

Canada Revenue 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 initi	als	Social insurance number	
Address			Telephone	
Part A – Transfer from an RRSP or a	a RRIF			
		Individual plan		
I am the annuitant under the re	egistered retirement savings plan (RRSP).			
I am the annuitant under the re	egistered retirement income fund (RRIF).	Individual fund number, and name		
Name of RRSP issuer or RRIF carrier		Address and telephone number		
Part B – Description of amount to b	e transferred	<u> </u>		
Please transfer all of the pr which represents all or part of	roperty, ☐ the lump sum of \$ the property of my unmatured RRSP ident	, or ified in Part A, in cash or	payments of \$, in kind.	
	pay me the minimum amount this year, ple which represents part of the property of my			
Part C – Identifying the RRSP, RRIF	, or RPP the funds are being transferre	d to		
Please transfer the above-mer	ntioned RRSP property to my RRSP.	Individual plan number, and name		
Please transfer the above-mer	ntioned RRSP or RRIF property to my RRI	F. Individual fund		
	r of the above-mentioned RRSP or RRIF ount as a member of this registered pensio	CPA registration		
Name of RRSP issuer, RRIF carrier, or RPI	Padministrator	Address		
Date	Annuitant's signature			
			or See letter attached	
Area II – Transferee				
1. We agree to the above request for			lit it to the annuitant or member under the plan or	
identified as:			an or fund, it will conform with the specimen ation in Part C of Area I, and add or correct	
	information	n as necessary.		
Specimen plan or fund nu 2. The plan or fund is registered under Circulars 72-22 and 78-18.		d is not registered, we will app	bly for such registration according to Information	
Transferee's name				
Authorized person's signature			Date	
Area III – Transferor (Do not issu	e a T4RSP or T4RIF slip for the amou	Int transferred.)		
	from the RRSP or RRIF identifi RRIF or an RPP, we have paid or will pay t		ansferee named in Part C of Area I. If RRIF nount for the year.	
	RIF as defined on the back of this form?		Yes No Does not apply	
	mon-law partner ever contributed amounts		Yes No Does not apply	
4. Does the RRIF include amounts tra partner has contributed?	ansferred from an RRSP to which the annu	uitant's spouse or common-la	w Yes No Does not apply	
Spouse or common-law partner	Last name	First name	Social insurance number	
	administer \$ as a	locked-in amount, as required	by the Pension Benefits Standards 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.				
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.				
Authorized person's signature			Date	

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Area I – Annuitant						
Last name First name and initia		ls		Social insurance number	1 1	
Address					Telephone	1
Part A – Transfer from an RRSP or	r a RRIF					
			Individual plan			
I am the annuitant under the	registered retirement savii	ngs plan (RRSP).	number, and name			
I am the annuitant under the	registered retirement inco	me fund (RRIF).	Individual fund number, and name			
Name of RRSP issuer or RRIF carrier			Address and telephone numbe	r		
Part B – Description of amount to	he transferred					
	property, 🗌 the lump sum				ents of \$,
Except for enough property to of \$,						
Part C – Identifying the RRSP, RRI	IF, 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	entioned RRSP or RRIF p	roperty to my RRIF	Individual fund			
Please ensure that the transf			number, and name CRA registration number, and name			
plan (RPP). Name of RRSP issuer, RRIF carrier, or RI	PP administrator		Address			
	1					
Date	Annuitant's signature			or	See letter attached	
Area II – Transferee						
1. We agree to the above request for	or a direct transfer of prope	erty. When we rece	ive the property, we will cre	dit it to the annu	itant or member under the pla	in or
fund identified in Part C of Area I. identified as: Specimen plan or fund i	number, and name	We will che information	ck the plan or fund identific as necessary.	ation in Part C c	of Area I, and add or correct	
2. The plan or fund is registered und Circulars 72-22 and 78-18.	der the Income Tax Act or,	, if the plan or fund	is not registered, we will ap	ply for such regi	stration according to Informati	ion
Transferee's name						
Authorized person's signature					Date	
Area III – Transferor (Do not iss	ue a T4RSP or T4RIF :	slip for the amou	nt transferred.)		1	
1. We have transferred \$						
property is transferred to another 2. Is the transfer from a qualifying R			e annuitant the minimum ar	nount for the yea		at apply
3. Has the annuitant's spouse or co			to the RRSP?		Yes No Does no	
4. Does the RRIF include amounts t partner has contributed?	ransferred from an RRSP	to which the annui	tant's spouse or common-la	iw 🗌	Yes No Does no	ot apply
Spouse or common-law partner	Last name		First name		Social insurance number	
						<u> </u>
 The transferee has to continue to a provincial act (specify the act). For some provinces, you can tra 				d by the <i>Pensior</i>	1 Benefits Standards Act or	
I certify that the information given on					Does not a	pply
Transferor's name						
• • • • • • • •					1	
Authorized person's signature					Date	
Area IV – Receipt by transferee) (Do not issue an offici	al receipt for the	amount transferred.)			
We have received \$	for transfer and a	administration accc	ording to Area I and, if applic	cable, Area III.		
Transferee's name						
Authorized person's signature					Date	
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Area I – Annuitant			
Last name	First name and in	nitials	Social insurance number
Address			Telephone
Part A – Transfer from an RRSP of	r a RRIF		
I am the annuitant under the	registered retirement savings plan (RRSF	 Individual plan number, and name 	
I am the annuitant under the	registered retirement income fund (RRIF)	Individual fund	
Name of RRSP issuer or RRIF carrier		Address and telephone numb	
Part B – Description of amount to	he transferred		
		, or □ entified in Part A, □ in cash c	payments of \$, or [] in kind.
	o pay me the minimum amount this year, which represents part of the property of r		
Part C – Identifying the RRSP, RR	IF, or RPP the funds are being transfer	red to	
Please transfer the above-me	entioned RRSP property to my RRSP.	Individual plan number, and name	
Please transfer the above-me	entioned RRSP or RRIF property to my RI	RIF. Individual fund number, and name	
property is credited to my acc	er of the above-mentioned RRSP or RRIF count as a member of this registered pens	CDA resistration	
plan (RPP). Name of RRSP issuer, RRIF carrier, or R	PP administrator	Address	
Date	Annuitant's signature		1
			or See letter attached
Area II – Transferee			1
			edit it to the annuitant or member under the plan or
fund identified in Part C of Area I.			plan or fund, it will conform with the specimen
identified as:		check the plan or fund identifi ion as necessary.	cation in Part C of Area I, and add or correct
Specimen plan or fund	number, and name	,	
2. The plan or fund is registered und Circulars 72-22 and 78-18.	der the Income Tax Act or, if the plan or fu	ind is not registered, we will a	pply for such registration according to Information
Transferee's name			
Authorized person's signature			Date
Area III – Transferor (Do not iss	ue a T4RSP or T4RIF slip for the am	ount transferred.)	I
	from the RRSP or RRIF iden RRIF or an RPP, we have paid or will pa		transferee named in Part C of Area I. If RRIF
	RIF as defined on the back of this form?	y the annultant the minimum a	Yes No Does not apply
	mmon-law partner ever contributed amou		Yes No Does not apply
4. Does the RRIF include amounts t partner has contributed?	transferred from an RRSP to which the ar	inuitant's spouse or common-l	aw Yes No Does not apply
Spouse or common-law partner	Last name	First name	Social insurance number
		a locked-in amount, as requir	ed by the <i>Pension Benefits Standards Act</i> or
a provincial act (specify the act). For some provinces, you can tra	 ansfer 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.		
Transferor's name			
Authorized person's signature			Date
Area IV – Receipt by transferee	(Do not issue an official receipt for t	ne amount transferred.)	
	for transfer and administration a		icable, Area III.
Transferee's name			
Authorized person's signature			Date
	Mous pouvoz obtonir og formulaire en franssis		
T2033 E (08)	(Vous pouvez obtenir ce formulaire en français	-	Canada



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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 of	r 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	me fund (RRIF).	Individual fund number, and name		
Name of RRSP issuer or RRIF carrier			Address and telephone number		
Part B – Description of amount to	be transferred				
Please transfer all of the which represents all or part o	property, the lump sum the property of my unma	of \$ tured RRSP identifi	, or □ ed in Part A, □ in cash or	payme	ents of \$,
Except for enough property to of \$,					
Part C – Identifying the RRSP, RRI	IF, 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	·		Individual fund number, and name		
Please ensure that the transference property is credited to my according plan (RPP).			CRA registration number, and name		
Name of RRSP issuer, RRIF carrier, or RI	PP administrator	-	Address		
Date	Annuitant's signature			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: Specimen plan or fund 2. The plan or fund is registered und Circulars 72-22 and 78-18.	number, and name	We will check information a	ck the plan or fund identifica as necessary.	ation in Part C o	f Area I, and add or correct
Transferee's name					
Authorized person's signature					Date
Area III – Transferor (Do not iss	ue a T4RSP or T4RIF s	slip for the amoun	t transferred.)		
 We have transferred \$ property is transferred to another Is the transfer from a qualifying R 	RRIF or an RPP, we have	e paid or will pay the			
 Has the annuitant's spouse or con Does the RRIF include amounts to 				w 🗌	Yes No Does not apply Yes No Does not apply
partner has contributed? 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 tra 				d by the <i>Pension</i>	Benefits Standards Act or
I certify that the information given on	this form is correct and co	omplete.			Does not apply
Transferor's name					
Authorized person's signature					Date
Area IV – Receipt by transferee	e (Do not issue an officia	al receipt for the a	amount transferred.)		
We have received \$				able, Area III.	
Transferee's name					
Authorized person's signature					Date
		-	w.arc.gc.ca/formulaires ou au ceipt from the transfe		

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.