



DESIGNATING AN RRSP WITHDRAWAL AS A QUALIFYING WITHDRAWAL

- This form has to be used if a member of a defined benefit registered pension plan (RPP) designates an amount withdrawn from a registered retirement savings plan (RRSP) as a qualifying withdrawal in connection with the certification of a provisional past service pension adjustment (PSPA).
- See the back of this form for instructions and information on RRSP qualifying withdrawals. For more information on qualifying withdrawals, get a copy of the guide called *RRSPs and Other Registered Plans for Retirement*, which is available on our Web site at www.cra.gc.ca or you can also order it by calling 1-800-959-2221.
- Sections, subsections, and paragraphs referred to on this form are from the *Income Tax Act*.

Part 1 – RPP member information (print)			Social insurance number _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _
First name and initial	Last name		
Address			RPP registration number _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _
City	Province or territory	Postal code	

Part 2 – Calculating amounts that have to be designated to certify the provisional PSPA

Total of:

Provisional PSPA for the past service event \$ _____

+ Accumulated PSPA for the year (see **note 1** on the back of this form) + _____ **▶** \$ _____ **A**

Minus the total of:

Unused RRSP deduction room at the end of the immediately preceding year \$ _____

+ Pension adjustment reversal (PAR) for the year + _____

+ PSPA withdrawals for the year (see **note 2** on the back of this form) + _____ **▶** - _____ **B**

Line A **minus** line B: This is the maximum amount that you can designate as a qualifying withdrawal
(If the amount on line C is zero or negative, you cannot designate an amount as a qualifying withdrawal.) \$ _____ **C**

Minus - 8,000 **D**

Line C **minus** line D: This is the minimum amount that you can designate as a qualifying withdrawal
(If the amount on line E is greater than zero, you have to designate at least that amount or we will not certify the provisional PSPA.) \$ _____ **E**

Part 3 – Calculating RRSP withdrawals eligible for designation as qualifying withdrawals

You have to give proof of the amount on line F below. Attach a photocopy of the T4RSP slip issued for the withdrawal. If the T4RSP slip has not yet been issued, have the RRSP issuer(s) complete Part 4 of this form.

Amounts withdrawn from RRSPs under which you are the annuitant \$ _____ **F**
(These amounts must have been withdrawn in the current year or in either of the two preceding calendar years.)

Subtract from line F above the total of the following amounts that:

(i) were transferred directly to another RRSP, to a registered retirement income fund (RRIF), or to an issuer to purchase an eligible annuity under which you are the annuitant and for which a deduction was claimed, or can be claimed, under paragraph 60(l) \$ _____

(ii) were claimed as a deduction under subsection 146(8.2) for a refund of undeducted RRSP contributions + _____

(iii) were claimed as a deduction under section 60.2 as a refund of undeducted past service additional voluntary contributions + _____

(iv) have been designated by you for any other PSPA certification + _____

Total of lines (i), (ii), (iii), and (iv) \$ _____ **▶** - _____ **G**

Line F **minus** line G: This is the amount eligible to be designated as a qualifying withdrawal \$ _____ **H**

If the amount on line H is less than the amount on line E, you will have to withdraw additional amounts from your RRSPs to have the provisional PSPA certified. If you do not want to withdraw additional amounts from your RRSPs, you do not have to file this form. However, the provisional PSPA will not be certified and the past service benefits to which the provisional PSPA relates cannot be provided to you.

If the amount on line H is equal to the amount on line E, you have to designate the full amount entered on line H.

If the amount on line H is more than the amount on line E, you have to designate an amount that is at least equal to the amount on line E. However, you can designate any amount up to the amount on line C or the amount on line H, whichever is less.

I designate \$ _____ as a qualifying withdrawal for the provisional PSPA shown in Part 2 of this form.
I certify that the information given on this form is, to the best of my knowledge, correct and complete.

RRSP annuitant's signature

Date

Part 4 – To be completed by RRSP issuer (print)			RRSP plan number _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _
RRSP issuer's name			
Address			Annuitant's social insurance number _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _
City	Province or territory	Postal code	
Annuitant's name	Amount of RRSP withdrawal less redemption fees \$	Date of RRSP withdrawal	
I certify that the information given in this area is correct and complete.			
_____ Date	_____ Signature of authorized person	_____ Position or Office	

General Information

Registered Retirement Savings Plan (RRSP) Qualifying Withdrawals

In general, a qualifying withdrawal is an amount that you withdraw from your RRSP so that you can receive post-1989 past service benefits under a defined benefit provision of your employer's registered pension plan (RPP). The value of the RPP benefits is measured and is called a past service pension adjustment (PSPA).

The amount of the RRSP withdrawal has to be included in your income for the year you withdraw it. The amount also has to meet the conditions shown on the front of this form. If these conditions are met and you designate an amount as a qualifying withdrawal, we can certify your PSPA. Our certification allows your RPP administrator to credit you with past service benefits under the RPP. Use this form to designate the withdrawn amount.

If we cannot certify your PSPA because it is more than the allowable amount, we will send you a qualifying withdrawal letter and another Form T1006. The letter will ask if you want to designate an RRSP qualifying withdrawal so that we can certify your PSPA.

If you designate a qualifying withdrawal, complete the form and send us a copy. We will then determine if we can certify the PSPA.

If you do not designate a qualifying withdrawal, we will not approve the certification request. We will tell the RPP administrator that the past service benefits related to the PSPA cannot be provided to you.

Note

When your RPP administrator requests that we certify Form T1004, *Applying for the Certification of a Provisional PSPA*, the administrator may already know that the past service benefits cannot be certified unless you designate an RRSP qualifying withdrawal. In this case, your administrator may ask if you want to designate an RRSP qualifying withdrawal. If you choose to make this designation, the administrator may also ask you to complete this form so that he can send it to us with the certification request. If this happens, we will not send you a qualifying withdrawal letter or ask you to complete another Form T1006.

Additional information for completing Part 2

Note 1:

This amount is the total of:

- any PSPA exempt from certification in the previous year (total amounts from all T215 slips for that year); and
- any previous PSPA that was certified in the current year (total amounts from all forms T1004 that we approved in the current year).

Note 2:

This amount is the total of all qualifying withdrawals made by an individual for purposes of any previous PSPA that was certified in the current year.

Instructions for completing this form

We will complete Parts 1 and 2 of this form before we send it to you. Use Part 3 to calculate the amount of your RRSP withdrawal that is eligible to be designated as a qualifying withdrawal. In some cases, your RPP administrator may ask you to complete this form before the administrator sends us Form T1004. If this is the case, complete Parts 1, 2, and 3.

In either case, attach copies of the T4RSP slips related to the amounts you designate in Part 3 as a qualifying withdrawal. If you have not received your T4RSP slips, ask your RRSP issuer to complete Part 4 of the form before you send the completed form back to us. The issuer has to complete the form and return it to you no later than 30 days after he receives your request to complete Part 4.

Where to send this form

If we ask you to complete this form, return a copy to the address shown on the request. If your RPP administrator asks you to complete this form, return it to the administrator, who will send it to us. In both cases, keep a copy for your records.