

Who should complete this form?

Complete this form if you meet both of the following conditions:

- you received an amount from a spousal or common-law partner RRSP or RRIF; and
- your spouse or common-law partner made a contribution to a spousal or common-law partner RRSP for you in the year you received the amount or in the two preceding years.

By completing this form, you will calculate how much of the amount to include in your income on your own return, and how much your spouse or common-law partner has to include in income. If your RRSP or RRIF has been deregistered, we consider that you received an amount from it in the year it was deregistered. The amount we consider that you received is the fair market value of the plan or fund calculated immediately before it was deregistered. This requirement does not apply to deregistered RRIFs that were established before March 1986, unless they were amended after February 1986.

You and your spouse or common-law partner each have to attach a copy of this form to your own income tax return for the year. Keep a copy for your records.

Do not complete this form if any of the following apply:

- the amount you received is a periodic annuity payment from an RRSP;
- the amount you received is a minimum amount payment from a RRIF; or
- your spouse or common-law partner died in the year.

Do not complete this form if, when you received the amount or when the RRSP or RRIF was deregistered, either of the following applied:

- you and your spouse or common-law partner were living separate and apart because of your relationship breakdown; or
- you or your spouse or common-law partner was a non-resident.

In any of the situations listed above, include the amounts in your own income.

Spousal or common-law partner RRSP and RRIF

An RRSP or RRIF is a spousal or common-law partner plan or fund if it meets any of the following conditions:

- Your spouse or common-law partner contributed an amount to the RRSP while you were the annuitant.
- It is an RRSP that has received a payment or a transfer of property from a spousal or common-law partner RRSP or RRIF.
- It is a RRIF that has received a payment or a transfer of property from a spousal or common-law partner RRSP or RRIF.

For more details, see "Amounts from a spousal or common-law partner RRSP or RRIF" in Chapter 4 of the income tax guide called *RRSPs and Other Registered Plans for Retirement*.

Lines 5 and 16

If your spouse or common-law partner made more than one contribution to your RRSPs in the two preceding years, he or she has to include the contributions in income in the order he or she contributed them.

Example: James makes the following contributions to Tania's RRSP.

2001: \$3,000

2002: \$8,000

2003: \$ 0

2004: \$ 0

Tania made the following withdrawals from her spousal or common-law partner RRSP.

2003: \$5,000

2004: \$4,000

James had to include \$5,000 in income for 2003. That \$5,000 represented, in order, \$3,000 from 2001, and \$2,000 from the year 2002 contribution of \$8,000.

When Tania completes this form for 2004, the amount on line 5 will be \$2,000 (the amount James included in income for the year 2002 contribution).

Unused contributions

Part of the amount your spouse or common-law partner includes in income for the year, based on this completed form, may be for RRSP contributions that were not deducted for any year. Your spouse or common-law partner may be able to claim a deduction on his or her return. To determine the deductible amount, your spouse or common-law partner can complete Form T746, *Calculating Your Deduction for Refund of Unused RRSP Contributions*.

Tax deducted

Only the person who is shown as the annuitant on the T4RSP or T4RIF slip can claim the income tax deducted. The amount of tax deducted is shown in box 30 of the T4RSP or box 28 of the T4RIF slip.