

# **Voluntary Contribution Forms**

- 1. Fill out the form
- 2. Make the cheque payable to:

United Food & Commercial Workers Pension Plan (Local 1991-P)

3. Send your form and your cheque to:

Ms. Ruth A. Pierre Senior Representative Customer service – Asset Custody Desjardins Trust 1, Complexe Desjardins, 21<sup>st</sup> floor, South tower Montreal, Quebec H5B 1H5

4. Notify Mercer at:

1 888 841-8979 (toll free) or by email at TUAC1991-P@mercer.com.



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# Direct Transfer Under Subsection 146.3(14.1), 147.5(21) or 146(21), or Paragraph 146(16)(a) or 146.3(2)(e)

Use this form to record a direct transfer. For instructions and definitions, see the last page of this form. Legislative references on this form are to the Income Tax Act.

# Section I – Annuitant or Member

Last name	First name and initials		Social insurance number					
Address			Telephone					
Part A – Transfer from an RRSP, a RRIF, an SPP, or	a PRPP							
Lam the annuitant under the registered retirement saving	ns nlan (RRSP)							
I am the annuitant under the registered retirement savings plan (RRSP).		RRSP plan numbe	RSP plan number and name					
I am the annuitant under the registered retirement income fund (RRIF).								
		RRIF fund numbe	r and name					
I am a member of the specified pension plan (SPP).		SPP plan number	and name					
		SFF plan humber	and hame					
I am a member of the pooled registered pension plan (PRPP).		PRPP plan numbe	r and name					
Name of RRSP issuer, RRIF carrier, SPP of	r	Address of RRSP issuer, F						
PRPP administrator		PRPP admin	strator					

## Part B – Description of amount to be transferred

#### 1. For transfers from an RRSP, SPP or a PRPP, describe the property to be transferred:

tick one box 🗌 all of the property 🗋 part of the property in a one-time payment 🗌 part of the property in several payments

If the amount of the transfer is **all or part** of the property in a one-time payment, enter the amount \$

If the transfer is to be made in several payments, enter the number of payments, enter the amount of the payments \$

I request the transfer of the amount above, which represents **all or part** of the property of my unmatured RRSP, my account under an SPP or PRPP

identified in Part A, tick one box,  $\hfill in cash, or \hfill in kind.$ 

#### 2. For a transfer from a RRIF

Except for enough property to pay me the minimum amount this year, please transfer, tick one box:

all of the property, or part of the property in a one-time payment, enter the amount of the payment \$

I request the transfer of the amount above, which represents all or part of the property of my RRIF identified in Part A, tick one box: in cash, or in kind.

# Part C – Identifying the RRSP, RRIF, RPP, SPP, PRPP or annuity to which the funds are being transferred

Transfer the RRSP, SPP or PRPP property described in Part B				
L to my RRSP:	RRSP individual plan number and name			
Transfer the RRSP, RRIF, SPP or PRPP property described in Part B				
L to my RRIF:	RRIF individual fund number and name			
Transfer the RRSP or PRPP property described in Part B to my SPP:				
	SPP member plan number and name			
Transfer the RRSP, RRIF or PRPP property described in Part B to my RPP:	0340190 - United Food & Commercial Workers Pension Plan (Local 1991-P)			
∠ to my RPP:	RPP registration number and name			
Transfer the SPP or PRPP property to my annuity:				
	Annuity individual fund or plan number and name			
Transfer the RRSP, RRIF, SPP or PRPP property described in Part B				
L to my PRPP:	PRPP member plan number and name			
Name of RRSP or annuity issuer, RRIF carrier, or RPP, SPP or PRPP	Address of RRSP or annuity issuer, RRIF carrier, or RPP, SPP or PRPP			
administrator	administrator			
Pension Committee of the UFCW plan (Local 1991-P)	Montreal Office, 3750 Cremazie Blvd East, Suite 591, Montreal (Quebec) H2A 1B6			
Annuitant's or Member's signature	Year Month Day or See attached letter.			

# Section II – Transferee

1. We agree to the above requested direct transfer. When we receive the property, we will credit it to the annuitant or member under the plan or fund identified in					
Part C of Section 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 Section I, and add or correct Specimen plan or fund number and name information as necessary.					
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.					
Transferee's name	Authorized person's signature	Year	Month Day		

# Section III - Transferor (Do not issue a T4RSP, T4RIF, or T4A slip for the amount transferred.)

1. We have transferred \$ If the RRIF property is transferred to	from the RRSP, RRIF, SPP, or PRPF	P identified in Part A of Section I to the tra id or will pay the annuitant the minimum a			
2. 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					
3. Has the annuitant's spouse or common-law partner ever contributed amounts to the RRSP or SPP? Tick one box. Yes No Does not apply					
4. Does the RRIF include amounts transferred from an RRSP or SPP to which the annuitant's spouse or Yes Yes No Does not apply common-law partner has contributed? Tick one box.					
Spouse or common-law partner	Last name	First name and initials	Social insurance number		
5. The transferee has to continue to 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 Does not apply.					
I certify that the information given on this form is correct and complete.					
Transferor's name	Authorized person's	Authorized person's signature			
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#### **Section IV – Receipt by transferee** (Do not issue a receipt for the amount transferred.)

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We have received \$	for transfer and administration according to Section I and, if applicable, Section III.					
Transferee's name	Authorized person's signature	Year		Month	Day	
		I			I	

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

# 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 prescribed registered pension plan that has the same member, or 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 one of the following:

- 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;
- the administrator of a SPP, for credit to the account of the annuitant as a member under that plan; or
- the administrator of a PRPP, for credit to the account of the annuitant as a member under that plan.

#### Administrator of an SPP or PRPP

You can use this form to record a direct transfer, under subsections 146(21) or 147.5(21) of all or part of the property of a member's account under the plan to one of the following:

- the issuer of an RRSP, or the carrier of a RRIF, under which the member is an annuitant;
- a licenced annuity provider to acquire a qualifying annuity for the member;
- the administrator of a PRPP, for credit to the account of the member as a member of that plan;
- the administrator of an SPP or RPP (only where the transfer is made from a PRPP, under subsection 147.5(21)), for credit to the account of the member as a member under that plan.

#### Note

You do not have to use this form if, as the transferor. You can choose any registration method. You must 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 the following transfers:

- a direct transfer of a full or partial commutation of an RRSP annuity to another RRSP, or to an SPP, a PRPP, or 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, an SPP or a PRPP (use Form T2030 instead); or
- a direct transfer from an RRSP, an SPP, a PRPP, or a RRIF because of the breakdown of a marriage or common-law relationship (use Form T2220, Transfer from an RRSP, RRIF, PRPP or SPP to Another RRSP, RRIF, or SPP on Breakdown of Marriage or Common-law Partnership, instead).

#### Who completes this form?

• Section I – The annuitant or member requesting the transfer fills out Section I. The annuitant or member then prints and signs four copies of the form and gives them to the new RRSP issuer, RRIF carrier, SPP, RPP, or PRPP administrator to which the property is to be transferred (the transferee).

- If the transferee has a signed letter from the applicant requesting the direct transfer, the transferee must attach the letter and fill out and sign Section I of all four copies for the applicant.
- Section II The transferee fills out and signs Section II of all four copies. The transferee then sends all copies to the previous RRSP issuer, RRIF carrier, SPP, RPP, or PRPP administrator that will be transferring the property (the transferor).
- Section III The transferor fills out and signs Section III of all four copies. The transferor then keeps one copy and returns the remaining three copies to the transferee, along with the property being transferred.
- Section IV The transferee fills out and signs Section IV of the remaining three copies. The transferee then returns a copy to the transferor, sends a copy to the annuitant or member, and keeps one copy for record purposes.

#### **Reporting requirements**

A direct transfer under subsection 146.3(14.1), 146(21) or 147.5(21), or paragraphs 146(16)(a) or 146.3(2)(e) does not cause the amount transferred to become income of the annuitant or member. So, the transferor should not report the amount transferred on a T4RSP, T4RIF, or T4A slip. Similarly, the transferee should not issue a receipt, since the annuitant or member 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 or member the minimum amount for the year.

In all cases, the transferor should not withhold income tax from the amount directly transferred under subsections 146.3(14.1), 146(21), 147.5(21), or paragraphs 146(16)(a) or 146.3(2)(e).

## Definitions

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

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, RRIF carrier, SPP or PRPP administrator assigns.

**Member** – an individual (other than a trust) who holds an account under the plan and who is entitled to receive payments from an SPP, RPP, or PRPP. **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 a 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.

**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 Income Tax Act (currently the Saskatchewan Pension Plan is the only arrangement prescribed to be a specified pension plan). Many of the rules related to RRSPs also apply to SPPs.