Agence du revenu du Canada

# 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 initial	s		Social insurance number	
Address					Telephone	
Part A – Transfer from an RRSP o	r a RRIF			<u> </u>		
I am the annuitant under the		ings plan (RRSP).	Individual plan number, and name			
I am the annuitant under the	registered retirement inco	ome fund (RRIF).	Individual fund number, and name			
Name of RRSP issuer or RRIF carrier			Address			
Part B - Description of amount to	be transferred					
Please transfer  all of the which represents all or part o					ents of \$,	
Except for enough property to		•	·		•	
Part C – Identifying the RRSP, RR	IF, or RPP the funds are	being transferred	l to			
Please transfer the above-me	entioned RRSP property t	o my RRSP.	Individual plan number, and name			
Please transfer the above-me	entioned RRSP or RRIF p	property to my RRIF	Individual fund number, and name			
Please ensure that the transf property is credited to my acc			CRA registration number, and name			
plan (RPP).  Name of RRSP issuer, RRIF carrier, or RI	PP administrator		Address			
Date	Annuitant's signature					
Julio	7 amultant o dignaturo			or [	See letter attached	
Area II - Transferee						
1. We agree to the above request for						
fund identified in Part C of Area I identified as:	. If the plan or fund is an I	RRSP or a RRIF tha	at conforms to a specimen	plan or fund, it wil	conform with the specimen	
identified do.			ck the plan or fund identific	cation in Part C of	Area I, and add or correct	
Specimen plan or fund	number, and name	information	as necessary.			
The plan or fund is registered unclean.	•	r. if the plan or fund	is not registered, we will a	pply for such reais	tration according to Information	
Circulars 72-22 and 78-18.		· ·				
Transferee's name					Date	
Authorized person's signature			Position or office			
Area III - Transferor (Do not iss	ue a T4RSP or T4RIF	slip for the amour	nt transferred.)			
We have transferred \$	from the RR	SP or RRIF identifie	ed in Part A of Area I to the	e transferee name	d in Part C of Area L If RRIF	
property is transferred to another						
2. Is the transfer from a qualifying F			to the DDCD2	∐ Ye		
<ul><li>3. Has the annuitant's spouse or common-law partner ever contributed amounts</li><li>4. Does the RRIF include amounts transferred from an RRSP to which the annu</li></ul>				∐ Ye law □ Ye		
partner has contributed?	transferred from all rares	to which the arriva	name of operation		5 NO Does not apply	
Spouse or common-law partner	Last name		First name		Social insurance number	
<ol><li>The transferee has to continue to a provincial act (specify the act) _</li></ol>	administer \$	as a loc	ked-in amount, as required	d by the <i>Pension B</i>	enefits Standards Act or	
For some provinces, you can tran	nsfer pension funds and lo	ocked-in RRSP fund	ls to a locked-in RRIF.		Does not apply	
I certify that the information given or	n this form is correct and o	complete				
Transferor's name	Tano form is correct and t	somplete.			Date	
Authorized person's signature		Γ	Position or office			
, authorized person a signature			. John Of Office			
Area IV - Receipt by transferee	(Do not issue an offici	ial receipt for the	amount transferred.)			
We have received \$	for transfer ar	nd administration ac	cording to Area I and, if ap	pplicable, Area III.		
Transferee's name					Date	
Authorized person's signature			Position or office			



Canada Revenue Agency Agence du revenu du Canada

# 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 in	itials Social insurance number				 l	
Address	I				Telephone		
Part A – Transfer from an RRSP or a RR	IE .						
I am the annuitant under the registe			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			ress				
Part B – Description of amount to be tra	nsferred						
Please transfer  all of the proper which represents all or part of the proper		, or ☐ payments of \$, filed in Part A, ☐ in cash or ☐ in kind.					
Except for enough property to pay n							
Part C – Identifying the RRSP, RRIF, or I	RPP the funds are being transfer	red to					
Please transfer the above-mentione	d RRSP property to my RRSP.		Individual plan number, and name				
Please transfer the above-mentione	d RRSP or RRIF property to my RF	סור	Individual fund number, and name				
Please ensure that the transfer of the property is credited to my account a plan (RPP).		.:	CRA registration number, and name				
Name of RRSP issuer, RRIF carrier, or RPP admi	nistrator	Addı	ress				
Date Annuit	ant's signature			or	See le	tter attached	I
Area II – Transferee							
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							
The plan or fund is registered under the Circulars 72-22 and 78-18.  Transferee's name	micome rax Act of, if the plan of to	ilia is ii	ot registered, we will ap	ppry for such regi-	Date		Tillation
Transieree's name					Date		
Authorized person's signature		Posi	ition or office				
Area III - Transferor (Do not issue a T	4RSP or T4RIF slip for the amo	ount tra	ansferred.)				
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?  3. Has the annuitant's spouse or common-law partner ever contributed amounts to the RRSP?  4. Does the RRIF include amounts transferred from an RRSP to which the annuitant's spouse or common-law  7 yes  No Does not apply partner has contributed?					not apply not apply		
Spouse or common-law partner	Last name	Fi	irst name		Social insura	nce number	
The transferee has to continue to admin a provincial act (specify the act)  For some provinces, you can transfer per I certify that the information given on this for	ension funds and locked-in RRSP fo		·	by the Pension E	Benefits Star		not apply
Transferor's name					Date		
Authorized person's signature		Posi	ition or office				
Area IV – Receipt by transferee (Do n	not issue an official recoint for #	ne ama	ount transferred \				
We have received \$	·		<u>-</u>	plicable, Area III.			
Transferee's name					Date		
Authorized person's signature			ition or office				

Canadä<sup>\*</sup>

# 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 initial		S		Social insurance number			
Address					Telephone		
Part A – Transfer from an RRSP or	a RRIF						
I am the annuitant under the i	registered retirement savi	ngs plan (RRSP).	Individual plan number, and name Individual fund				
I am the annuitant under the r	registered retirement inco	me fund (RRIF).	number, and name				
Name of RRSP issuer or RRIF carrier			Address				
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 $\square$ of the property or $\square$ the lump sum of \$, which represents part of the property of my RRIF identified in Part A, $\square$ in cash or $\square$ in kind.							
Part C – Identifying the RRSP, RRI	F, or RPP the funds are	being transferred	to				
Please transfer the above-me	entioned RRSP property to	o my RRSP.	Individual plan number, and name				
Please transfer the above-me	ntioned RRSP or RRIF p	roperty to my RRIF.	Individual fund				
Please transfer the above-mentioned RRSP or RRIF property to my RRIF  Please ensure that the transfer of the above-mentioned RRSP or RRIF  property is credited to my account as a member of this registered pensio			CRA registration				
plan (RPP).  Name of RRSP issuer, RRIF carrier, or RF	P administrator		Address				
Data	Appriitantia aignatura						
Date	Annuitant's signature			or	See letter attached		
Area II – Transferee							
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							
The plan or fund is registered unc	•	, if the plan or fund	is not registered, we will a	oply for such regi	stration according to Information		
Circulars 72-22 and 78-18.  Transferee's name					Date		
Authorized person's signature			Position or office				
Area III - Transferor (Do not issu	ue a T4RSP or T4RIF	slip for the amoun	t 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?  3. Has the annuitant's spouse or common-law partner ever contributed amounts to the RRSP?  4. Does the RRIF include amounts transferred from an RRSP to which the annuitant's spouse or common-law  5. Is the transferred to another RRIF or an RPSP include amounts to the RRSP?  6. In the transferred to another RRIF include amounts transferred from an RRSP to which the annuitant's spouse or common-law  6. In the transferred named in Part C of Area I. If RRIF include amount to the year.  7. In the transferred named in Part C of Area I. If RRIF include amount for the year.  8. In the transferred named in Part C of Area I. If RRIF include amount for the year.  9. In the transferred named in Part C of Area I. If RRIF include amount for the year.  9. In the transferred named in Part C of Area I. If RRIF include amount for the year.  9. In the transferred named in Part C of Area I. If RRIF include and in Part C of Area I. If RRIF include and in Part C of Area I. If RRIF include and in Part C of Area I. If RRIF include and in Part C of Area I. If RRIF include and in Part C of Area I. If RRIF include and in Part C of Area I. If RRIF include and in Part C of Area I. If RRIF include and in Part C of Area I. If RRIF include and in Part C of Area I. If RRIF include and in Part C of Area I. If RRIF include and in Part C of Area I. If RRIF include and in Part C of Area I. If RRIF include and in Part C of Area I. If RRIF include and in Part C of Area I. If RRIF include and in Part C of Area I. If RRIF include and in Part C of Area I. If RRIF include and in Part C of Area I. If RRIF include and in Part C of Area I. If RRIF include and include and include and in Part C of Area I. If RRIF include							
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 <i>Pension Benefits Standards Act</i> 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 Transferor's name	this form is correct and o	complete.			Date		
Transieror s name					Date		
Authorized person's signature			Position or office				
Area IV - Receipt by transferee	(Do not issue an offici	al receipt for the a	amount transferred.)				
We have received \$	<u>·</u>	·	cording to Area I and, if ap	plicable, Area III.			
Transferee's name					Date		
Authorized person's signature			Position or office				



# 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 o	r a RRIF						
I am the annuitant under the		ings plan (RRSP).	Individual plan number, and name				
I am the annuitant under the	registered retirement inco	ome fund (RRIF).	Individual fund number, and name				
Name of RRSP issuer or RRIF carrier			Address				
Part B - Description of amount to  Please transfer □ all of the which represents all or part o	property,  ☐ the lump sur				ents of \$,		
Except for enough property to							
Part C – Identifying the RRSP, RR	IF, or RPP the funds are	being transferred	l to				
Please transfer the above-me	entioned RRSP property t	o my RRSP.	Individual plan number, and name				
Please transfer the above-me	entioned RRSP or RRIF p	roperty to my RRIF	Individual fund number, and name				
Please ensure that the transf property is credited to my acc			CRA registration				
plan (RPP).  Name of RRSP issuer, RRIF carrier, or RF		<u> </u>	Address				
	T daminionator		7 tadi 666				
Date	Annuitant's signature			or	See letter attached		
Area II – Transferee							
We agree to the above request for fund identified in Part C of Area I. identified as:      Specimen plan or fund it	. If the plan or fund is an f	RRSP or a RRIF tha	at conforms to a specimen	plan or fund, it w			
The plan or fund is registered und Circulars 72-22 and 78-18.	der the <i>Income Tax Act</i> or	r, if the plan or fund	is not registered, we will a	pply for such regi			
Transferee's name					Date		
Authorized person's signature			Position or office				
Area III - Transferor (Do not issu	ue a T4RSP or T4RIF	slip for the amour	nt transferred.)				
1. We have transferred \$	RRIF or an RPP, we hav RRIF as defined on the ba mmon-law partner ever co	e paid or will pay the ck of this form? ontributed amounts	e annuitant the minimum a to the RRSP?	amount for the yea			
Spouse or common-law partner	Last name		First name		Social insurance number		
The transferee has to continue to a provincial act (specify the act) _ For some provinces, you can tran     I certify that the information given or	nsfer pension funds and lo	ocked-in RRSP fund		d by the <i>Pension I</i>	Benefits Standards Act or  Does not apply		
Transferor's name					Date		
Authorized person's signature			Position or office				
Area IV – Receipt by transferee	(Do not issue an offici	ial receipt for the	amount transferred \				
We have received \$		· · · · · · · · · · · · · · · · · · ·	cording to Area I and, if ap	oplicable, Area III			
Transferee's name				,,	Date		
Transition of a name							
Authorized person's signature			Position or office				

(Vous pouvez obtenir ce formulaire en français à www.arc.gc.ca/formulaires ou au 1-800-959-3376.)

## 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 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; 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 vour 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.

 $\label{eq:RPP} \textbf{administrator} - \text{The person or organization that is responsible for administering the RPP}.$ 

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.