



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, 21st 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.**

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(l)(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.