Canada Revenue Agency | Agence du revenu du Canada

Clear Data

Protected B when completed

Transfer from an RRSP, RRIF, PRPP or SPP to Another RRSP, RRIF, PRPP, or SPP on Breakdown of Marriage or Common-law Partnership

Go to the last page of this form for definitions and instructions.

Legislative references on this form are to the Income Tax Act (ITA).

Section 1 – Annuitant or Member

Last name	First name and initials	Social insurance number (SIN)
Address		Telephone number

Part A – Transfer from an unmatured registered retirement savings plan (RRSP), a registered retirement income fund (RRIF), a pooled registered pension plan (PRPP), or a specified pension plan (SPP). Tick one box:

- ☐ I am the annuitant of the unmatured RRSP.
- ☐ I am the annuitant of the RRIF.
- ☐ I am the member of the PRPP.
- ☐ I am the member of the SPP.

Name of the RRSP issuer, PRPP, or SPP administrator or RRIF carrier	RRSP, PRPP, SPP, or RRIF name and plan number
Plan administrator's, fund carrier's or issuer's address	

Part B – Description of amount to be transferred. Tick one box:

- ☐ Transfer **$** _____ which is **all** of the property from the RRSP, RRIF, PRPP, or SPP identified in Part A.
- ☐ Transfer _____ **%** of the property from my RRSP, RRIF, PRPP, or SPP identified in Part A.
- ☐ Transfer **$** _____ of the property from my RRSP, RRIF, PRPP, or SPP identified in Part A.

Part C – Destination of transfer

Transfer the above-mentioned RRSP, RRIF, PRPP, or SPP property to the RRSP, RRIF, PRPP, or SPP of my current or former spouse or common-law partner.

Note: See the last page of this form for information on direct transfers from an SPP to an annuity, or from a PRPP to an annuity or RPP.

Name of RRSP issuer, PRPP, or SPP administrator or RRIF carrier	RRSP, PRPP, SPP, or RRIF name and plan number
Address	
Current or former spouse's or common-law partner's name	SIN

_____ or ☐ See attached letter. Year Month Day

Annuitant's or member's signature

Section 2 – Transferee

We agree to the request for a transfer of property.

1. When we receive the property, we will credit it to one of these plans or funds. Tick one box: ☐ RRSP ☐ RRIF ☐ PRPP ☐ SPP

This plan or fund belongs to the current or former spouse or common-law partner identified in Part C of Section 1. This RRSP, RRIF, PRPP, or SPP conforms or will conform to the specimen plan or fund identified as:

Specimen plan or fund number and name

We will check the plan or fund identification in Part C of Section 1, and add or correct information as necessary.

2. The plan or fund is registered under the ITA. If the plan or fund is not registered, we will apply for such registration.

Transferee's name

_____ or ☐ See attached letter. Year Month Day

Authorized person's signature

_____ Year Month Day

Current or former spouse's or common-law partner's signature

Section 3 – Transferor: Issue a T4RSP, a T4RIF, or a T4A slip for the amount transferred to the annuitant identified in Section 1

1. We transferred **$** _____ from the RRSP, RRIF, PRPP, or SPP identified in Part A of Section 1 to the transferee named in Part C of Section 1.
   The transfer was completed on _____ (Year Month Day).
2. The value of the property in the annuitant's or member's RRSP, RRIF, PRPP, or SPP just before the transfer was **$** _____ .
3. Is the transfer from a "qualifying RRIF" as defined under "Definitions" on the last page of this form? Tick one box:

☐ Yes ☐ No ☐ Does not apply

I certify that the information given on this form is correct and complete.

Transferor's name

_____ Year Month Day

Authorized person's signature

Canada

Section 4 – Receipt by transferee: Do not issue a tax receipt for the amount transferred to the annuitant or member

We have received **$** _____, which we will credit to the account of _____
according to the instructions in Section 1. (Current or former spouse's or common-law partner's name)

Transferee's name		Year Month Day
	Authorized person's signature	

Personal information (including the SIN) is collected and used to administer or enforce the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be disclosed to other federal, provincial, territorial, aboriginal, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in paying interest or penalties, or in other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, and to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 005 on Info Source at **canada.ca/cra-info-source**.

Instructions

If the annuitant or member has more than one registered plan, use one form for each plan.

Attach a copy of the decree, order, judgment, or written separation agreement only if you are unable to get the current or former spouse's or common-law partner's signature.

A transfer of property that is not made under a decree, order, or judgment of a competent tribunal or under a written separation agreement can cause both the annuitant or member, and the annuitant's or member's current or former spouse or common-law partner to have an amount of tax owing. The transfer has to be made directly from the annuitant's or member's unmatured RRSP, RRIF, PRPP, or SPP to the RRSP, RRIF, PRPP, or SPP of the annuitant's or member's current or former spouse or common-law partner from whom the annuitant or member is living separate and apart.

Who should use this form

If you are the issuer of an unmatured RRSP, the carrier of a RRIF, or the administrator of an SPP or a PRPP, you should use this form to directly transfer all or part of the property of an annuitant's or member's RRSP, RRIF, SPP, or PRPP to the annuitant's or member's current or former spouse's or common-law partner's RRSP, RRIF, SPP, or PRPP. The transfer must be under a decree, order, or judgment of a competent tribunal, or a written separation agreement, relating to a division of property in settlement of rights arising out of, or on the breakdown of, the annuitant's marriage or common-law partnership.

Who fills out this form

Section 1 – The annuitant or member requesting the transfer fills out and signs Section 1. A transferor who fills out Section 1 for the annuitant or member can attach a signed letter from the annuitant or member requesting the direct transfer, in place of a signature. If the transferor does not have all of the information about the current or former spouse's or common-law partner's RRSP, RRIF, SPP, PRPP, the transferee can fill in Part C of Section 1.

Section 2 – The transferee fills out and signs Section 2 and it is countersigned by the current or former spouse or common-law partner. The transferee can attach a signed letter from the current or former spouse or common-law partner acknowledging the certification, in place of a countersignature.

Section 3 – The transferor fills out and signs Section 3.

Section 4 – The transferee fills out and signs Section 4.

Do not send a copy of this form to the Canada Revenue Agency (CRA) unless the CRA asks to see it.

Notes:

Upon the breakdown of a marriage or common-law partnership, amounts can be directly transferred from:

(i) an SPP to acquire, from a licensed annuities provider, an annuity (as described under subparagraph 60(l)(ii)(A)) under which the individual's current or former spouse or common-law partner is the annuitant

(ii) a PRPP to an registered pension plan (RPP) under which the individual's current or former spouse or common-law partner is the member

(iii) a PRPP to acquire from a licensed annuities provider, a qualifying annuity under which the individual's current or former spouse or common-law partner is the annuitant.

If any of the above situations apply, tick the "See attached letter" box (in Section 1 – Part C and in Section 2) and include, with a completed copy of this form, a letter indicating the name and address of the annuity provider or RPP administrator, and the contract or plan number.

The member does not have to reveal the contents of the court order or separation agreement to the issuer, carrier or administrator. However, the member has to make it available (in a sealed envelope if desired) to the transferor.

Reporting requirements

A direct transfer as described above does not cause the amount transferred to become income for the year in which the amount is transferred. However, the transferor will report the amount on a T4RSP, a T4RIF or a T4A slip issued to the annuitant or member identified in Part A of Section 1. The transferee should not issue a receipt since the amount transferred cannot be deducted.

Definitions

Administrator – the person, organization, or institution that is responsible for administering an SPP, an RPP, or a PRPP.

Annuitant – the person who is entitled to receive payments from an RRSP or a RRIF.

Common-law partner – a person **who is not your spouse**, with whom you are living in a conjugal relationship, and to whom **at least one** of the following situations applies. The person:

- has been living with you in a conjugal relationship and this current relationship has lasted for at least 12 continuous months

  Note

  In this definition, "12 continuous months" includes any period that you were separated for less than 90 days because of a breakdown in the relationship.
- is the parent of your child by birth or adoption
- has custody and control of your child (or had custody and control immediately before the child turned 19 years of age) and your child is wholly dependent on that person for support

PRPP – a retirement savings plan to which you or your participating employer or both can contribute. Any income earned in the PRPP is usually exempt from tax as long as it remains in the plan.

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 another qualifying RRIF.

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.

Spouse – a person to whom you are legally married.

SPP – a pension plan or similar arrangement that has been prescribed under the Income Tax Regulations as a "specified pension plan" for the purposes of the ITA. Many of the rules related to RRSPs also apply to SPPs.

Transferee – the administrator, or issuer of the plan, or carrier of the fund **to** whom the amount is transferred.

Transferor – the administrator, or issuer of the plan, or carrier of the fund **from** whom the amount is transferred.