OMERS

Information Sheet

AVC Fund Transfer

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

Complete AVC Fund Transfer Package

Package includes:
- *AVC Enrolment* form
- Forms T2033 and T2151

Visit myOMERS.com

1. Click My account > My AVCs.
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: https://members.omers.com/member-forms
2. Fill out required information on forms:
   - for transfers from an RRSP or LIRA, complete and sign Section 1 – Annuitant or 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 Section 1 – 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 to 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.

Canada Revenue Agency | Agence du revenu du Canada

Protected B when completed

Enter your full last name, first name, and initials

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

Fully complete these fields

Use this form to record a direct transfer. For instructions and definitions, go to the last page of this form.

Legislative references on this form are to the Income Tax Act (ITA).

Section 1 – Annuitant or Member

Last name	First name and initials
Address	

Enter your full mailing address

OMERS Membership Number

Social insurance number (SIN)

Telephone number

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

- [x] I am the annuitant under the registered retirement savings plan (RRSP).
- [ ] I am the annuitant under the registered retirement income fund (RRIF).
- [ ] I am a member of the specified pension plan (SPP).
- [ ] I am a member of the pooled registered pension plan (PRPP).

RRSP plan number and name

Enter your RRSP or LIRA plan number

RRIF fund number and name

SPP plan number and name

PRPP plan number and name

Enter institution name and their full mailing address

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

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

SAMPLE - DO NOT FILL OUT

Part B – Description of amount to be transferred

Select only one of these two boxes

If you're transferring the entire amount in your account, enter "All property" instead of a dollar amount. If you're only transferring a specific amount, enter the dollar amount.

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, or 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

- [ ] Transfer the RRSP, SPP, or PRPP property described in Part B to my RRSP:
- [ ] Transfer the RRSP, RRIF, SPP, or PRPP property described in Part B to my RRIF:
- [ ] Transfer the RRSP, RRIF, or PRPP property described in Part B to my SPP:
- [x] Transfer the RRSP, RRIF or PRPP property described in Part B to my registered pension plan (RPP):
- [ ] Transfer the SPP or PRPP property described in Part B to my annuity:
- [ ] Transfer the RRSP, RRIF, SPP, or PRPP property described in Part B to my PRPP:

RRSP individual plan number and name

RRIF individual fund number and name

SPP member plan number and name

RPP registration number and name
0345983 OMERS Primary Pension Plan (AVC Provision)

Annuity individual fund or plan number and name

PRPP member plan number and name

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

Address of RRSP or annuity issuer, RRIF carrier, or RPP, SPP, or PRPP administrator
EY Tower, 900 - 100 Adelaide St. W Toronto, O

Sign your name

Enter today's date

_____ or ☐ See attached letter.

Annuitant's or Member's signature

Year Month Day

Section 2 – 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 1. 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:

Specimen plan or fund number and name
0345983

We will check the plan or fund identification in Part C of Section 1 and add or correct information as necessary.

2. The plan or fund is registered under the ITA 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

Canada

Section 3 – 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 1 to the transferee named in Part C of Section 1.
   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. ☐ 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 common-law partner has contributed? Tick one box. ☐ Yes ☐ No ☐ Does not apply

Spouse or common-law partner	Last name	First name and initials	(SIN)

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) **Ontario *Pension Benefits 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 _____ Year Month Day

Authorized person's signature

Section 4 – Receipt by transferee (do **not** issue a receipt for the amount transferred.)

We have received $ _____ for transfer and administration according to Section 1 and, if applicable, Section 3.

Transferee's name _____ Year Month Day

Authorized person's signature

SAMPLE - COMPLETED BY FINANCIAL INSTITUTION

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

OMERS

AVC Enrolment

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

To help us serve you better, submit your documents quickly and securely using your myOMERS account. Go to secure communications, start a new conversation, attach your files, and submit.

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)
First Name	Middle Name	Last Name		
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)

Use this form to record a direct transfer. For instructions and definitions, go to the last page of this form.

Legislative references on this form are to the Income Tax Act (ITA).

Section 1 – Annuitant or Member

Last name	First name and initials	OMERS Membership Number
		Social insurance number (SIN)
Address		Telephone number

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

- [x] I am the annuitant under the registered retirement savings plan (RRSP).
- [ ] I am the annuitant under the registered retirement income fund (RRIF).
- [ ] I am a member of the specified pension plan (SPP).
- [ ] I am a member of the pooled registered pension plan (PRPP).

RRSP plan number and name

RRIF fund number and name

SPP plan number and name

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, or 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

- [ ] Transfer the RRSP, SPP, or PRPP property described in Part B to my RRSP:
- [ ] Transfer the RRSP, RRIF, SPP, or PRPP property described in Part B to my RRIF:
- [ ] Transfer the RRSP, RRIF, or PRPP property described in Part B to my SPP:
- [x] Transfer the RRSP, RRIF or PRPP property described in Part B to my registered pension plan (RPP):
- [ ] Transfer the SPP or PRPP property described in Part B to my annuity:
- [ ] Transfer the RRSP, RRIF, SPP, or PRPP property described in Part B to my PRPP:

RRSP individual plan number and name

RRIF individual fund number and name

SPP member plan number and name

RPP registration number and name
0345983 OMERS Primary Pension Plan (AVC Provision)

Annuity individual fund or plan number and name

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

_____ or ☐ See attached letter.

Annuitant's or Member's signature

Year Month Day

Section 2 – 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 1. 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:

Specimen plan or fund number and name
0345983

We will check the plan or fund identification in Part C of Section 1 and add or correct information as necessary.

2. The plan or fund is registered under the ITA 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 3 – 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 1 to the transferee named in Part C of Section 1.
   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. ☐ 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 common-law partner has contributed? Tick one box. ☐ Yes ☐ No ☐ Does not apply

Spouse or common-law partner	Last name	First name and initials	(SIN)

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) **Ontario *Pension Benefits 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 signature

Year Month Day

Section 4 – Receipt by transferee (do **not** issue a receipt for the amount transferred.)

We have received $ _____ for transfer and administration according to Section 1 and, if applicable, Section 3.

Transferee's name

_____
Authorized person's signature

Year Month Day

Personal information (including the SIN) is collected and used to administer or enforce the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be disclosed to other federal, provincial, territorial, aboriginal, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in paying interest or penalties, or in other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, and to file a complaint with the Privacy Commissioner of Canada regarding the handling of their 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 specified 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 an RPP, a PRPP or an SPP, 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. You can choose any registration method provided that you give the transferee 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).

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 fills out this form

- **Section 1** – The annuitant or member requesting the transfer fills out Section 1. 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 1 of all four copies for the applicant.
- **Section 2** – The transferee fills out and signs Section 2 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 3** – The transferor fills out and signs Section 3 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 4** – The transferee fills out and signs Section 4 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.

Do **not** send a copy of this form to the Canada Revenue Agency (CRA) unless the CRA asks to see it.

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. Therefore, 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.

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. The person:

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

  Note

  In this definition, "12 continuous months" includes any period that you were separated for less than 90 days because of a breakdown in the relationship.
- is the parent of your child by birth or adoption
- has custody and control of your child (or had custody and control immediately before the child turned 19 years of age) and your child is wholly dependent on that person for support

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.

Spouse – a person to 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 ITA. Many of the rules related to RRSPs also apply to SPPs.

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

Transferor – the administrator, or issuer of the plan, or carrier of the fund **from** whom the amount is transferred.

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

You can use this form to record a direct transfer. For instructions and definitions, go to pages 2 and 3 of this form.
Legislative references on this form are to the Income Tax Act (ITA).

Section 1 – Applicant

Last name	First name and initials	OMERS Membership Number
		Social insurance number (SIN)
Address		Telephone number

If the transfer is from a deferred profit sharing plan (DPSP), fill in Parts A, C and D.
If the transfer is from a registered pension plan (RPP), fill in Parts B, C and D.

Part A – Transfer from a DPSP (tick one box)

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

DPSP registration number	Employer's name	Plan number
Employer's address		

Part B – Transfer from an RPP (tick one box)

- ☐ 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.

RPP registration number	Employer's name	Plan number
Employer's address		

Part C – Description of the amount to be transferred (tick one box)

- ☐ 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 (tick one box)

☐ Transfer the RPP or DPSP single amount to my registered retirement savings plan (RRSP).	RRSP number and name
☐ Transfer the RPP or DPSP single amount to my registered retirement income fund (RRIF).	RRIF number and name
☒ Transfer the RPP or DPSP single amount to my RPP.	RPP number and name 0345983 OMERS Primary Pension Plan (AVC Provision)
☐ Transfer the DPSP single amount to my account as a beneficiary under this DPSP.	DPSP number and name
☐ Transfer the RPP or DPSP single amount to my pooled registered pension plan (PRPP).	PRPP number and name
☐ Transfer the RPP or DPSP single amount to my specified pension plan (SPP).	SPP number and name

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

Section 2 – Transferor's certification

1. The $ _____ transferred is the applicant's (tick one box)

☐ whole or ☐ partial entitlement of the requestor's rights under one of the following plans (tick one box):

☐ the DPSP identified in Part A of Section 1 or ☐ the RPP identified in Part B of Section 1.

2. We have transferred $ _____ according to one of the following subsections (tick one box):

☐ 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 1, under the Pension Benefits Standards Act or a provincial pension benefits act (specify the act) _____ , or

☐ Does not apply

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		Year Month Day
	Authorized person's signature	

Section 3 – 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 ITA.
3. We will administer the amount indicated in item 3 of Section 2 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 2.

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

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

Personal information (including the SIN) is collected and used to administer or enforce the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be disclosed to other federal, provincial, territorial, aboriginal, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in paying interest or penalties, or in other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, and to file a complaint with the Privacy Commissioner of Canada regarding the handling of their 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

If you are a DPSP trustee or an RPP administrator, 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 1** – The plan member or beneficiary (the applicant) requesting the transfer fills out Section 1. 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 2** – The transferor fills out and signs Section 2 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 (the transferee), along with the property being transferred.
- **Section 3** – The transferee fills out and signs Section 3 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.

Do not send a copy of this form to the Canada Revenue Agency (CRA) unless the CRA asks to see it.

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
- 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
- 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.

Transfers from a Registered Plan to an Advanced Life Deferred Annuity (ALDA)

For Direct Transfer from a Registered Plan to purchase an ALDA, use Form T2157, Direct Transfer from a Registered Plan to Purchase an ALDA.

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. The person:

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

  Note

  In this definition, "12 continuous months" includes any period that you were separated for less than 90 days because of a breakdown in the relationship.
- is the parent of your child by birth or adoption
- has custody and control of your child (or had custody and control immediately before the child turned 19 years of age) and your child is wholly dependent on that person for support

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.

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 ITA. Many of the rules related to RRSPs also apply to SPPs.

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

Transferor – the administrator, issuer, or trustee of the plan, or carrier of the fund **from** whom the amount is transferred.