Canada Revenue Agency

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 initia	ls		Social insurance r	number
Address				Telephone	
Part A – Transfer from an RRSP or a RRIF					
I am the annuitant under the registered retirement savi	ngs 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 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 an of \$, which represents part of	nount this year, pleathe property of my	ase transfer all	operty or ☐ the in cash or ☐ in	lump sum kind.	
Part C – Identifying the RRSP, RRIF, or RPP the funds are	being transferred	to			
Please transfer the above-mentioned RRSP property to	o my RRSP.	Individual plan number, and name			
Please transfer the above-mentioned RRSP or RRIF p		Individual fund number, and name			
Please ensure that the transfer of the above-mentioned property is credited to my account as a member of this plan (RPP).		CRA registration number, and name			
Name of RRSP issuer, RRIF carrier, or RPP administrator		Address			
Date Annuitant's signature			or	See letter	r 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 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 amou	nt transferred.)			
We have transferred \$ from the RRS property is transferred to another RRIF or an RPP, we have					a I. If RRIF
2. Is the transfer from a qualifying RRIF as defined on the back				Yes No	Does not apply
3. Has the annuitant's spouse or common-law partner ever co4. Does the RRIF include amounts transferred from an RRSF partner has contributed?			aw	Yes No	Does not apply Does not apply
Spouse or common-law partner Last name		First name		Social insurance r	number
The transferee has to continue to administer \$ a provincial act (specify the act)	as a lo	ocked-in amount, as require	ed by the <i>Pensior</i>	Benefits Standa	rds Act or
For some provinces, you can transfer pension funds and I	locked-in RRSP fun	ids to a locked-in RRIF.			
I certify that the information given on this form is correct and c	omplete.				Does not apply
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	

Agence du revenu du Canada

DIRECT TRANSFER UNDER SUBSECTION 146.3(14.1) OR PARAGRAPH 146(16)(a) OR 146.3(2)(e)

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Area I – Annuitant	le i i i i i					
Last name First name and initials		S	So	ocial insurance number		
Address			Te	elephone		
Part A – Transfer from an RRSP or a RRIF						
I am the annuitant under the registered retirement sa	avings plan (RRSP).	Individual plan number, and name				
I am the annuitant under the registered retirement in	ncome 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 property, the lump s which represents all or part of the property of my uni	um of \$ matured RRSP identifie	, or 🔲 ed in Part A, 🔲 in cash o		s of \$,		
Except for enough property to pay me the minimum of \$, which represents part						
Part C – Identifying the RRSP, RRIF, or RPP the funds a	re being transferred	to				
Please transfer the above-mentioned RRSP property	y 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				
Date Annuitant's signature	I		or [See letter attached		
Anna II. Turnafanna						
Area II – Transferee 1. We agree to the above request for a direct transfer of production of the prod						
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> Circulars 72-22 and 78-18.	or, if the plan or fund i	s not registered, we will ap	oply for such registra	tion according to Information		
Transferee's name						
Authorized person's signature			Da	ate		
Area III – Transferor (Do not issue a T4RSP or T4RI	F slin for the amoun	t transferred)	L			
	<u> </u>	·		Don't C of Area L If DDIE		
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 b3. Has the annuitant's spouse or common-law partner ever		o the BBSP2		es No Does not apply Solution No Does not apply		
That the armunant's spouse of common haw partner ever Does the RRIF include amounts transferred from an RRI partner has contributed?				es No Does not apply		
Spouse or common-law partner Last name		First name	So	ocial insurance number		
The transferee has to continue to administer \$ a provincial act (specify the act)	as a lo	cked-in amount, as require	ed by the <i>Pension Be</i>	enefits Standards Act or		
For some provinces, you can transfer pension funds an	nd locked-in RRSP fund	ds to a locked-in RRIF.		Does not apply		
I certify that the information given on this form is correct and	d complete.					
Authorized person's signature			Di	ate		
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			Da	ate		



Canada Revenue Agency

DIRECT TRANSFER UNDER SUBSECTION 146.3(14.1) OR PARAGRAPH 146(16)(a) OR 146.3(2)(e)

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Area I – Annuitant	le i i i i i i					
Last name First name and initials		S	So	ocial insurance number		
Address			Te	elephone		
Part A – Transfer from an RRSP or a RRIF						
I am the annuitant under the registered retirement sa	avings plan (RRSP).	Individual plan number, and name				
I am the annuitant under the registered retirement in	ncome 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 property, the lump s which represents all or part of the property of my uni	um of \$ matured RRSP identifie	, or 🔲 ed in Part A, 🔲 in cash o		s of \$,		
Except for enough property to pay me the minimum of \$, which represents part						
Part C – Identifying the RRSP, RRIF, or RPP the funds a	re being transferred	to				
Please transfer the above-mentioned RRSP property	y 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				
Date Annuitant's signature	I		or [See letter attached		
Anna II. Turnafanna						
Area II – Transferee 1. We agree to the above request for a direct transfer of production of the prod						
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> Circulars 72-22 and 78-18.	or, if the plan or fund i	s not registered, we will ap	oply for such registra	tion according to Information		
Transferee's name						
Authorized person's signature			Da	ate		
Area III – Transferor (Do not issue a T4RSP or T4RI	F slin for the amoun	t transferred)	L			
	<u> </u>	·		Don't C of Area L If DDIE		
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 b3. Has the annuitant's spouse or common-law partner ever		o the BBSP2		es No Does not apply Solution No Does not apply		
That the armunant's spouse of common haw partner ever Does the RRIF include amounts transferred from an RRI partner has contributed?				es No Does not apply		
Spouse or common-law partner Last name		First name	So	ocial insurance number		
The transferee has to continue to administer \$ a provincial act (specify the act)	as a lo	cked-in amount, as require	ed by the <i>Pension Be</i>	enefits Standards Act or		
For some provinces, you can transfer pension funds an	nd locked-in RRSP fund	ds to a locked-in RRIF.		Does not apply		
I certify that the information given on this form is correct and	d complete.					
Authorized person's signature			Di	ate		
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			Da	ate		

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 savir	ngs plan (RRSP).	Individual plan number, and name			
I am the annuitant under the registered retirement incor	me 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 property, the lump sum which represents all or part of the property of my unmain	of \$ _ tured RRSP identif	, or □ ed in Part A, □ in cash or	payme r ∏ in kind.	nts of \$,	
Except for enough property to pay me the minimum am of \$, which represents part of t					
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 pr		Individual fund number, and name			
Please ensure that the transfer of the above-mentioned property is credited to my account as a member of this plan (RPP).		CRA registration number, and name			
Name of RRSP issuer, RRIF carrier, or RPP administrator		Address			
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 in number, and name 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 s	slip for the amour	nt 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.					
			Yes No Does not apply Yes Does not apply		
4. Does the RRIF include amounts transferred from an RRSP partner has contributed?	to which the annui	tant's spouse or common-la	aw	Yes No Does not apply	
Spouse or common-law partner Last name		First name		Social insurance number	
The transferee has to continue to administer \$ a provincial act (specify the act)			ed by the <i>Pension</i>	Benefits Standards Act or	
For some provinces, you can transfer pension funds and lo		ds to a locked-in HHIF.		Does not apply	
I certify that the information given on this form is correct and co	этріесе.				
Authorized person's signature				Date	
Area IV – Receipt by transferee (Do not issue an officia	al receipt for the a	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	

(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 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(I)(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.