

AVC Fund Transfer

Note: OMERS is here for the long-term. However, our annual returns in 2020 may be impacted by the market disruptions initiated by COVID-19. It is important that you understand how the annual net rate of return will be applied to your AVC account.

Transferring funds from a registered retirement savings vehicle to an AVC Account

Lump sum transfers to an AVC account can be made from the following registered retirement savings vehicles:

- registered retirement savings plan (RRSP)
- registered pension plan (RPP)
- locked-in retirement account (LIRA)
- deferred profit sharing plan (DPSP)

Complete AVC Fund Transfer Package

Package includes:

- AVC Enrolment form
- Forms T2033 and T2151

FAST TRACK 

Visit myOMERS.com

1. Click on "MY AVC ACCOUNT".
2. Follow steps to transfer funds.
3. Personal information will be pre-populated on forms.
4. Print and sign the forms.

OR

Visit omers.com

1. Print the AVC Fund Transfer Package online at: www.omers.com/avc-accountsetup.
2. Fill out required information on forms:
 - for transfers from an RRSP or LIRA, complete and sign 'Area I - Annuitant' (member) of the T2033 tax form as well as all highlighted sections. (Note: the OMERS member is the Annuitant.)
 - for transfers from an RPP or DRSP, complete and sign 'Area I - Applicant' on the T2151 tax form as well as all highlighted sections. (Note: the OMERS member is the Applicant.)



Mail Your Completed Forms to OMERS

1. **Mail** the AVC Enrolment form to us (this step is not required if you FAST TRACKED through myOMERS.com).
2. **Mail** the original completed and signed forms T2033 and/or T2151 to us.



Funds Deposited Into Your AVC Account

Once OMERS receives your funds from your financial institution, you will receive confirmation of deposit from OMERS (typically between 6-8 weeks).

For help in completing the T2033 form, refer to the sample T2033 form on the next page.

Note: Only members who are resident in Canada can make automatic contributions or fund transfers to an AVC account. If you become a non-resident of Canada, your funds can stay in your AVC account but no further funds can be added.

**Direct Transfer Under Subsection 146.3(14.1),
147.5(21) or 146(21), or Paragraph 146(16)(a) or 146.3(2)(e)**Enter your FULL
first name,
middle name(s),
and last name

You can 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*.

Fully complete these fields

Section I – Annuitant or Member (the OMERS member is the Annuitant)

Last name First name and initials

OMERS Membership Number

Social insurance number

Telephone

Enter your full
mailing address

Address

Part A – Transfer from an RRSP, a RRIF, an SPP, or a PRPP☒ I am the annuitant under the registered retirement savings plan (RRSP).

RRSP plan number and name

☐ I am the annuitant under the registered retirement income fund (RRIF).

RRIF fund number and name

☐ I am a member of the specified pension plan (SPP).

SPP plan number and name

☐ I am a member of the pooled registered pension plan (PRPP).

PRPP plan number and name

Enter your RRSP or LIRA
plan number

Name of RRSP issuer, RRIF carrier, SPP or PRPP administrator

Address of RRSP issuer, RRIF carrier, SPP or PRPP administrator

Enter institution
name and their
full mailing
address**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, ☐ in cash, or ☐ 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.If you're transferring the entire
amount in your account, enter
"All property" instead of listing
a dollar amount. If you're only
transferring a specific amount,
enter the dollar amount.**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
to my RRSP:

RRSP individual plan number and name

☐ Transfer the RRSP, RRIF, SPP or PRPP property described in Part B
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:0345983 OMERS Primary Pension Plan (AVC Provision)
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
to my PRPP:

PRPP member plan number and name

Name of RRSP or annuity issuer, RRIF carrier, or RPP, SPP or PRPP
administrator

OMERS Administration Corporation

Address of RRSP or annuity issuer, RRIF carrier, or RPP, SPP or PRPP
administrator

EY Tower, 900 -100 Adelaide St W, Toronto, ON M5H 0E2

Annuitant's or Member's signature

Year Month Day

or ☐ See attached letter.Enter today's
date**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:

0345983

Specimen plan or fund number and name

We will check the plan or fund identification in Part C of Section I, and add or correct
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
OMERS

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 \$ _____ from the RRSP, RRIF, SPP, or PRPP identified in Part A of Section I to the transferee named in Part C of Section I. If the RRIF property is transferred to another RRIF, RPP or PRPP, we have paid or will pay the annuitant the minimum amount for the year. | | | |
| 2. Is the transfer from a "Qualifying RRIF" as defined under "Definitions" on the last page of this form? Tick one box. <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Does not apply | | | |
| 3. Has the annuitant's spouse or common-law partner ever contributed amounts to the RRSP or SPP? Tick one box. <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Does not apply | | | |
| 4. Does the RRIF include amounts transferred from an RRSP or SPP to which the annuitant's spouse or common-law partner has contributed? Tick one box. <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Does not apply | | | |
| 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 <i>Pension Benefits Standards Act</i> 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. <input type="checkbox"/> Does not apply. | | | |
| I certify that the information given on this form is correct and complete. | | | |
| Transferor's name | Authorized person's signature | | Year Month Day |
| | | | |

Section IV – Receipt by transferee (Do not issue a receipt for the amount transferred.)

| | | | |
|---|-------------------------------|--|----------------------|
| 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 |
| | | | |

Personal information is collected under the *Income Tax Act* to administer tax, benefits, and related programs. It may also be used for any purpose related to the administration or enforcement of the Act such as audit, compliance and the payment of debts owed to the Crown. It may be shared or verified with other federal, provincial or territorial 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 and request correction if there are errors or omissions. Refer to Info Source at Tax Services and Processing, personal information banks CRA PPU 005.



AVC Enrolment

Use this form to transfer funds from a registered retirement savings vehicle to your AVC account.

Mail/fax the completed form to the contact information below. If you fax it, do not mail the original.

You must also complete the T2033 or T2151 tax form and send it to your financial institution.

Any personal information provided on this form may be used to update your membership profile.

Providing OMERS with your personal information is considered consent for its use and disclosure for the purposes set out in our Privacy Statement, as amended from time to time. You can find out more about our collection, use, disclosure and retention of personal information by reviewing our Privacy Statement at www.omers.com.



Save time and set up your transfer online with myOMERS.
myOMERS pre-populates the tax and authorization forms specifically for you.

SECTION 1 - MEMBER INFORMATION

| | | | | | | |
|------------------------------|----------------------------|---------------------------|------------|-------------|-----------------------|-------------|
| OMERS Membership Number* | | | | | Date of Birth (m/d/y) | |
| <input type="radio"/> Mr. | <input type="radio"/> Mrs. | <input type="radio"/> Ms. | First Name | Middle Name | Last Name | |
| <input type="radio"/> Other: | | | | | | |
| Apt/Unit | Address | | | City | Province | Postal Code |
| Home Number | | Mobile Number | | Email | | |

*Your membership number appears on your Pension Report or any personalized statement from OMERS.

NOTE: Any information collected in this section will be updated on your OMERS Primary Pension Plan member profile.

SECTION 2 - TRANSFER INFORMATION

| |
|--|
| Name(s) of Financial Institutions From Which You Are Transferring the Funds (include contact name and telephone number if available) |
| |

SECTION 3 - ACKNOWLEDGEMENT

I acknowledge by signing below, that as of the date indicated below, I have read the *Consider the AVC Option* guide, the *AVC Fact Sheet* and the Terms of Participation. I understand that the additional voluntary contribution provision is part of the OMERS Primary Pension Plan ("Primary Plan") and is subject to the conditions established by the OMERS Administration Corporation pursuant to Section 47 of the Primary Plan. I also understand that the Primary Plan and such related conditions may be pursuant to Section 47 of the Primary Plan. I also understand that the Primary Plan and such related conditions may be amended in the future in accordance with the *OMERS Act, 2006* and the *Pension Benefits Act* (Ontario). I confirm that, prior to signing below, I had the opportunity to obtain such independent financial advice as I considered appropriate.

Your Signature

Date (m/d/y)

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

You can 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** (the OMERS member is the Annuitant)

| | | | |
|-----------|--|-------------------------|-------------------------|
| Last name | | First name and initials | OMERS Membership Number |
| Address | | Social insurance number | |
| | | Telephone | |

Part A – Transfer from an RRSP, a RRIF, an SPP, or a PRPP

| | |
|---|---|
| <input checked="" type="checkbox"/> I am the annuitant under the registered retirement savings plan (RRSP). | RRSP plan number and name |
| <input type="checkbox"/> I am the annuitant under the registered retirement income fund (RRIF). | RRIF fund number and name |
| <input type="checkbox"/> I am a member of the specified pension plan (SPP). | SPP plan number and name |
| <input type="checkbox"/> I am a member of the pooled registered pension plan (PRPP). | PRPP plan number and name |
| Name of RRSP issuer, RRIF carrier, SPP or PRPP administrator | Address of RRSP issuer, RRIF carrier, SPP or PRPP administrator |

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, ☒ in cash, or ☐ 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

| | |
|---|--|
| <input type="checkbox"/> Transfer the RRSP, SPP or PRPP property described in Part B to my RRSP: | RRSP individual plan number and name |
| <input type="checkbox"/> Transfer the RRSP, RRIF, SPP or PRPP property described in Part B to my RRIF: | RRIF individual fund number and name |
| <input type="checkbox"/> Transfer the RRSP or PRPP property described in Part B to my SPP: | SPP member plan number and name |
| <input checked="" type="checkbox"/> Transfer the RRSP, RRIF or PRPP property described in Part B to my RPP: | 0345983 OMERS Primary Pension Plan (AVC Provision) RPP registration number and name |
| <input type="checkbox"/> Transfer the SPP or PRPP property to my annuity: | Annuity individual fund or plan number and name |
| <input type="checkbox"/> Transfer the RRSP, RRIF, SPP or PRPP property described in Part B to my PRPP: | PRPP member plan number and name |
| Name of RRSP or annuity issuer, RRIF carrier, or RPP, SPP or PRPP administrator | Address of RRSP or annuity issuer, RRIF carrier, or RPP, SPP or PRPP administrator |
| OMERS Administration Corporation | EY Tower, 900 -100 Adelaide St W, Toronto, ON M5H 0E2 |
| Annuitant's or Member's signature | Year Month Day or <input type="checkbox"/> 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:

0345983
Specimen plan or fund number and name

We will check the plan or fund identification in Part C of Section I, and add or correct 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 OMERS | 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 \$ _____ from the RRSP, RRIF, SPP, or PRPP identified in Part A of Section I to the transferee named in Part C of Section I. If the RRIF property is transferred to another RRIF, RPP or PRPP, we have paid or will pay the annuitant the minimum amount for the year. | | | |
| 2. Is the transfer from a "Qualifying RRIF" as defined under "Definitions" on the last page of this form? Tick one box. <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Does not apply | | | |
| 3. Has the annuitant's spouse or common-law partner ever contributed amounts to the RRSP or SPP? Tick one box. <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Does not apply | | | |
| 4. Does the RRIF include amounts transferred from an RRSP or SPP to which the annuitant's spouse or common-law partner has contributed? Tick one box. <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Does not apply | | | |
| 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 <i>Pension Benefits Standards Act</i> or a provincial act (specify the act) <u>Ontario Pension Benefits Act</u> . | | | |
| For some provinces, you can transfer pension funds and locked-in RRSP funds to a locked-in RRIF. <input type="checkbox"/> Does not apply. | | | |
| I certify that the information given on this form is correct and complete. | | | |
| Transferor's name | Authorized person's signature | Year | Month Day |
| | | | |

Section IV – Receipt by transferee (Do not issue a receipt for the amount transferred.)

| | | | |
|---|-------------------------------|------|-----------|
| 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 |
| | | | |

Personal information is collected under the *Income Tax Act* to administer tax, benefits, and related programs. It may also be used for any purpose related to the administration or enforcement of the Act such as audit, compliance and the payment of debts owed to the Crown. It may be shared or verified with other federal, provincial or territorial 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 and request correction if there are errors or omissions. Refer to Info Source at **Tax Services and Processing**, personal information banks CRA PPU 005.

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.



**Direct Transfer of a Single Amount Under
Subsection 147(19) or Section 147.3**

Protected B
when completed

You can use this form to record a direct transfer. Tick the boxes that apply to you. For instructions and definitions, see the last page of this form.
Legislative references on this form are to the *Income Tax Act*.

Section I – Applicant (the OMERS member is the applicant)

| | | | |
|-----------|--|-------------------------|-------------------------|
| Last name | | First name and initials | OMERS Membership Number |
| Address | | Social insurance number | Telephone |

If the transfer is from a deferred profit-sharing plan (DPSP), complete parts A, C, and D.
If the transfer is from a registered pension plan (RPP), complete parts B, C, and D.

Part A – Transfer from a DPSP

- ☐ I am an employee or former employee who is a beneficiary of the DPSP.
- ☐ I am a current or former spouse or common-law or former common-law partner beneficiary asking for a transfer because of the death of the employee or former employee who was a beneficiary of the DPSP.
- ☐ I am a former spouse or former common-law partner of an employee or former employee who was a beneficiary of the DPSP asking for a transfer because of a breakdown of our marriage or common-law partnership.

| | |
|--|--------------------|
| Canada Revenue Agency's DPSP registration number | Employer's name |
| Plan number | Employer's address |

Part B – Transfer from an RPP

- ☐ I am a member of the RPP.
- ☐ I am a current or former beneficiary spouse or common-law partner asking for a transfer because of the death of a member of the RPP.
- ☐ I am the RPP member's current or former spouse or common-law partner asking for a transfer because of a breakdown of the marriage or common-law partnership.

| | |
|---|--------------------|
| Canada Revenue Agency's RPP registration number | Employer's name |
| Plan number | Employer's address |

Part – C Description of the amount to be transferred

- ☐ Transfer my whole entitlement under the plan identified in Part A or B.
- ☐ Transfer the amount of \$ _____ which represents my partial entitlement under the plan identified in Part A or B.

Part D – Identification of the RRSP, RRIF, RPP, DPSP, SPP, or PRPP to which the funds are being transferred

- ☐ Transfer the RPP or DPSP single amount to my registered retirement savings plan (RRSP).
- ☐ Transfer the RPP or DPSP single amount to my registered retirement income fund (RRIF).
- ☒ Transfer the RPP or DPSP single amount to my RPP.
- ☐ Transfer the DPSP single amount to my account as a beneficiary under this DPSP.
- ☐ Transfer the RPP or DPSP single amount to my pooled registered pension plan (PRPP).
- ☐ Transfer the RPP or DPSP single amount to my specified pension plan (SPP).

| |
|--|
| RRSP plan number and name |
| RRIF fund number and name |
| 0345983 OMERS Primary Pension Plan (AVC Provision) |
| RPP plan number and name |
| DPSP plan number and name |
| PRPP plan number and name |
| SPP plan number and name |

| | |
|--|---|
| Employer's name OMERS Primary Pension Plan (AVC Provision) | Canada Revenue Agency's registration number of RPP or DPSP 0345983 |
| Transferee's address EY Tower, 900 - 100 Adelaide St W, Toronto, ON M5H 0E2 | Applicant's signature Year Month Day |

Section II – Transferor's certification

1. The \$ _____ transferred is the applicant's ☐ whole or ☐ partial entitlement of the requestor's rights under one of the following plans.
☐ the DPSP identified in Part A of Section I, or ☐ the RPP identified in Part B of Section 1.
2. We have transferred \$ _____ according to one of the following subsection:
☐ subsection 147(19) (a DPSP lump-sum transfer to an RPP, an RRSP, a RRIF, a PRPP, an SPP or another DPSP);
☐ one of the following subsections: 147.3(1) to (8) (an RPP lump-sum transfer to an RRSP, a RRIF, an SPP, a PRPP, or another RPP).
3. A lock-in provision applies to \$ _____ of the amount we transferred from the RPP identified in Part B of Section I, under the *Pension Benefits Standards Act* or a provincial pension benefits act. _____ ☐ Does not apply
(specify the act)
4. We did not transfer \$ _____ of the RPP single amount indicated in item 1 according to one of the following subsections:
147.3(1) to (8). We will report this amount as the applicant's income on a T4A slip.

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

| | | | | |
|-------------------|-------------------------------|------|-------|-----|
| Transferor's name | Authorized person's signature | Year | Month | Day |
|-------------------|-------------------------------|------|-------|-----|

Section III – Transferee's certification

1. We have received the amount of \$ _____ and we have credited it to (tick one box):
☐ the applicant's RRSP identified in Part D of Section 1. ☐ the applicant's account as a member of the RPP identified in Part D of Section 1.
☐ the applicant's RRIF identified in Part D of Section 1. ☐ the applicant's account as beneficiary under the DPSP identified in Part D of Section 1.
☐ the applicant's account as a member of the SPP identified in Part D of Section 1. ☐ the applicant's account as a member of the PRPP identified in Part D of Section 1.
2. The plan to which the single amount has been transferred is registered under the *Income Tax Act*.
3. We will administer the amount indicated in item 3 of Section II as a locked-in amount under the recipient fund or plan.
4. We will issue a receipt for the amount indicated in item 4 of Section II.

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

| | | | | |
|----------------------------|-----------------------------------|------|-------|-----|
| Transferee's name OMERS | Authorized person's signature | Year | Month | Day |
|----------------------------|-----------------------------------|------|-------|-----|

Personal information is collected under the *Income Tax Act* to administer tax, benefits, and related programs. It may also be used for any purpose related to the administration or enforcement of the Act such as audit, compliance and the payment of debts owed to the Crown. It may be shared or verified with other federal, provincial/territorial 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 and request correction if there are errors or omissions. Refer to Info Source at Tax Services and Processing, personal information bank CRA PPU 005.

Instructions

Who can use this form?

If you are a DPSP trustee or an RPP administrator, you can use this form to record the direct transfer of a single amount for an applicant.

- As a DPSP trustee, you can make a direct transfer to another DPSP, an RPP, an SPP, an RRSP, a PRPP or a RRIF.
- As an RPP administrator, you can make a direct transfer to another RPP, an RRSP, an SPP, a PRPP or a RRIF.

Note

If you do not use this form to document the transfer, make sure that you, as the transferor, provide the transferee with the information needed to correctly complete the transfer.

Who completes this form?

- **Section I** – The plan member or beneficiary (the applicant) requesting the transfer fills out Section I. The applicant then prints and signs four copies of the form and gives them to the previous DPSP trustee or RPP administrator from which the amount is to be transferred (the transferor).
- **Section II** – The transferor fills out and signs Section II of all four copies. The transferor keeps one copy and sends the remaining three copies to the new DPSP trustee, the RPP, SPP or PRPP administrator, RRSP issuer, or RRIF carrier, to which the single amount is to be transferred to (the transferee), along with the property being transferred.
- **Section III** – The transferee fills out and signs Section III of the remaining three copies. The transferee then returns a copy to the transferor, sends a copy to the plan member or beneficiary, and keeps one copy for record purposes.

Transfers from a DPSP

As the transferor, you can transfer a single amount for an employee or former employee who participated in the plan as described in subsection 147(19). For that person's benefit, you can transfer the amount to an RPP, an RRSP, or to a RRIF under which that person is the annuitant or member. You can also transfer the amount to an SPP or PRPP of which that person is the member. You can also transfer the amount to another DPSP, if it can reasonably be expected that the recipient DPSP will have at least five beneficiaries throughout the year in which you make the transfer.

Similarly, you can transfer a single amount for the current or former spouse or common-law partner of the employee or former employee, if that person is entitled to the amount for one of the following reasons:

- the employee or former employee died; or
- the marriage or common-law partnership with the employee or former employee breaks down. In this case, the transfer has to result from a decree, order, or judgment of a competent tribunal, or from a written separation agreement that relates to a division of property in settlement of rights arising out of, or on the breakdown of, the marriage or common-law partnership.

Do not include the amount that you transfer under subsection 147(19) in the income of the person for whom you made the transfer. Also, that person cannot deduct the amount transferred. Do not issue a T4A slip or a receipt for the amount.

Do not withhold income tax from an amount you transfer under subsection 147(19).

Transfers from an RPP

As the transferor, you can transfer a single amount for a plan member to another RPP for the member's benefit, or to the member's RRSP, SPP, PRPP or RRIF.

You can transfer a single amount for the member's current or former spouse or common-law partner, if that person is entitled to the amount for one of the following reasons:

- the member dies; or
- because the marriage or common-law partnership with the member breaks down. In this case, the transfer has to result from a decree, order, or judgment of a competent tribunal, or from a written separation agreement that relates to a division of property in settlement of rights arising out of, or on the breakdown of, the marriage or common-law partnership.

In certain cases, the rules in section 147.3 limit the amount that you can transfer without tax consequences. If part of an amount transferred does not meet the rules of the subsection under which you transfer, that part is considered to have been paid to the applicant as a pension benefit. In such cases, you have to report that part as the applicant's income on a T4A slip. That part is also considered to have been contributed by the applicant to the RRSP, the SPP, the PRPP, or to the other RPP, whichever applies. The transferee should give the applicant a receipt for the amount.

Similarly, if you transfer the single amount to a RRIF, the excess part is considered to have been contributed to an RRSP. In such cases, you have to report the excess part as the applicant's income on a T4A slip. The transferee should give the applicant an RRSP receipt for the excess part.

Do not include the amount that you transfer under any of subsections 147.3(1) to (8) in the income of the person for whom you make the transfer. Also, that person cannot deduct the amount transferred. Do not issue a T4A slip or a receipt for the amount.

Do not withhold income tax from the amount you transfer under section 147.3.

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.

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. He or she:

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

Note

In this definition, 12 continuous months includes any period you were separated for less than 90 days because of a breakdown in the relationship.

- b. is the parent of your child by birth or adoption; or
- c. has custody or control of your child (or had custody and control immediately before the child turned 19 years of age).

DPSP trustee – a corporation named as a trustee under the plan, that is resident in Canada, and licensed or otherwise authorized under Canadian law to carry on in Canada the business of offering to the public its services as a trustee. A DPSP trustee can also mean a group of at least three individuals who are resident in Canada, and who are named as trustees under the plan.

Individual plan number or individual fund number – the individual account, contract, certificate, or other identifier number that the RRSP issuer, RRIF carrier, or RPP or SPP 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 RPP, SPP 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.

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.

Single amount – an amount that is not part of a series of periodic payments.

Spouse – a person with 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 *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.

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

Transferor – the administrator or trustee of the plan from whom the amount is transferred.

NOTE: When printing the form(s), ensure the entire form is printed. If the top/bottom areas are missing, there's a strong possibility the form will be declined by your financial institution causing a delay in the transfer of funds. We recommend using Internet Explorer.