentioned to my account as a member of the SPP:	d RRSP property is cred	dited	marriada n	and or plain	ambor and name				
Please ensure that the transfer of the above-mentioned	d RRSP or RRIF proper	ty is	Individu	al plan numl	ber and name				
credited to my account as a member of the RPP: Please ensure that the transfer of the above-mentioned	d SPP property is credit	ed to	CRA reg	istration num	nber and name				
my RRSP, RRIF, or annuity:	d of 1 property is credit		Individual fu	ınd or plan n	number and name				
Name of RRSP or annuity issuer, RPP or SPP administrator,	, or RRIF carrier	Address							
Annuitant's signature		Year I	Month Day						
Area II – Transferee				or	See letter attached.				
identified as: Specimen plan or fund number and name The plan or fund is registered under the <i>Income Tax Act</i> of Information Circulars IC72-22 and IC78-18.	and add or	eck the plan or ful correct information	on as necessar	y.					
Transferee's name									
					Year Month Day				
Authorized person's signature									
Area III – Transferor (Do not issue a T4RSP, T4RIF, 1. We have transferred \$ from the RRS	or T4A slip for the am SP, RRIF, or SPP identil			sferee nar	ned in Part C of Area I				
If RRIF property is transferred to another RRIF or an RPP									
2. Is the transfer from a qualifying RRIF as defined on the ba	ack of this form?		Yes		No Does not apply.				
3. Has the annuitant's spouse or common-law partner ever of	contributed amounts to t	he RRSP or SPP	? Yes	<u> </u>	No Does not apply.				
Does the RRIF include amounts transferred from an RRS or common-law partner has contributed?	SP or SPP to which the a	nnuitant's spouse	Yes		No Does not apply.				
Spouse or common-law partner Last name	Fir	st name and initia	als	Soc	ial insurance number				
		1.'	and and but the st	2	The Country of Aut				
The transferee has to continue to administer \$ or a provincial act (specify the act)	as a locked 	a-in amount, as re	equired by the F	ension Be	nents Standards Act				
For some provinces, you can transfer pension funds and	locked-in RRSP funds to	o a locked-in RRI	F.		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 a recei	ipt for the amount trar	nsferred.)							
We have received \$ for transfer and	administration according	g to Area I and, if	applicable, Are	a III.					
Transferee's name									
Authorized person's signature					Year Month Day				

Canadä

Canada Revenue Agency

Agence du revenu du Canada

Protected B Direct Transfer Under Subsection 146.3(14.1) or 146(21), or when completed 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*.

Area I – Annuitant										
Last name	First name and initials			5	Social ins	surance n	number	1 1		
Address				1	Telephon	ie				
Part A – Transfer from an RRSP, RRIF, or an SPP										
I am the annuitant under the RRSP.										
I am the annuitant under the RRIF.			Individual plan number and name							
I am a member of the SPP.			Individual fund number and name							
None of DDOD in the DDIF continue ODD Advisionate		Individ	ual plan n	umber and	name t					
Name of RRSP issuer, RRIF carrier or SPP Administrator	Add	iess								
Part B – Description of amount to be transferred		_								
Please transfer ☐ all of the property, ☐ the lump sun which represents all or part of the property of my unm							nd	_,		
						_	iu.			
Except for enough property to pay me the minimum at of \$, which represents part of the	•			_	•					
Part C – Identifying the RRSP, RRIF, RPP, SPP, or annui	ity to which the funds a	re being transfei	red							
Please transfer the above-mentioned RRSP or SPP p	roperty to my RRSP:									
Please transfer the above-mentioned RRSP, RRIF, or	r SPP property to my RRI	F.	Individu	ıal plan nu	ımber and	name				
	, , ,		Individual f	und or pla	n number	and name)			
Please ensure that the transfer of the above-mentione to my account as a member of the SPP:	ed RRSP property is cred		Individu	ıal nlan nı	- number and name					
Please ensure that the transfer of the above-mentioned credited to my account as a member of the RPP:	ed RRSP or RRIF propert	y is		•	n number and name					
Please ensure that the transfer of the above-mentione my RRSP, RRIF, or annuity:	ed SPP property is credite	ed to	CRA registration number and name							
in Krof, Krif, of annuity.			Individual f	und or pla	n number	and name	1			
Name of RRSP or annuity issuer, RPP or SPP administrator	r, or RRIF carrier	Address								
Annuitant's signature		Year N	onth Day	or		See lette	r attach	ed.		
Area II – Transferee										
or fund identified in Part C of Area I. If the plan or fund is identified as: Specimen plan or fund number and name The plan or fund is registered under the Income Tax Act Information Circulars IC72-22 and IC78-18.	We will che and add or	ck the plan or fur correct information	id identification on as necessal	n in Part (C of Area	a I,	·	;imen		
Transferee's name										
Authorized person's signature						Year	Month	n Day		
Area III – Transferor (Do not issue a T4RSP, T4RIF,	or TAA slip for the am	ount transferre	4 /				$\bot\bot\bot$			
	SP, RRIF, or SPP identif	ied in Part A of A	ea I to the trai				f Area I.			
		iy tilo armanam ti			1					
2. Is the transfer from a qualifying RRIF as defined on the back of this form?			Yes		No		oes not			
3. Has the annuitant's spouse or common-law partner ever contributed amounts to the RR					No	_ р	oes 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?						oes not	apply.			
Spouse or common-law partner Last name	Firs	st name and initia	ls	S	ocial insi	urance nu	umber			
The transferee has to continue to administer \$ The transferee has to continue to administer \$	as a locked	-in amount, as re	quired by the I	Pension I	Benefits -	ll Standard	ls 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	÷.							
I certify that the information given on this form is correct and	complete.					D	oes not	apply.		
Transferor's name										
Authorized person's signature						Year	Month	h Day		
Area IV – Receipt by transferee (Do not issue a rece	int for the amount tran	sferred)								
We have received \$ for transfer and			applicable, Are	ea III.						
Transferee's name										
Authorized person's signature						Year	Month	h Day		
							,			

Privacy Act, Personal Information Bank number CRA PPU 005

Canadä

Direct Transfer Under Subsection 146.3(14.1) or 146(21), 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*.

Area I – Annuitant									
Last name	First name and initials So			Social insurance number					
dress				Telephone					
Part A – Transfer from an RRSP, RRIF, or an SPP									
I am the annuitant under the RRSP.									
I am the annuitant under the RRIF.			Individual plan number and name						
I am a member of the SPP.			Individual fund number and name						
			Individual plan ı	number and name					
Name of RRSP issuer, RRIF carrier or SPP Administrator	Addr	ess							
Part B – Description of amount to be transferred									
Please transfer all of the property, the lump sum									
which represents all or part of the property of my unma	atured RRSP or account	under the SPP identifie	ed in Part A,	n cash or in kind.					
Except for enough property to pay me the minimum an	•		—	·					
Part C – Identifying the RRSP, RRIF, RPP, SPP, or annuit			cash or in k	ina.					
	•	e being transferred							
Please transfer the above-mentioned RRSP or SPP pr	roperty to my RRSP:		Individual plan n	umber and name					
Please transfer the above-mentioned RRSP, RRIF, or	SPP property to my RRI	F:	individual planti	umber and name					
Please ensure that the transfer of the above-mentione	d RRSP property is credi		dividual fund or pla	an number and name					
to my account as a member of the SPP: Please ensure that the transfer of the above-mentione	d RRSP or RRIF property	y is	Individual plan n	umber and name					
credited to my account as a member of the RPP: Please ensure that the transfer of the above-mentione	d SPP property is credite	ed to	CRA registration	umber and name					
my RRSP, RRIF, or annuity:				lan number and name					
Name of RRSP or annuity issuer, RPP or SPP administrator,	, or RRIF carrier	Address							
Annuitant's signature		Year Month	Day or	See letter attached.					
Area II – Transferee									
We agree to the above request for a direct transfer of pro or fund identified in Part C of Area I. If the plan or fund is identified as: Specimen plan or fund number and name The plan or fund is registered under the Income Tax Act of Information Circulars IC72-22 and IC78-18.	an RRSP or a RRIF that We will che and add or	conforms to a specime ck the plan or fund ider correct information as r	en plan or fund, intification in Part necessary.	t will conform with the specimen C of Area I,					
Transferee's name									
Authorized person's signature				Year Month Day					
Authorized person's signature									
Area III – Transferor (Do not issue a T4RSP, T4RIF, 1. We have transferred \$ from the RRS	·	· · · · · · · · · · · · · · · · · · ·	the transferee	named in Part C of Area I.					
If RRIF property is transferred to another RRIF or an RPF									
2. Is the transfer from a qualifying RRIF as defined on the ba	ack of this form?	Г	Yes	No Does not apply.					
				No Does not apply.					
Does the RRIF include amounts transferred from an RRS									
or common-law partner has contributed?				No Does not apply.					
Spouse or common-law partner Last name	Firs	t name and initials	; 	Social insurance number					
The transferee has to continue to administer \$ or a provincial act (specify the act)	as a locked 	in amount, as required	I by the <i>Pension</i>	Benefits Standards 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.			Босо посарру.					
Transferor's name									
Authorized person's signature				Year Month Day					
Area IV – Receipt by transferee (Do not issue a recei	int for the amount tran	eferred \							
We have received \$ for transfer and	-	·	able. Area III.						
Transferee's name			,						
Authorized person's signature				Year Month Day					
/ willouzou porson s signature				Toal Wolling Day					

Privacy Act, Personal Information Bank number CRA PPU 005



Direct Transfer Under Subsection 146.3(14.1) or 146(21), 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*.

Area I – Annuitant										
Last name	First name and initials So			Social insurance number						
dress				Те	Telephone					
Part A – Transfer from an RRSP, RRIF, or an SPP										
I am the annuitant under the RRSP.										
I am the annuitant under the RRIF.			Individual plan number and name							
I am a member of the SPP.			Individual fund number and name							
AL CORON DOUG OF ALLIES	1			Individua	ıl plan nun	ber and na	me			
Name of RRSP issuer, RRIF carrier or SPP Administrator	Addr	ess								
Part B – Description of amount to be transferred										
Please transfer all of the property, the lump sum							المسالية ال	,	,	
which represents all or part of the property of my unma					_	_	in king.			
Except for enough property to pay me the minimum an of \$, which represents part of the				-						
Part C – Identifying the RRSP, RRIF, RPP, SPP, or annuit										
Please transfer the above-mentioned RRSP or SPP pr	roperty to my RRSP:									
	000	_		Individual	l plan num	ber and nar	ne			
Please transfer the above-mentioned RRSP, RRIF, or	SPP property to my RRII	F:	Ind	ividual fun	d or plan	number and	 I name			
Please ensure that the transfer of the above-mentioner to my account as a member of the SPP:	d RRSP property is credi	ited								
Please ensure that the transfer of the above-mentione	d RRSP or RRIF property	y is		Individual	l plan num	nber and name				
credited to my account as a member of the RPP: Please ensure that the transfer of the above-mentioner	d SPP property is credite	ed to	(CRA regis	tration nur	nber and na	ame			
my RRSP, RRIF, or annuity:	a c proposity to ordano		Ind	ividual fun	d or plan	number and	 I name			
Name of RRSP or annuity issuer, RPP or SPP administrator,	, or RRIF carrier	Address								
Annuitant's signature		Year	Month	Day	or		e letter a	ttached		
Area II – Transferee									<u> </u>	
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 <i>Income Tax Act</i> 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						Yea	ar ſ	Month	Day	
Area III – Transferor (Do not issue a T4RSP, T4RIF,	or TAA slip for the ame	ount trans	forred)							
	SP, RRIF, or SPP identifi			the trans	feree na	med in Pai	rt C of A	rea I.		
If RRIF property is transferred to another RRIF or an RPF	P, we have paid or will pa	y the annu	itant the minir	num amo	ount for t	ne year.				
2. Is the transfer from a qualifying RRIF as defined on the back of this form?							ply.			
3. Has the annuitant's spouse or common-law partner ever contributed amounts to the RRSP or SPP?						ply.				
4. Does the RRIF include amounts transferred from an RRSP or SPP to which the annuitant's spouse or common-law partner has contributed?					No Does not apply.					
Spouse or common-law partner Last name	Firs	st name and	d initials		Soc	cial insurar	 nce num	ber		
The transferee has to continue to administer \$	as a locked-	-in amount,	as required l	by the Pe	ension Be	nefits Sta	ndards A	Act		
or a provincial act (specify the act) For some provinces, you can transfer pension funds and	 Locked in PRSD funds to	a lockod ir	DDIE							
I certify that the information given on this form is correct and		a lockeu-ii	I KKIF.				Does	s not ap	ply.	
Transferor's name	complete.									
Authorized person's signature						Yea	ar [Month	Day	
Authorized person's signature							<u>. </u>		l	
Area IV – Receipt by transferee (Do not issue a 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						Yea	ar ľ	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 for which the annuitant was a member before the transfer.

Issuer of an unmatured 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, for credit to the account of the annuitant as a member under the plan.

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 an SPP or RRIF (use Form T2030, *Direct Transfer Under Subparagraph 60(I)(v)*, instead);
- a direct transfer of an excess amount from a RRIF to an RRSP or SPP (use Form T2030 instead); or
- a direct transfer from an RRSP, SPP or RRIF because of the breakdown of a marriage or common-law relationship (use Form T2220, *Transfer from an RRSP, RRIF, or SPP to Another RRSP, RRIF, or SPP on Breakdown of Marriage or Common-Law Partnership*, instead).

Who completes this form?

Δroa

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, SPP 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, RRIF carrier or SPP administrator from which the property is to be transferred (the transferor).

Aroa 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 146(21) 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 146(21) 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 146(21) 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 (currently the Saskatchewan pension plan is the only arrangement prescribed under the Income tax regulations to be a 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.