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)

Protected B when completed

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 initial		cial insurance number				
Idress				Tel			
7.661.565					opnone		
Part A – Transfer from an RRSP, RRIF, or an SPP I am the annuitant under the RRSP.							
		_	Individ	ual plan num	ber and name		
I am the annuitant under the RRIF.			Individual plan number and name				
I am a member of the SPP.			Individual plan number and name				
Name of RRSP issuer, RRIF carrier or SPP Administrator	Ac	ddress	marva	uai piaii iiaii	bor and name		
·							
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 unmat		payments of \$, the SPP identified in Part A, ☐ in cash or ☐ in kind.					
Except for enough property to pay me the minimum am of \$, which represents part of the	, ,			_	•		
Part C – Identifying the RRSP, RRIF, RPP, SPP, or annuit							
Please transfer the above-mentioned RRSP or SPP pro	operty to my RRSP:						
	porty to my recor.		Individu	ıal plan numl	per and name		
Please transfer the above-mentioned RRSP, RRIF or S	PP property to my RRI	F:	Individual fo	und or plan n	umber and name		
Please ensure that the transfer of the above-mentioned to my account as a member of the SPP:	RRSP property is cred	dited		·			
Please ensure that the transfer of the above-mentioned credited to my account as a member of the RPP:	RRSP or RRIF proper	ty is	Individual plan number and name				
Please ensure that the transfer of the above-mentioned my RRSP, RRIF, or annuity:	SPP property is credit	ed to	CRA reg	istration num	nber and name		
my KKOI , KKII , Of allifulty.			Individual fi	und or plan n	umber and name		
Name of RRSP or annuity issuer, RPP or SPP administrator	, or RRIF carrier	Address					
Annuitant's signature		Yea	r 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 th We will cl and add d	at conform heck the plor correct i	ns to a specimen plan or lan or fund identification information as necessa	or fund, it won in Part Cry.	ill conform with the specimen of Area I,		
Transferee's name							
Authorized person's signature					Year Month Day		
Area III – Transferor (Do not issue a T4RSP, T4RIF,	or T4A slip for the a	mount tra	nsferred)				
	<u> </u>		t A of Area I to the tran	sferee nam	ned in Part C of Area I.		
If RRIF property is transferred to another RRIF or an RPP	, we have paid or will p	ay the ann	nuitant the minimum am	nount for the	e year.		
2. Is the transfer from a qualifying RRIF as defined on the ba	ack of this form?		Yes	N	o Does not apply.		
3. Has the annuitant's spouse or common-law partner ever contributed amounts to the RRSP or SPP?					Does not apply.		
4. Does the RRIF include amounts transferred from an RRSF or common-law partner has contributed?	P or SPP to which the a	annuitant's	spouse		Does not apply.		
Spouse or common-law partner Last name	F	First name	and initials	So	cial insurance number		
5. The transferee has to continue to administer \$ or a provincial act (specify the act) For some provinces, you can transfer pension funds and	_·		int, as required by the I	Pension Be	nefits Standards Act		
I certify that the information given on this form is correct and					Does not apply.		
Transferor's name	·						
Authorized person's signature					Year Month Day		
Area IV – Receipt by transferee (Do not issue a recei	pt for the amount tra	ansferred.)				
We have received \$ for transfer and	administration accordi	ng to Area	I and, if applicable, Are	ea III.			
Transferee's name							
Authorized person's signature					Year Month Day		
Privacy Act, personal information bank number CRA PPU 005							

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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)

Protected B when completed

Area I – Annuitant				1				
Last name First name and initials			Social insurance number					
Address				Te	elephone			
Part A – Transfer from an RRSP, RRIF, or an SPP								
I am the annuitant under the RRSP.			Indi	vidual plan nur	mber and name			
I am the annuitant under the RRIF.			Indi	vidual plan pur	mher and name			
I am a member of the SPP.			Individual plan number and name Individual plan number and name					
Name of RRSP issuer, RRIF carrier or SPP Administrator		Address	THAI	viduai piari riai	inder data mante			
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								
Except for enough property to pay me the minimum ar of \$, which represents part of the	e property of my RRIF	identified	in Part A, in cash	_				
Part C – Identifying the RRSP, RRIF, RPP, SPP, or annu	ity to which the fund	s are bein	g transferred					
Please transfer the above-mentioned RRSP or SPP pl	roperty to my RRSP:	-	Indi	idual alan num	nber and name			
Please transfer the above-mentioned RRSP, RRIF or	SPP property to my RI	RIF:	mun	nuuai piaii iiuii	iber and name			
Please ensure that the transfer of the above-mentione to my account as a member of the SPP:	ed RRSP property is cre	edited	Individu	al fund or plan	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 the RPP:			Indiv	Individual plan number and name				
Please ensure that the transfer of the above-mentione	ed SPP property is cred	dited to	CRA	registration nu	mber and name			
my RRSP, RRIF, or annuity:		-	Individu	al fund or plan	number and name			
Name of RRSP or annuity issuer, RPP or SPP administrator	or, or RRIF carrier	Addres	SS S					
Annuitant's signature		Ye	ear Month Day	, or	See letter attached.			
Area II – Transferee					Coo letter attached.			
We agree to the above request for a direct transfer of proor fund identified in Part C of Area I. If the plan or fund is identified as: Specimen plan or fund number and name	s an RRSP or a RRIF We will	that confor		n or fund, it v tion in Part C	vill conform with the specimen			
The plan or fund is registered under the <i>Income Tax Ac</i> Information Circulars IC72-22 and IC78-18. Transferee's name	et or, if the plan or fund	is not regi	stered, we will apply fo	or such regis	tration according to			
					Year Month Day			
Authorized person's signature								
Area III – Transferor (Do not issue a T4RSP, T4RIF 1. We have transferred \$ from the RR				ransferee nar	med in Part C of Area I.			
If RRIF property is transferred to another RRIF or an RPI								
2. Is the transfer from a qualifying RRIF as defined on the b	pack of this form?		Y	es 🔲 I	No Does not apply.			
3. Has the annuitant's spouse or common-law partner ever4. Does the RRIF include amounts transferred from an RRS			''	es 🔲 I	No Does not apply.			
or common-law partner has contributed?	SF OF SFF to WINCH the	e ammunam	Your Young	es I	No Does not apply.			
Spouse or common-law partner Last name		First nam	e and initials	So	ocial insurance number			
5. The transferee has to continue to administer \$	as a loc	ked-in amo	ount, as required by th	e Pension B	enefits Standards Act			
or a provincial act (specify the act) For some provinces, you can transfer pension funds and	 d locked-in RRSP fund	ls to a lock	ed-in RRIF.		Does not apply.			
I certify that the information given on this form is correct and	d complete.				Does not apply.			
Transferor's name								
Authorized person's signature					Year Month Day			
Area IV – Receipt by transferee (Do not issue a rece	eipt for the amount t	ransferre	d.)					
We have received \$ for transfer and	d administration accord	ding to Are	ea 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



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)

Protected B when completed

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 Soci			ial insur	ance nu	ımber			
ddress			Tele	ephone					
Part A – Transfer from an RRSP, RRIF, or an SPP									
I am the annuitant under the RRSP.		-	Individu	al plan numh	er and n	ame			
I am the annuitant under the RRIF.			Individual plan number and name Individual plan number and name						
I am a member of the SPP.		-		al plan numb					
Name of RRSP issuer, RRIF carrier or SPP Administrator	Ac	ddress	marviad						
Part B – Description of amount to be transferred Please transfer ☐ all of the property, ☐ the lump sum of the	of \$	_ , or	pa	ayments of	\$			_ ,	
which represents all or part of the property of my unmat	tured RRSP or account	t under th	e SPP identified in Part A	∖, ☐ in cas	sh or 🗌	in kind			
Except for enough property to pay me the minimum am of \$, which represents part of the	•			_	sum				
Part C – Identifying the RRSP, RRIF, RPP, SPP, or annuit	ty to which the funds	are being	g transferred						
Please transfer the above-mentioned RRSP or SPP pro	operty to my RRSP:	_							
Please transfer the above-mentioned RRSP, RRIF or S	SPP property to my RRI	IF:	Individua	al plan numbe	er and na	ıme			
Please ensure that the transfer of the above-mentioned		_	Individual fu	nd or plan nu	mber and	d name			
to my account as a member of the SPP: Please ensure that the transfer of the above-mentioned	I RRSP or RRIF proper	ty is	Individua	al plan numbe	mber and name				
credited to my account as a member of the RPP: Please ensure that the transfer of the above-mentioned		-	CRA regis	stration numb	umber and name				
my RRSP, RRIF, or annuity:	TOLL Property is credit	-	Individual fu	nd or plan nu	 ımber an	d name			
Name of RRSP or annuity issuer, RPP or SPP administrator	, or RRIF carrier	Address	3						
Annuitant's signature		Ye	ar Month Day	or	Se	ee letter	attach	ed.	
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 th We will cl and add d	at conforing the conformal the	ms to a specimen plan or plan or fund identification information as necessar	r fund, it will in Part C o y.	I conforr	m with tl ,	he spe	cimen	
Transferee's name									
Authorized person's signature					Ye	ar ı	Montl	h Day	
Area III – Transferor (Do not issue a T4RSP, T4RIF,	· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·						
We have transferred \$ from the RRS If RRIF property is transferred to another RRIF or an RPP.	·		ort A of Area I to the trans nuitant the minimum amo			rt C of A	4rea I.		
2. Is the transfer from a qualifying RRIF as defined on the ba			Yes			□ Doe	es not a	apply.	
	2. Here the consultantle appared or common law portner over contributed employed to the DDCD or CDD2								
4. Does the RRIF include amounts transferred from an RRSP or SPP to which the annuitant's spouse					es not a				
Spouse or common-law partner Last name		First name	e and initials	Soc	ial insur	ance nu	 umber		
The transferee has to continue to administer \$ or a provincial act (specify the act) For some provinces, you can transfer pension funds and the second seco			unt, as required by the <i>P</i>	ension Ben	efits Sta	andards 	Act		
I certify that the information given on this form is correct and					L	Doe	es not a	apply.	
Transferor's name	-								
Authorized person's signature					Ye	ar	Montl	h Day	
Area IV – Receipt by transferee (Do not issue a recei	ipt for the amount tra	ansferred	I.)						
	-		a I and, if applicable, Are	a III.					
Transferee's name									
Authorized person's signature					Ye	ar	Montl	h Day	
Privacy Act, personal information bank number CRA PPU 005									

(Vous pouvez obtenir ce formulaire en français à www.arc.gc.ca.)



Direct Transfer Under Subsection 146.3(14.1) or 146(21), or Paragraph 146(16)(a) or 146.3(2)(e)

Protected B when completed

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 Society			ocial insurance number				
ddress T			Te					
Part A – Transfer from an RRSP, RRIF, or an SPP I am the annuitant under the RRSP.								
				Individual plan number and name				
I am the annuitant under the RRIF.			Individual plan number and name					
I am a member of the SPP.			Individual plan number and name					
Name of RRSP issuer, RRIF carrier or SPP Administrator	A	ddress			•			
Det D. Description of any other based on the second								
Part B − Description of amount to be transferred Please transfer □ all of the property, □ the lump sum of	of \$, or		pa	ayments o	f\$,		
which represents all or part of the property of my unmat	ured RRSP or accoun	nt under th	e SPP identifi	ed in Part A	A, ☐ in ca	ash or 🔲 in kind.		
Except for enough property to pay me the minimum am	ount this year, please	transfer a	II ☐ of the pr	operty or [the lum	p sum		
of \$, which represents part of the	property of my RRIF i	identified i	n Part A,	in cash or	in kind			
Part C – Identifying the RRSP, RRIF, RPP, SPP, or annuit	y to which the funds	are bein	g transferred					
Please transfer the above-mentioned RRSP or SPP pro	perty to my RRSP:	_						
Please transfer the above-mentioned RRSP, RRIF or S	PP property to my PP	NE:	Individual plan number and name					
		_		Individual fu	nd or plan r	number and name		
Please ensure that the transfer of the above-mentioned to my account as a member of the SPP:	RRSP property is cre-	edited -						
Please ensure that the transfer of the above-mentioned	RRSP or RRIF prope	erty is		Individua	al plan num	ber and name		
credited to my account as a member of the RPP: Please ensure that the transfer of the above-mentioned	SPP property is credi	ited to		CRA regi	stration nun	nber and name		
my RRSP, RRIF, or annuity:	SEE property is crear	- Ineu io		Individual fu	nd or plan r	number and name		
		1		individual lu	nu or piarri	number and name		
Name of RRSP or annuity issuer, RPP or SPP administrator,	, or RRIF carrier	Addres	S					
Annuitant's signature		Ye	ar Mont	h Day	or	See letter attached.		
Area II – Transferee						Coo lottor attacrica.		
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 th	hat confor check the or correct	ms to a specin plan or fund id information as	nen plan or entification s necessar	r fund, it w in Part C y.	ill conform with the specimen of Area I,		
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	<u> </u>			to the trans	eferee nan	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	ck of this form?			Yes		Does not apply.		
Has the annuitant's spouse or common-law partner ever common partner ever ever common partner ever ever ever ever ever ever ever e	ontributed amounts to	the RRSI	or SPP?	Yes	Н.	Does not apply.		
4. Does the RRIF include amounts transferred from an RRSF				— П				
or common-law partner has contributed? Spouse or common-law partner Last name		F:	::::-!-	Yes		cial insurance number		
Spouse or common-law partner Last name	l	First name	e and initials					
5. The transferee has to continue to administer \$	as a lock	ed-in amo	unt, as require	ed by the F	ension Be	nefits Standards Act		
or a provincial act (specify the act) For some provinces, you can transfer pension funds and l	 locked-in RRSP funds	to a locke	ed-in RRIF					
I certify that the information given on this form is correct and		, 10 4 10011				Does not apply.		
Transferor's name	<u>.</u>							
Authorized person's signature						Year Month Day		
Area IV – Receipt by transferee (Do not issue a recei	pt for the amount tra	ansferred	d.)					
We have received \$ for transfer and	administration accordi	ling to Are	a I and, if appl	icable, Are	a III.			
Transferee's name								
Authorized person's signature						Year Month Day		
Privacy Act personal information bank number CRA PRIL 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?

Aroa

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).

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 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.