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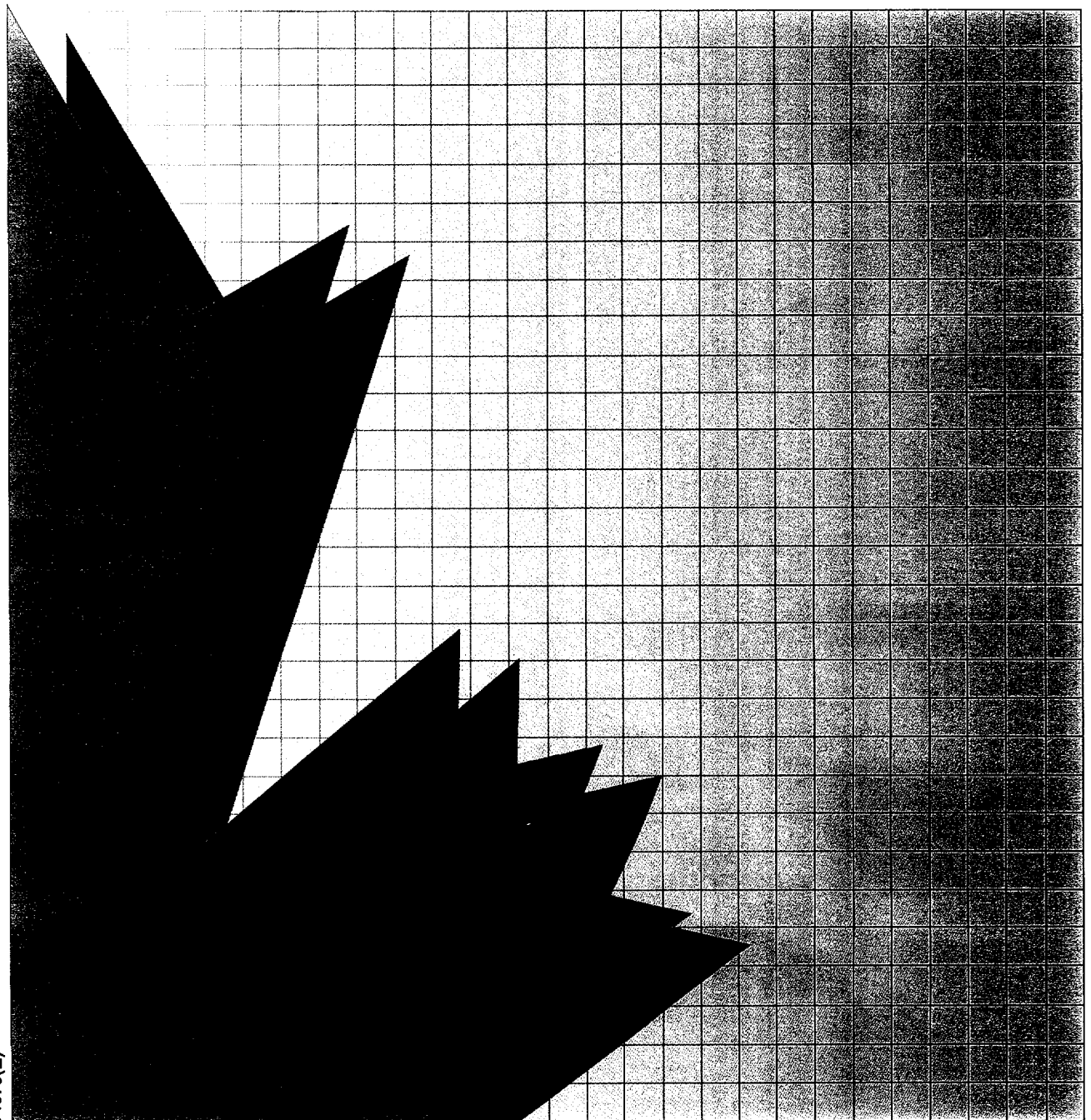
Revenu Canada  
Impôt

## 1990 T4RSP GUIDE

Return of Registered  
Retirement Savings Plan  
Income

## 1990 T4RIF GUIDE

Return of Income Out  
Of a Registered Retirement  
Income Fund



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Canada

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**1990  
T4RSP Guide  
Return of Registered Retirement Savings Plan Income  
The T4RSP Summary and the T4RSP Supplementary**

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**This Guide is not a legal document.** It uses plain language to explain some of the laws about income tax. For official purposes, please consult the *Income Tax Act* and the *Income Tax Regulations*.

## Introduction

This Guide contains information to complete the T4RSP Summary, *Return of Registered Retirement Savings Plan Income*, and the T4RSP Supplementary, *Statement of Registered Retirement Savings Plan Income*, for the 1990 calendar year. The information in this Guide should be all that is needed to complete the T4RSP Summary and Supplementaries correctly. However, the Guide does not deal with every circumstance that may arise. Therefore, where applicable, you are referred to various departmental publications which are available from any district office.

Unless otherwise stated, subsections, paragraphs and subparagraphs referred to in this Guide are references to the *Income Tax Act*.

## 1 Return of Registered Retirement Savings Plan Income

This Return is a two-part return. It consists of the T4RSP Summary and the related T4RSP Supplementaries. It is to be used to report amounts from registered retirement savings plans (RRSPs) that are required to be included in the income of **residents of Canada** or that are deductible from their income. Refer to Guide Item 12 regarding RRSP payments to non-residents.

The 1990 *Return of Registered Retirement Savings Plan Income* must be completed by the issuer of an RRSP to report:

- benefits paid in the year from an RRSP that are required to be included in the annuitant's income for the year or, upon the annuitant's death, in the income of the annuitant's beneficiaries;
- amounts deemed to be received in the year by an annuitant as benefits from an RRSP that are required to be included in the annuitant's income for the year;
- any other amount under an RRSP that is required to be included in the annuitant's income for the year or that is deductible from the annuitant's income for the year, and
- for an RRSP that became an "amended plan" in the year (as referred to in subsection 146(12)), the amount that equals the fair market value of all the property of the plan immediately before the RRSP became an amended plan. This amount is required to be included in the income for the year of the individual who was the annuitant of the RRSP before the RRSP became an amended plan.

Refer to Guide Item 3 for details on how to complete the T4RSP Supplementaries.

### The T4RSP Summary

The Summary is a single-page carbon-loaded form that consolidates most of the amounts reported on the T4RSP Supplementaries.

The "payer number" and "name of payer or issuer of plan" must correspond to that shown on your form PD7A, *Tax Deduction – Canada Pension Plan – Unemployment Insurance Remittance Return*.

A T4RSP Summary must be completed even if only one T4RSP Supplementary is prepared. The T4RSP Summary Rev. 90 is to be used; Forms T4RSP Summary Rev. 89 and earlier are obsolete.

### The T4RSP Supplementary

The Supplementary is a carbon-loaded form on which the amounts from a **particular** RRSP are reported. All amounts reported on the supplementaries must be in Canadian currency. The supplementaries should be completed and distributed according to the instructions contained in this Guide.

The T4RSP Supplementary Rev. 90 is to be used; Forms T4RSP Supplementary Rev. 89 and earlier are obsolete.

If you intend to use customized T4RSP Supplementaries, refer to Information Circular 85-5R, *Custom and Facsimile Tax Forms*, for instructions about approval of custom or facsimile tax forms. This Circular is available from any district office.

## 2 Requirements and penalties

### Late-filing penalty

The *Return of Registered Retirement Savings Plan Income* must be submitted before March 1 immediately following the calendar year for which the return is to be filed. The penalty for failure to file the Return before this date, or for late distribution of the T4RSP Supplementaries to recipients is \$25 per day with a minimum penalty of \$100 per return and a maximum penalty of \$2,500 per return. A Notice of Assessment is issued if a late-filing penalty is assessed.

### Penalty for failure to provide a social insurance number

Individuals are obliged to provide their social insurance number (SIN) upon request to issuers required to complete T4RSP Supplementaries on their behalf. Penalties for failure to provide a SIN may be levied on both the issuer and the individual.

**Payer (Issuer)** – Any issuer required to prepare an information return requiring an individual's SIN must make a reasonable effort to obtain the SIN from that individual. Failure to make such an effort or to provide any information required on a T4RSP Supplementary may result in a penalty of \$100 for each failure.

Clients whose SIN is not on record and for whom an information return must be made should be advised of the requirement to provide their SIN. They should also be advised of the consequences of failing to provide their SIN. These clients must also be asked to provide their SIN within fifteen days.

**Recipient** – Individuals are required to provide their SIN upon request to persons required to make an information return containing that information. If an individual has not been assigned a SIN, the individual is required to apply for such a number within 15 days after the request, and to provide the number to any person required to make an information return requiring the social insurance number.

Application for a SIN can be made either in person or by mail. An application form NAS 2120 can be obtained in person from any Canada Employment Centre or by telephoning or writing the nearest Centre and requesting that the necessary documents be mailed. Once the application has been completed, it should be submitted along with any other required documents to the nearest Canada Employment Centre.

An individual who fails to supply his or her SIN upon request to any person obliged to make an information return requiring that number is liable to a penalty of \$100 for each failure. However, the penalty does not apply if an individual applies for a SIN within fifteen days following the request to provide the number, and the number is provided to the person who requires it within 15 days after its receipt.

More details about SIN reporting requirements and applicable penalties for failure to provide such information are provided in Information Circular 82-2R, *Social Insurance Number Legislation as it Relates to the Preparation of Information Slips*. This Circular is available from any district office.

#### **Interest on penalties**

If an issuer is required to pay a penalty in respect of an information return, interest on that penalty at the prescribed rate must be paid to the Receiver General together with the applicable penalty. The interest payable is calculated from the day that the information return was required to be filed to the day of payment.

#### **Offences under the Income Tax Act**

In addition to the penalties outlined above, the Income Tax Act provides for fines and/or imprisonment on summary conviction for the offences outlined below.

**Prohibited use of the social insurance number** – A person required to make an information return on which an individual's SIN must be provided is prohibited from knowingly using, communicating or allowing to be communicated that number, otherwise than as required by the Act or a Regulation, without the individual's written consent.

Persons who contravene this provision are guilty of an offence and are liable on summary conviction to a maximum fine of \$5,000 or a maximum prison term of 12 months or a combined fine and prison term.

**Failure to make or file a return** – Persons who fail to make or file a return as and when required are guilty of an offence. In addition to any penalty otherwise imposed, these persons are liable on summary conviction to a fine

ranging from a minimum of \$1,000 to a maximum of \$25,000, or both a fine and imprisonment for a maximum period of 12 months.

### **3 Instructions for completing the T4RSP Supplementary**

#### **Recipient**

Enter the individual's surname first followed by the individual's first name and initials. The individual's full address must also be shown. The individual's surname should be printed in capital letters.

#### **Box 12 – Social insurance number**

Enter the individual's social insurance number. If an individual has not provided his or her SIN by the time an information slip is being prepared, the SIN area should be left blank. However, if an individual has **refused** to provide his or her SIN, the issuer should enter "REFUSED" or 999-999-998 in Box 12.

If an individual indicates that he or she does not have a SIN and either must apply for one or has already applied for one, the Department does not expect the issuer to delay completing the return beyond the required filing date. If an individual provides his or her SIN after the submission of an otherwise valid return, the Department does not expect that an amended information slip be filed.

Every individual should be asked to provide his or her SIN. However, any individual under 18 years of age at the end of the year to which the return relates is not required to provide a SIN if the individual's total income for the year is \$2,500 or less.

#### **Box 14 – Contract number**

Enter the contract number of the registered retirement savings plan.

#### **Box 60 – Name of payer or issuer of plan**

Enter the name of the payer or issuer of the plan on each T4RSP Supplementary prepared.

#### **Box 61 – Account number**

Enter the account number of the payer or issuer of the plan on each T4RSP Supplementary prepared. The account number is the number shown on the payer's or issuer's form PD7A.

#### **Note**

*The account number will not appear on copies 2 and 3 of the T4RSP Supplementary.*

#### **Year**

Enter the year on each T4RSP Supplementary prepared.

**Box 16 – Annuity payments**

Enter the amount paid in the year to an annuitant as annuity payments **on or after maturity** of the plan, or after the plan became an “amended plan” (as referred to in subsection 146(12)) if the plan became an “amended plan” before May 26, 1976.

**Box 18 – Refund of premiums to spouse**

Enter the amount paid to the spouse of an annuitant from an **unmatured** RRSP if the payment was made to the spouse due to the annuitant’s death.

Refer to the instructions for Box 34 and Guide item 6 for more details about reporting situations arising on the death of an annuitant of an RRSP.

**Box 20 – Refund of excess amounts**

Enter the amount paid as a refund of excess contributions if it was paid on the basis of the submission of a completed form T3012, *Application For Refund of RRSP Excess Contributions Made in 19 \_\_\_\_\_*, duly certified in area II by Revenue Canada, Taxation.

**Note**

*An amount withdrawn in the year without a duly completed and certified form T3012 must be reported in Box 22.*

**Box 22 – Withdrawal and commutation payments**

Enter the total of the following amounts:

- any amount withdrawn by the annuitant in the year before the plan’s maturity including amounts withdrawn by the annuitant in respect of a withdrawal of undeducted past-service additional voluntary contributions made to a registered pension plan; and
- the amount paid to the annuitant in the year in full or partial commutation of annuity payments under the plan. Do not include any part of the annuity payments reported in Box 16.

**Notes**

*The total amount to be entered in Box 22 is the gross amount of the payment. Accordingly, the amount reported as income includes the part of the payment withheld as income tax.*

*Do not report in Box 22 a withdrawal of RRSP excess contributions refunded on the basis of the submission of a completed and duly certified form T3012. These amounts must be reported in Box 20.*

**Box 26 – Deemed receipt on deregistration**

Enter the amount that equals the fair market value of all the property of the plan immediately before the plan became an “amended plan” in the year as referred to in subsection 146(12).

**Box 24 – Spousal and Box 36 – Name and SIN of contributor spouse**

If any amount is reported in Box 22 or Box 26, enter “Yes” in Box 24 and enter the name and social insurance number of the contributor spouse in Box 36 if, at any time,

- the RRSP had contributions made to it by the annuitant’s spouse;
- the RRSP received property from another RRSP to which the annuitant’s spouse has made contributions;
- the RRSP received property from a registered retirement income fund (RRIF) that received property from an RRSP to which the annuitant’s spouse has made contributions; or
- a RRIF, from which the RRSP received property, received property from another RRIF that received property from an RRSP to which the annuitant’s spouse has made contributions.

In other words, the property of an RRSP under which amounts have been contributed or deemed to have been contributed by the annuitant’s spouse (a spousal RRSP) must be tracked regardless of how often any property from such a plan is transferred to other RRSPs or to RRIFs under which the contributor’s spouse is the annuitant.

If none of these situations apply to the spousal RRSP in respect of which an amount has been reported in Box 22 or Box 26, enter “No” in Box 24. If the issuer has been provided with satisfactory evidence that, at the time a particular amount referred to in subsection 146(8.3) is required to be included in the income of the annuitant, the parties are living separate and apart due to the breakdown of their marriage, or that the annuitant’s spouse is deceased, enter “No” in Box 24.

**Note**

*The particular amounts referred to in subsection 146(8.3) are amounts received or deemed to be received in a year from a spousal RRSP that are required to be included in the income of the RRSP annuitant for that year. A particular amount is an amount from an unmaturing RRSP, or a payment in full or partial commutation of an RRSP annuity. It also includes the amount deemed to be received under paragraph 146(12) (b) and required under that same paragraph to be included in the income of the individual who was the RRSP annuitant immediately before the RRSP became an “amended plan.”*

*If the annuitant’s spouse contributed deductible amounts to any spousal RRSP in the year or in either of the two years before the year that an amount is reported in Box 22 or Box 26, part or all of the deductible amounts contributed may be required to be included in the contributor spouse’s income for that year. If an amount is required to be included in the contributor’s income, that amount is the lesser of the deductible amounts contributed in the year and the previous two years and the particular amounts. Once a deductible amount has been included in the contributor’s income, that amount is, after that time, deemed not to be a deductible amount.*

*Instead of requiring the contributor spouse to include in income part or all of the deductible amounts contributed, and allowing the annuitant to deduct an equal amount in calculating income for the year, the Department allows the particular amounts to be jointly reported. The effect is essentially the same and easier for the contributor and annuitant to understand. Form T2205, **Calculation of Amounts from a Spousal RRSP or RRIF to be Included in 1990 Income**, is completed by the annuitant to determine what part of the particular amounts is to be reported as income by the annuitant and by the contributor. The form explains the circumstances under which the total of the particular amounts is to be reported as income by the annuitant.*

### **Box 28 – Other income or deductions**

Enter the sum of the amounts described below. If the total of the amounts that may be deducted by the annuitant for the year exceeds the total of the amounts that are required to be included in the annuitant's income for the year, enter the amount in brackets.

The following amounts are required to be included in the income of an annuitant of an RRSP trust:

- if the RRSP trust acquired a non-qualified investment during the year, the fair market value of the non-qualified investment at the time it was acquired;
- if the RRSP trust used or permitted the use of any of its property as security for a loan during the year, the fair market value of the property at the time it commenced to be used as security for the loan;
- if the RRSP trust disposes of property during the year for no consideration, or for consideration which is less than the fair market value of the property at the time of disposition, the amount by which that fair market value exceeds the consideration; and
- if the RRSP trust acquires property during the year for consideration which is greater than the fair market value of the property at the time of acquisition, the amount by which the consideration exceeds that fair market value.

The following amounts may be deducted by the annuitant of an RRSP trust in calculating income:

- if the RRSP trust disposes of a property during the year that was a non-qualified investment when acquired, the lesser of
  - the fair market value of that property at the time it was acquired if that amount was reported by an issuer as that annuitant's income, and
  - the proceeds of disposition of that property; and
- if the RRSP trust used or permitted the use of any of its property as security for a loan and the loan is extinguished during the year, the amount by which the amount previously reported by an issuer as that annuitant's income exceeds any loss incurred by the RRSP trust as a result of the RRSP trust property being used as security for the loan.

### **Note**

*The interest portion of any loan payments made by the RRSP trust and any decrease in value of the RRSP trust property used as security for the loan are not to be used in calculating such a loss.*

Box 28 must also include the part of an amount paid as a benefit from an RRSP to a beneficiary **other than the spouse** of a deceased annuitant that exceeds

- the amount reported in Box 18 as a refund of premiums to the spouse,
- the amount reported in Box 34 as the amount deemed to have been received by the deceased annuitant immediately before death, and
- the taxable income of the RRSP trust for years after the year of death.

This instruction does **not** apply to depositary RRSPs.

### **Note**

*In most cases, the amount that may qualify as a refund of premiums to a child or grandchild is part or all of the amount reported in Box 34 of the T4RRSP slip. (Refer to the explanation under "All RRSPs" in Guide item 6 for more details.) This method of reporting is required because amounts received or receivable by a child or grandchild qualify as a refund of premiums only if the child or grandchild was financially dependent on the annuitant for support at the time of the annuitant's death. The term "financially dependent" is defined by exception in the Act. Financial dependency must be substantiated to the Department by the deceased's legal representative and child or grandchild.*

*Certain amounts (described in Guide item 6) earned on the property of an **unmatured trustee** or **unmatured insured RRSP** after the time of an annuitant's death qualify as a refund of premiums to the surviving spouse. If the annuitant had no spouse at the time of death, these amounts and certain amounts reported in Box 28 in respect of **matured trustee** or **matured insured RRSPs** may qualify as a refund of premiums to the annuitant's child or grandchild. Situations will therefore arise where part or all of the amount reported in Box 28 may qualify as a refund of premiums to the deceased annuitant's child or grandchild.*

Refer to the instructions for Box 34 and Guide item 6 for more details about reporting situations arising on the death of an annuitant of an RRSP.

### **Box 30 – Tax deducted**

Enter the amount of income tax deducted. Enter "nil" if no income tax has been deducted.

Income tax is required to be withheld from all payments (other than periodic annuity payments) made from an RRSP while the **original** annuitant is alive. However, the Department intends to continue to certify form T3012 in respect of excess amounts from RRSPs for which an amount may be deducted under subsection 146(8.2).

Therefore, if an amount is reported in Box 20 based on the submission of a duly completed and certified form T3012, income tax is not to be withheld from the amount reported in Box 20.

Income tax is also required to be withheld from the amount deemed to be received by the individual who was the annuitant of an RRSP immediately before the RRSP became an "amended plan" in the year. The amount reported in Box 26 is the amount on which this withholding tax is to be determined.

### Note

*Individuals who receive RRSP benefits that have little or no income tax withheld at source may elect to increase the amount of income tax to be deducted from these benefits. To do so, an individual must complete form TDI, 1990 Personal Tax Credit Return. The completed form is to be given to the payer of the RRSP benefits. Instructions about how to complete the form and how to increase the amount of income tax to be withheld are provided on the form.*

### Box 32 – Non-qualified investment

Enter the amount, if any, that was included in the calculation of the amount reported in Box 28 in respect of the disposition during the year of a property that was a non-qualified investment when it was acquired.

### Box 34 – Deemed receipt on death

Enter the amount that equals the fair market value of all the property of the plan at the time of the annuitant's death minus the part of that amount that, as a consequence of the death, becomes receivable directly from the plan by the deceased annuitant's spouse. This requirement applies to all RRSPs except those that matured before June 30, 1978.

### Notes

*Part or all of the amount reported in Box 34 in respect of an unmaturing RRSP may be deemed to be received by the surviving spouse as a refund of premiums. If an amount has been paid from an unmaturing RRSP to the deceased's legal representative for the benefit of the spouse, the representative and the spouse may elect, using form T2019, to treat part or all of that amount as a refund of premiums to the spouse.*

*If an election is made, the issuer should not complete amended T4RSP slips to report the amount elected upon in Box 18. This is because copy 1 of form T2019 is to be attached to the spouse's return for the year to which the election applies. The Department's procedures for assessing amounts reported in Box 34 based on a completed form T2019 ensure that the amounts to which the election applies are treated as a refund of premiums.*

*If the annuitant had no spouse at the time of death, part or all of the amount reported in Box 34 in respect of any RRSP may qualify as a refund of premiums to the annuitant's child or grandchild. See the Note after the Box*

*28 reporting instructions and the explanation under "All RRSPs" in Guide item 6 for more details.*

Refer to the instructions for Box 18 regarding what amount is to be reported as a refund of premiums to spouse, and to Guide item 6 for more details about reporting requirements arising on the death of an annuitant of an RRSP.

## 4

### Instructions for completing the T4RSP Summary

#### Introduction

- If you need a 1990 T4RSP Summary, you can obtain one from any district office.
- A separate summary must be completed for each of your payer account numbers under which T4RSP tax remittances have been made.
- If you are filing a summary for a different year than that which is printed in the upper left-hand corner of the summary, stroke through the incorrect year, and enter the correct year directly above it.
- All amounts reported on the summary must be in Canadian currency.
- The amounts to be reported on the summary are the total of the amounts reported in the corresponding boxes of the supporting T4RSP Supplementaries. The totals **must** agree with the amounts reported in the boxes of the supplementaries. Errors or omissions may cause unnecessary processing delays.

#### How to complete

**Payer number:** Enter the number from your form PD7A. The number consists of 3 alpha and 6 numeric characters.

**Name and address of payer or issuer of plan:** Enter your complete name and full address including your postal code. This information should correspond to that shown on your form PD7A.

**Taxation centre:** To complete this box, see the reverse of the summary or Guide item 9 for details. Enter the taxation centre that serves your district office.

**Total number of T4RSP slips filed - line 88:** Enter the total number of all the T4RSP Supplementaries included with the summary.

**Annuity payments - line 16:** Enter the total of the amounts reported in Box 16 of all T4RSP Supplementaries included with the summary.

**Refund of premiums to spouse - line 18:** Enter the total of the amounts reported in Box 18 of all T4RSP Supplementaries included with the summary.

**Refund of excess amounts - line 20:** Enter the total of the amounts reported in Box 20 of all T4RSP Supplementaries included with the summary.



**Withdrawal and commutation payments** – line 22: Enter the total of the amounts reported in Box 22 of all T4RSP Supplementaries included with the summary.

**Deemed receipt on deregistration** – line 26: Enter the total of the amounts reported in Box 26 of all T4RSP Supplementaries included with the summary.

**Other income or deductions** – line 28: Enter the total of the amounts reported in Box 28 of all T4RSP Supplementaries included with the summary.

**Deemed receipt on death** – line 34: Enter the total of the amounts reported in Box 34 of all T4RSP Supplementaries included with the summary.

**Total tax deducted** – line 30: Enter the total of the amounts reported in Box 30 of all T4RSP Supplementaries included with the summary.

**Remittances** – line 82: Enter the total T4RSP tax remitted under this account for 1990.

**Difference:** Subtract the amount entered on line 82 from the amount entered on line 30 and enter the difference, if any, in the space provided. If there is no difference, enter “Nil” on line 86. A difference of less than \$1.00 is neither charged nor refunded.

**Overpayment** – line 84: If the amount on line 82 is more than the amount on line 30 and no other return is due to be filed under this account, enter the difference on line 84. If you want this overpayment to be transferred or refunded, you **must** include a written request. This request must explain how the overpayment originated and the action you want taken.

**Balance due** – line 86: If the amount on line 30 is more than the amount on line 82, enter the difference on line 86. You must attach to the summary a cheque or money order made payable to the Receiver General for the balance due. Any unpaid balance may be subject to a penalty for late payment and interest at the prescribed rate.

The **Certification area** must be completed, and the name and telephone number of a contact person is to be included in the areas provided above the Certification area. These areas are identified as line 76 and 78 respectively.

## 5

### Correction of T4RSP Supplementaries

Amended, cancelled or duplicate Supplementaries should be clearly identified as such at the top of the form. Amended or duplicate slips should refer to the serial number of the original T4RSP slip.

#### Amended Supplementaries

If an amended T4RSP Supplementary reflects a change in any of the financial data reported on the original slip, an amended T4RSP Summary with revised totals must be

filed along with the amended supplementary. Amended T4RSP Summaries must be clearly identified as such at the top of the form.

#### Cancelled Supplementaries

If a T4RSP Supplementary was issued in error and is to be cancelled, a T4RSP Supplementary clearly identified as cancelled must be submitted. The cancelled supplementary must contain all of the financial data reported on the original slip. A revised T4RSP Summary is also required. The totals reported on the revised summary must exclude the financial data reported on the cancelled supplementary.

#### Duplicate Supplementaries

If a T4RSP Supplementary is issued to replace an original slip that was lost or destroyed by the recipient, it is not to be submitted to the Department. However, it must be clearly identified as a duplicate copy at the top of the form.

## 6

### Death of an annuitant of an RRSP

The following comments apply to all RRSPs except those that matured before June 30, 1978.

#### Matured RRSPs

If the spouse of a deceased annuitant is the beneficiary under the terms of a **matured RRSP**, the surviving spouse becomes the annuitant of the RRSP. The RRSP continues and annuity payments begin to be made to the spouse as **successor annuitant**. Annuity payments made to the original annuitant are reported in Box 16 of the T4RSP slip issued in the name of that annuitant. Annuity payments made to the spouse (successor annuitant) are reported in Box 16 of the T4RSP slip issued to that annuitant. No amount is to be reported in Box 34 of any T4RSP slip issued.

If the deceased annuitant's legal representative becomes entitled to receive amounts from the plan for the benefit of the surviving spouse, and the legal representative and the spouse jointly elect with the Minister,

- the spouse is deemed to become the annuitant under the plan, and
- the amounts received from the plan are deemed to be received by the spouse as benefits from the plan.

If the issuer is satisfied that the deceased's legal representative and surviving spouse have jointly elected with the Minister, the T4RSP slips should be issued to the surviving spouse. In such cases, the annuity payments are to be reported in Box 16 of the T4RSP slips issued, and no amount is to be reported in Box 34 of any T4RSP slip issued. The T4RSP slips should be issued to the surviving spouse even if the payments are made to the deceased's legal representative.

In any other case, the Department requires that a T4RSP slip be issued in the name of the deceased annuitant to report an amount in Box 34 equal to the fair market value of all the property of the plan at the time of death.

If amounts subsequently paid from the plan to persons **other than the spouse** exceed the amount reported in Box 34 of the T4RSP slip issued in the name of the deceased annuitant, part or all of the excess amount is a benefit from the RRSP. The part of the excess amount that is a benefit from an RRSP should be reported in Box 28. The T4RSP slip is to be issued in the name of the recipient. Refer to the instructions for Box 28 for details about what part of the excess amount should be reported in Box 28.

### Unmatured depositary RRSPs

If the spouse is a beneficiary of property of an **unmatured depositary RRSP**, the amount that equals the fair market value of that property at the time of death is a refund of premiums. This amount includes interest that accrued on that property up to the time of death. The amount is reported in Box 18 of the T4RSP slip issued for the year in which it is paid.

If the spouse is the beneficiary of all the property of the depositary plan, no amount should be reported in Box 34 of the T4RSP slip. Otherwise, the amount to be reported in Box 34 is the fair market value of the RRSP property at the time of death **minus** the amount reported in Box 18 as a refund of premiums to the spouse.

Interest income earned on the deposit after the time of death does not qualify as a refund of premiums. Report this amount on T5 Supplementaries issued in the recipient's name.

### Unmatured insured RRSPs

If an **unmatured RRSP** is an **insured** plan, and the spouse is a beneficiary of property of such a plan, the amount of the payment to the spouse is a refund of premiums. This amount may therefore include interest earned on the property from the date of death to the date of payment. The amount is reported in Box 18 of the T4RSP slip issued for the year in which it is paid. If the spouse is the beneficiary of all the property of the insured plan, no amount should be reported in Box 34 of the T4RSP slip. Otherwise, the amount to be reported in Box 34 is the fair market value of the RRSP property at the time of death **minus** the part of that amount that is included in the amount reported in Box 18 as a refund of premiums. The excess, if any, between the payments made from the RRSP and the sum of the amounts reported in Boxes 18 and 34 is to be reported in Box 28 of the T4RSP slip issued to the recipient of that amount.

### Unmatured trustee RRSPs

If an **unmatured RRSP** is a **trusteed** plan, and the payment from the plan to the spouse is made on or before December 31 of the year of death, the entire payment is a refund of premiums. If the payment is made to the spouse after December 31 of the year of death, the part of the payment which represents the value of the spouse's

entitlement on December 31 of the year of the annuitant's death **and** the non-taxable income of the plan after December 31 of the year of death to which the spouse is entitled is a refund of premiums. The refund of premiums is reported in Box 18 of the T4RSP slip issued for the year in which it is paid.

The part of the payment which represents the taxable income of the RRSP trust **after** December 31 of the year of death is **not** to be reported on a T4RSP slip as a benefit from the RRSP. The definition of the term "benefit" in paragraph 146(1)(b) excludes such an amount from being considered a benefit from an RRSP trust. Such a payment is a payment from a trust. If the payment is allocated to a beneficiary, it is to be reported on a T3 Supplementary.

If the spouse was the beneficiary of all the property of a trustee plan, no amount is to be reported in Box 34 of the T4RSP slip. Otherwise, the amount to be reported in Box 34 is the fair market value of the RRSP property at the time of death **minus** the part of that amount that is included in the amount reported in Box 18 as a refund of premiums. The excess, if any, between the payments made from the RRSP and the sum of the amounts reported in Boxes 18 and 34 and the taxable income of the RRSP trust for years after the year of death is to be reported in Box 28 of the T4RSP slip issued to the recipient of that amount.

### All RRSPs

If an issuer obtains information that part or all of an amount reported in Box 34 is a refund of premiums to a surviving spouse or to a financially dependent child or grandchild, the issuer is **not** required to issue amended T4RSP slips. The Department routinely assesses or reassesses returns based on a duly completed form T2019.

More details about the tax treatment of amounts paid from an RRSP upon the death of an annuitant are provided in Interpretation Bulletin IT-500, *Registered Retirement Savings Plans (maturing after June 29, 1978) Death of Annuitant after June 29, 1978*. IT-500 is available from any district office.

## 7

### Definition of "spouse" for certain RRSP provisions

An individual **cannot** make deductible contributions to an RRSP under which the individual's common-law spouse is the annuitant. However, the meaning of the term "spouse" has been expanded for **certain** RRSP provisions. Under the new definition, a spouse of an individual is a person of the opposite sex who

- is married to the individual,
- is and has been living with the individual in a conjugal relationship for at least one year, or
- is living with the individual in a conjugal relationship and is a natural or adoptive parent of the individual's child.

This definition applies for the following purposes:

- any amounts paid as a refund of premiums as reported in Box 18 of the T4RSP Supplementary or deemed to be received as a refund of premiums by the surviving spouse;
- any amounts paid as annuity payments to the spouse of a deceased annuitant as a consequence of the spouse becoming entitled to receive those benefits due to the annuitant's death;
- reducing the amount deemed to be received by an annuitant due to the annuitant's death by the part of that amount that the spouse of the annuitant becomes entitled to receive as a consequence of the death; and
- amounts **directly** transferred from an **unmatured** RRSP to an RRSP or RRIF of the annuitant's spouse or former spouse if
  - the transfer is made according to a decree, order or judgement of a competent tribunal or a written separation agreement relating to property divided between the two parties to settle rights arising from the marriage or other conjugal relationship;
  - the transfer is made on or after the breakdown of the marriage or other relationship; and
  - the parties are living separate and apart.

#### Note

Form T2220 must be completed for a direct transfer of property from an unmaturred RRSP upon a breakdown of a marriage or other conjugal relationship. Refer to Guide item 8 for more details about using this form.

### 8

#### Reporting and the use of forms T2030, T2033, T2220 and T2037

#### Form T2030 – Record of Direct Transfer – Under Subparagraph 60(1) (v)

The terms of an RRSP annuity may permit the annuitant to commute the annuity in full or in part. If this is the case, and the annuity is commuted, the commutation payment must be reported in Box 22 of a T4RSP slip issued for the year in which the payment is made to the annuitant.

Form T2030 should be used by an annuitant to have the issuer **directly** transfer part or all of a commutation payment to a permitted investment. Permitted investments are

- another RRSP with the same annuitant,
- a RRIF with the same annuitant, or
- an annuity described in subparagraph 60(1) (ii) with the same annuitant.

The part of a commutation payment that is directly transferred must be reported by the issuer in Box 22 of the

T4RSP slip. This is because the annuitant must include the commutation payment in income for the year in which the payment is made even if part or all of the payment is directly transferred. The annuitant may deduct an amount for the year equal to the amount of the payment that was directly transferred. The issuer or carrier who receives the amount transferred must give the annuitant an official receipt to support the amount that can be deducted by the annuitant for the year to which the transfer applies.

If a properly completed form T2030 is used to initiate and record the part of an RRSP commutation payment that is directly transferred to a permitted investment, the amount transferred is not required to have income tax withheld at source. Form TD2, *Tax Deduction Waiver in Respect of Funds to be Transferred*, does **not** have to be completed.

#### Note

Form T2030 is **not** required if the transfer is made to a permitted investment administered by the issuer who effected the transfer. However, the transfer details that would have been provided on form T2030 must be included in the records of the permitted investment. In such cases, Form TD2 does not have to be completed.

#### Form T2033 – Record of Direct Transfer – Under Subsection 146(16) and Paragraph 146.3(2) (e)

An annuitant of an **unmatured** RRSP may have the issuer of the plan initiate a **direct** transfer of all or part of the property of the plan to

- another RRSP with the same annuitant,
- a RRIF with the same annuitant, or
- a registered pension plan for credit to the account of the annuitant as a member under that plan.

If such a transfer is made on behalf of the annuitant, Form T2033 should be used to initiate and record the transfer. The amount transferred is **not** to be reported on a T4RSP slip and an official receipt is **not** to be issued to the annuitant on whose behalf the transfer was made. This is because the amount transferred is not income of the annuitant and cannot be deducted by the annuitant for the year in which the transfer is made.

#### Notes

Such a transfer is not permitted after the end of the year in which an annuitant reaches 71 years of age because an RRSP must be matured by the end of that year.

Form T2033 is **not** required if the transfer is made to a permitted investment administered by the issuer that effected the transfer. However, the transfer details that would have been provided on form T2033 must be included in the records of the permitted investment. Form TD2, *Tax Deduction Waiver in Respect of Funds to be Transferred*, is **not** required regardless of whether form T2033 is used.

### Form T2220 – Transfer Between Registered Retirement Savings Plans or Registered Retirement Income Funds on Marriage or Relationship Breakdown

Form T2220 must be used by an annuitant to initiate a **direct** transfer of property from an **unmatured** RRSP to another RRSP or RRIF under which the annuitant's spouse or former spouse is the annuitant. Such a transfer is permitted **only** if

- it is made according to a decree, order or judgement of a competent tribunal or a written separation agreement relating to property divided between the two parties to settle rights arising from the marriage or other conjugal relationship,
- it is made on or after the breakdown of the marriage or other relationship, and
- the parties are living separate and apart.

A transfer of this type is **not** to be reported on a T4RSP slip and an official receipt is **not** to be issued to either party.

The issuer who made the direct transfer must send Copy 1 of form T2220 and a copy of the court order or written separation agreement to the Department within 30 days of the transfer. The court order or written separation agreement **may** be provided in a sealed envelope. These documents are to be sent to the Taxroll Division of the Revenue Canada, Taxation office that serves the annuitant on whose behalf the transfer was made. The back of form T2220 provides a complete list of mailing addresses.

#### Note

*Form TD2, Tax Deduction Waiver in Respect of Funds to be Transferred, does not have to be completed.*

Other details about the use of these transfer forms are provided in the "Instructions" area on the back of each form.

### Form T2037 – Notice of Purchase of Annuity with "Plan" Funds

An RRSP may be matured at any time, but it must be matured by the end of year in which the annuitant reaches 71 years of age.

Form T2037 is to be used when RRSP funds are paid out to purchase the annuitant of the plan an annuity provided for by the plan. The form is to be used by

- the trustee of a trust governed by an RRSP,

- a corporation approved by the Governor in Council to issue RRSPs that is licensed or otherwise authorized under Canadian law to sell investment contracts,
- an insurance company licensed or otherwise authorized under Canadian law to carry on an annuities business, and
- a "depository" that is a bank or other person that is, or is eligible to become, a member of the Canadian Payments Association, or a credit union that is a shareholder or member of a corporation referred to as a "central" for purposes of the *Canadian Payments Association Act*.

The form is to be completed in duplicate and signed by a trustee of the trust or a responsible official of the corporation or depository, as applicable. One copy of form T2037 is to be forwarded to the annuity issuer along with the funds being paid, and one copy is to be retained by the purchaser of the annuity.

The amount of RRSP funds used to purchase an annuity is **not** to be reported on a T4RSP slip and an official receipt is **not** to be issued to the annuitant on whose behalf the annuity was purchased. Subsequent payments under the annuity or in settlement of the annuity or rights to the annuity are to be reported on a T4RSP Supplementary in accordance with the instructions contained in this Guide.

More details about the use of Form T2037 are provided in Information Circular 74-1R5, *Form T2037, Notice of Purchase of Annuity with "Plan" Funds*, and on the form itself.

## 9

### Filing requirements – when and where

Copies 1 and 2 of the completed T4RSP Summary together with copy 1 of all T4RSP Supplementaries, unless filing on magnetic media, must be submitted to Revenue Canada, Taxation before March 1 immediately following the calendar year for which the return is required. The working copy of the completed Summary should be retained by the payer or issuer.

If a payer or issuer of RRSPs discontinues that business or activity, a *Return of Registered Retirement Savings Plan Income* must be filed within 30 days of the day of the discontinuance. A Return must be filed for any year or the part of a year for which it has not previously been filed.

The completed T4RSP Summary and the related Supplementaries must be filed at the locations indicated below.

● Taxation Centre St. John's, Newfoundland A1B 4J7	Summaries with addresses in Newfoundland, Prince Edward Island, Nova Scotia and New Brunswick
● Taxation Centre Shawinigan-Sud, Québec G9N 8L5	Summaries with addresses served by Montréal, Laval, or Saint-Hubert District Taxation Offices
● Taxation Centre Jonquière, Québec G7S 5P6	Summaries with addresses served by Québec, Rouyn-Noranda, Chicoutimi, Rimouski, Trois Rivières or Sherbrooke District Taxation Offices
● Taxation Centre Ottawa, Ontario K1A 1G9	Summaries with addresses served by Ottawa, Toronto, Scarborough, North York or Mississauga District Taxation Offices
● Taxation Centre Sudbury, Ontario P3A 5X7	Summaries with addresses in Ontario other than those served by Ottawa, Toronto, Scarborough, North York or Mississauga District Taxation Offices
● Taxation Centre Winnipeg, Manitoba R3C 3M2	Summaries with addresses in Manitoba, Saskatchewan, Alberta and the Northwest Territories
● Taxation Centre Surrey, British Columbia V3T 5P9	Summaries with addresses in British Columbia and the Yukon Territory

## 10

### Distribution of the T4RSP Supplementary

- Copy 1 To be delivered with copies 1 and 2 of the T4RSP Summary to Revenue Canada, Taxation before March 1 immediately following the calendar year for which the return is required.
- Copies 2 and 3 To be delivered to the recipient before March 1 immediately following the calendar year for which the return is required.
- Copy 4 To be retained by the payer (issuer).

## 11

### Filing on magnetic media

Revenue Canada, Taxation encourages payers to file their *Return of Registered Retirement Savings Plan Income* on magnetic tape or diskette directly with the Taxation Centre, Ottawa.

Anyone who would like to participate in the magnetic media filing program for the first time must submit a test tape or diskette for the Department's approval. The test tape or diskette should be sent to the Department at least two months before the filing deadline.

Payers who get approval to file their return on magnetic media must still send copies 1 and 2 of the T4RSP Summary with the tape(s) or diskette(s). The

Department's paper copy of the T4RSP Supplementaries does not have to be submitted.

Refer to the booklet entitled *Computer Specifications for Data Filed on Magnetic Media - T4RSP, T4RIF* for the necessary technical data. This booklet is available from any district office.

If you want to know more about this method of filing, please write to:

Revenue Canada, Taxation  
Ottawa Taxation Centre  
875 Heron Road  
Ottawa, Ontario  
K1A 1A2

Attention: Magnetic Media Processing Unit

or

Telephone collect to:  
Area code (613) 954-9000

## 12

### Payments to non-residents of Canada

If amounts are paid or credited or deemed to be paid or credited to non-resident persons from a registered retirement savings plan, or an "amended plan" as referred to in subsection 146(12), a *Return of Amounts Paid or Credited to Non-Residents of Canada* is required to be filed. This return consists of the NR4-NR4A Summary and the related forms NR4A Supplementary.

An income tax of 25% or such other percentage as is established by an applicable tax convention is required to be withheld from such amounts. This tax must be remitted to the appropriate Taxation Centre using Form PD7AR-NR, *Non-Resident Tax (Part XIII) Remittance Form and Return*.

A person who fails to withhold non-resident income tax on behalf of a non-resident person is liable for the amount of tax that should have been withheld plus a penalty of 10% of the tax. In the case of a second or subsequent failure in the same calendar year, the penalty is 20% of the tax. Interest is charged on the total of the tax and the penalties at the prescribed rate. A payer should therefore withhold tax if an amount is paid or credited to, or on behalf of, a non-resident person unless that person has obtained confirmation from Revenue Canada, Taxation that the person is a resident of Canada. If such confirmation has been obtained, Revenue Canada, Taxation will issue written authorization to the Canadian resident payer to not withhold non-resident tax from amounts paid.

More details about non-resident income tax are provided in Information Circulars 77-16R3, *Non-Resident Income Tax*, and 76-12R4, *Applicable Rate of Part XIII Tax on Amounts Paid or Credited to Persons in Treaty Countries*. These Circulars are available from any district office.

### 13

#### Related publications

The following forms and publications are available from any district office.

#### Forms

TD1	1990 Personal Tax Credit Return
TD2	Tax Deduction Waiver in Respect of Funds to be Transferred
T2030	Record of Direct Transfer – Under Subparagraph 60(1)(v)

T2033	Record of Direct Transfer – Under Subsection 146(16) and Paragraph 146.3(2)(e)
T2037	Notice of Purchase of Annuity with “Plan” Funds
T2220	Transfer Between Registered Retirement Savings Plan or Registered Retirement Income Funds on Marriage or Relationship Breakdown
T3012	Application For Refund of Excess Contributions Made in 19 _____

#### Interpretation Bulletins

IT-500	Registered Retirement Savings Plans (maturing after June 29, 1978) Death of Annuitant after June 29, 1978
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#### Information Circulars

74-1R5	Form T2037, Notice of Purchase of Annuity with “Plan” Funds
76-12R4	Applicable Rate of Part XIII Tax on Amounts Paid or Credited to Persons in Treaty Countries
77-16R3	Non-Resident Income Tax
82-2R	Social Insurance Number Legislation as it Relates to the Preparation of Information Slips
85-5R	Custom and Facsimile Tax Forms

### 14

#### Privacy Act

The information provided on the T4RSP Summary and related T4RSP Supplementaries is collected under the authority of and used in the administration and enforcement of the *Income Tax Act*. The Privacy Act protects the privacy of the individual to whom the information contained on the *Return of Registered Retirement Savings Plan Income* pertains.

**1990**  
**T4RIF Guide**  
**Return of Income out of a Registered Retirement Income Fund**  
**The T4RIF Summary and the T4RIF Supplementary**

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**This Guide is not a legal document.** It uses plain language to explain some of the laws about income tax. For official purposes, please consult the *Income Tax Act* and the *Income Tax Regulations*.

## Introduction

This Guide contains information to complete the T4RIF Summary, *Return of Income out of a Registered Retirement Income Fund*, and the T4RIF Supplementary, *Statement of Income out of a Registered Retirement Income Fund*, for the 1990 calendar year. The information in this Guide should be all that is needed to complete the T4RIF Summary and Supplementaries correctly. However, the Guide does not deal with every circumstance that may arise. Therefore, where applicable, you are referred to various departmental publications which are available from any district office.

Unless otherwise stated, subsections, paragraphs, and subparagraphs referred to in this Guide are references to the *Income Tax Act*.

### 1

## Return of Income out of a Registered Retirement Income Fund

This Return is a two-part return. It consists of the T4RIF Summary and the related T4RIF Supplementaries. It is to be used to report amounts from registered retirement income funds (RRIFs) that are required to be included in the income of **residents of Canada** or that are deductible from their income. Refer to Guide Item 12 regarding RRIF payments to non-residents.

The 1990 *Return of Income out of a Registered Retirement Income Fund* must be completed by the carrier of a RRIF to report:

- amounts paid in the year from a RRIF that are required to be included in the annuitant's income for the year or, upon the annuitant's death, in the income of the annuitant's beneficiaries;
- amounts deemed to be received in the year by an annuitant from a RRIF that are required to be included in the annuitant's income for the year;
- any other amount under a RRIF that is required to be included in the annuitant's income for the year or that is deductible from the annuitant's income for the year, and
- for a RRIF that became an "amended fund" in the year (as referred to in subsection 146.3(11)), the amount that equals the fair market value of all the property of the fund immediately before the RRIF became an amended fund. This amount is required to be included in the income for the year of the individual who was the annuitant of the RRIF before the RRIF became an amended fund.

Refer to Guide Item 3 for details on how to complete the T4RIF Supplementaries.

## The T4RIF Summary

The Summary is a single-page carbon-loaded form that consolidates most of the amounts reported on the T4RIF Supplementaries.

The "payer number" and "name of payer or carrier of fund" must correspond to that shown on your form PD7A, Tax Deduction – Canada Pension Plan – Unemployment Insurance Remittance Return.

A T4RIF Summary must be completed even if only one T4RIF Supplementary is prepared. The T4RIF Summary Rev. 90 is to be used; Forms T4RIF Summary Rev. 89 and earlier are obsolete.

## The T4RIF Supplementary

The Supplementary is a carbon-loaded form on which the amounts from a **particular** RRIF are reported. All amounts reported on the supplementaries must be in Canadian currency. The supplementaries should be completed and distributed according to the instructions contained in this Guide.

The T4RIF Supplementary Rev. 90 is to be used; Forms T4RIF Supplementary Rev. 89 and earlier are obsolete.

If you intend to use customized T4RIF Supplementaries, refer to Information Circular 85-5R, *Custom and Facsimile Tax Forms*, for instructions about approval of custom or facsimile tax forms. This Circular is available from any district office.

### 2

## Requirements and penalties

### Late-filing penalty

The *Return of Income out of a Registered Retirement Income Fund* must be submitted before March 1 immediately following the calendar year for which the return is to be filed. The penalty for failure to file the Return before this date, or for late distribution of the T4RIF Supplementaries to recipients is \$25 per day with a minimum penalty of \$100 per return and a maximum penalty of \$2,500 per return. A *Notice of Assessment* is issued if a late-filing penalty is assessed.

### Penalty for failure to provide a social insurance number

Individuals are obliged to provide their social insurance number (SIN) upon request to carriers required to complete T4RIF Supplementaries on their behalf. Penalties for failure to provide a SIN may be levied on both the carrier and the individual.

**Payer (Carrier)** – Any carrier required to prepare an information return requiring an individual's SIN must make a reasonable effort to obtain the SIN from that individual. Failure to make such an effort or to provide any information required on a T4RIF Supplementary may result in a penalty of \$100 for each failure.



Clients whose SIN is not on record and for whom an information return must be made should be advised of the requirement to provide their SIN. They should also be advised of the consequences of failing to provide their SIN. These clients must also be asked to provide their SIN within fifteen days.

**Recipient** – Individuals are required to provide their SIN upon request to persons required to make an information return containing that information. If an individual has not been assigned a SIN, the individual is required to apply for such a number within 15 days after the request, and to provide the number to any person required to make an information return requiring the social insurance number.

Application for a SIN can be made either in person or by mail. An application form NAS 2120 can be obtained in person from any Canada Employment Centre or by telephoning or writing the nearest Centre and requesting that the necessary documents be mailed. Once the application has been completed, it should be submitted along with any other required documents to the nearest Canada Employment Centre.

An individual who fails to supply his or her SIN upon request to any person obliged to make an information return requiring that number is liable to a penalty of \$100 for each failure. However, the penalty does not apply if an individual applies for a SIN within fifteen days following the request to provide the number, and the number is provided to the person who requires it within 15 days after its receipt.

More details about SIN reporting requirements and applicable penalties for failure to provide such information are provided in Information Circular 82-2R, *Social Insurance Number Legislation as it Relates to the Preparation of Information Slips*. This Circular is available from any district office.

#### **Interest on penalties**

If a carrier is required to pay a penalty in respect of an information return, interest on that penalty at the prescribed rate must be paid to the Receiver General together with the applicable penalty. The interest payable is calculated from the day that the information return was required to be filed to the day of payment.

#### **Offences under the Income Tax Act**

In addition to the penalties outlined above, the *Income Tax Act* provides for fines and/or imprisonment on summary conviction for the offences outlined below.

**Prohibited use of the social insurance number** – A person required to make an information return on which an individual's SIN must be provided is prohibited from knowingly using, communicating or allowing to be communicated that number, otherwise than as required by the Act or a Regulation, without the individual's written consent.

Persons who contravene this provision are guilty of an offence and are liable on summary conviction to a

maximum fine of \$5,000 or a maximum prison term of 12 months or a combined fine and prison term.

**Failure to make or file a return** – Persons who fail to make or file a return as and when required are guilty of an offence. In addition to any penalty otherwise imposed, these persons are liable on summary conviction to a fine ranging from a minimum of \$1,000 to a maximum of \$25,000, or both a fine and imprisonment for a maximum period of 12 months.

### **3 Instructions for completing the T4RIF Supplementary**

#### **Recipient**

Enter the individual's surname first followed by the individual's first name and initials. The individual's full address must also be shown. The individual's surname should be printed in capital letters.

#### **Box 12 – Social insurance number**

Enter the individual's social insurance number. If an individual has not provided his or her SIN by the time an information slip is being prepared, the SIN area should be left blank. However, if an individual has **refused** to provide his or her SIN, the carrier should enter "REFUSED" or 999-999-998 in Box 12.

If an individual indicates that he or she does not have a SIN and either must apply for one or has already applied for one, the Department does not expect the carrier to delay completing the return beyond the required filing date. If an individual provides his or her SIN after the submission of an otherwise valid return, the Department does not expect that an amended information slip be filed.

Every individual should be asked to provide his or her SIN. However, any individual under 18 years of age at the end of the year to which the return relates is not required to provide a SIN if the individual's total income for the year is \$2,500 or less.

#### **Box 14 – Contract number**

Enter the contract number of the registered retirement income fund.

#### **Box 60 – Name of payer or carrier of fund**

Enter the name of the payer or carrier of the RRIF on each T4RIF Supplementary prepared.

#### **Box 61 – Account number**

Enter the account number of the payer or carrier on each T4RIF Supplementary prepared. The account number is the number shown on the payer's or carrier's form PD7A.

**Note**

The account number will not appear on copies 2 and 3 of the T4RIF Supplementary.

**Year**

Enter the year on each T4RIF Supplementary prepared.

**Box 16 – Amounts taxable**

Enter the amounts paid from the RRIF to an annuitant or recipient that are required to be included in income for the year. This includes:

- amounts paid directly to the spouse of an annuitant due to the annuitant's death if the spouse was named as the beneficiary of those amounts under the terms of the RRIF contract; and
- amounts paid from the RRIF in respect of a withdrawal of undeducted past-service additional voluntary contributions made to a registered pension plan or a refund of excess contributions made to registered retirement savings plans.

It does **not** include:

- amounts deemed to have been received by a deceased annuitant immediately before death;
- amounts deemed to be received by a deceased annuitant's child or grandchild as a refund of premiums from an RRSP; or
- amounts paid that are attributable to income earned on RRIF property in any year after the year of death of the last annuitant.

Refer to Guide item 6 for more details about reporting requirements arising on the death of an annuitant of a RRIF.

**Box 18 – Deemed receipts by annuitant – deceased**

Enter the amount that equals the fair market value of all the property of the RRIF at the time of the annuitant's death **minus** the portion of that amount that, as a consequence of the death, becomes receivable by the deceased annuitant's spouse. Enter the day, month and year of death in Box 30.

Refer to Guide item 6 for more details about reporting requirements arising on the death of an annuitant of a RRIF.

**Box 20 – Deemed receipts by annuitant – deregistration**

Enter the amount that equals the fair market value of all the property of the RRIF immediately before the RRIF became an "amended fund" in the year as referred to in subsection 146.3(11).

**Box 22 – Other income or deductions**

Enter the sum of the amounts described below. If the total of the amounts that may be deducted by the annuitant for the year exceeds the total of the amounts that are required

to be included in the annuitant's income for the year, enter the amount in brackets.

The following amounts are required to be included in the income of the individual who was the annuitant of a RRIF trust at the particular time in the year that the transaction occurred or the RRIF property commenced to be used as security for the loan:

- if the RRIF trust acquired a non-qualified investment during the year, the fair market value of the non-qualified investment at the time it was acquired;
- if the RRIF trust disposes of property during the year for no consideration, or for consideration which is less than the fair market value of the property at the time of disposition, twice the amount by which the fair market value exceeds the consideration;
- if the RRIF trust acquires property during the year for consideration which is greater than the fair market value of the property at the time of acquisition, twice the amount by which the consideration exceeds that fair market value; and
- if the RRIF trust used or permitted the use of any of its property as security for a loan during the year, the fair market value of the property at the time it commenced to be used as security for the loan.

The following amounts may be deducted in calculating income by the individual who is the annuitant of the RRIF trust at the particular time in the year that the transaction occurred or the loan is extinguished:

- if the RRIF trust disposes of a property during the year that was a non-qualified investment when acquired, the lesser of
  - the fair market value of that property at the time it was acquired if that amount was reported by a carrier as the income of an annuitant, and
  - the proceeds of disposition of that property; and
- if the RRIF trust used or permitted the use of any of its property as security for a loan and the loan is extinguished during the year, the amount by which the amount previously reported by a carrier as an annuitant's income exceeds any loss incurred by the RRIF trust as a result of the RRIF trust property being used as security for the loan.

**Note**

The interest portion of any loan payments made by the RRIF trust and any decrease in value of the RRIF trust property used as security for the loan are not to be used in calculating such a loss.

**Box 24 – Excess amount**

Enter the total of the amounts paid to an annuitant in the year that exceeds the "minimum amount" required to be paid under the RRIF for the year.

If the original annuitant dies and the annuitant's spouse is named as beneficiary of property of the RRIF rather than as successor annuitant, the amount paid to the beneficiary

spouse is reported in Box 16 of the T4RIF slip issued in the spouse's name. The part of this amount that exceeds the "minimum amount" required to be paid for the year is to be reported in Box 24 of the same T4RIF slip issued in the spouse's name.

Refer to Guide item 6 for more details about reporting requirements arising on the death of an annuitant of a RRIF.

#### **Box 26 – Spousal and Box 32 – Name and SIN of contributor spouse**

If any amount is reported in Box 20 or Box 24 of a T4RIF slip issued to the **original** annuitant, enter "Yes" in Box 26 and enter the name and social insurance number of the contributor spouse in Box 32 if, at any time,

- the RRIF received property from an RRSP to which the annuitant's spouse has made contributions;
- the RRIF received property from another RRIF that received property from an RRSP to which the annuitant's spouse has made contributions;
- the RRSP, from which the RRIF received property, received property from another RRSP to which the annuitant's spouse has made contributions or that received property from such an RRSP; or
- the RRSP, from which the RRIF received property, received property from another RRIF that received property from such a RRIF.

In other words, the property of an RRSP under which amounts have been contributed or deemed to have been contributed by the annuitant's spouse (a spousal RRSP) must be tracked regardless of how often any property from such a plan is transferred to other RRSPs or to RRIFs under which the contributor's spouse is the annuitant.

If none of these situations apply to the RRIF in respect of which an amount has been reported in Box 20 or Box 24 of a T4RIF slip issued to the **original** annuitant, enter "No" in Box 26. If the carrier has been provided with satisfactory evidence that, at the time a particular amount referred to in subsection 146.3(5.1) is required to be included in the income of the annuitant, the parties are living separate and apart due to the breakdown of their marriage, or that the annuitant's spouse is deceased, enter "No" in Box 26.

#### **Note**

*The particular amounts referred to in subsection 146.3(5.1) are*

- *amounts from a RRIF that received property from an RRSP to which amounts have been contributed or deemed to have been contributed by the annuitant's spouse, or*
- *amounts from a RRIF that received property from any such other RRIF or RRSP.*

*Particular amounts are amounts received or deemed to be received in a year that are required to be included in the income of the RRIF annuitant for that year. The amount*

*deemed to be received under paragraph 146.3(11)(b) and required under that same paragraph to be included in the income of the individual who was the RRIF annuitant immediately before the RRIF became an "amended fund" is a particular amount.*

*If the annuitant's spouse contributed deductible amounts to any spousal RRSP in the year or in either of the two years before the year that an amount is reported in Box 20 or Box 24, part or all of the deductible amounts contributed may be required to be included in the contributor spouse's income for that year. If an amount is required to be included in the contributor's income, that amount is the lesser of the deductible amounts contributed in the year and the previous two years and the particular amounts but only to the extent that the particular amounts exceed the minimum amount required to be paid for the year. Once a deductible amount has been included in the contributor's income, that amount is, after that time, deemed not to be a deductible amount.*

*Instead of requiring the contributor spouse to include in income part or all of the deductible amounts contributed, and allowing the annuitant to deduct an equal amount in calculating income for the year, the Department allows the particular amounts to be jointly reported. The effect is essentially the same and easier for the contributor and annuitant to understand. Form T2205, **Calculation of Amounts from a Spousal RRSP or RRIF to be Included in 1990 Income**, is completed by the annuitant to determine what part of the particular amounts is to be reported as income by the annuitant and by the contributor. The form explains the circumstances under which the total of the particular amounts is to be reported as income by the annuitant.*

#### **Box 28 – Tax Deducted**

Enter the amount of income tax deducted. Enter "nil" if no income tax has been deducted.

Income tax is required to be withheld from the amount reported in Box 24 if that amount was paid to the original annuitant or to the spouse of the original annuitant in the capacity as successor annuitant of the RRIF.

Income tax is not required to be withheld from the amount reported in Box 24 if that amount was paid to the spouse of a deceased annuitant due to the spouse being designated in the RRIF contract as the beneficiary of the amount rather than as successor annuitant.

In other words, the provision that requires income tax to be withheld from amounts paid from a RRIF in a year that exceed the "minimum amount" required to be paid for the year refers to amounts paid to a taxpayer who is an annuitant of the RRIF.

#### **Note**

*Individuals who receive RRIF payments that have little or no income tax withheld at source may elect to increase the amount of income tax to be deducted from these payments. To do so, an individual must complete form TD1, **1990 Personal Tax Credit Return**. The completed*

*form is to be given to the payer of the RRIF payments. Instructions about how to complete the form and how to increase the amount of income tax to be withheld are provided on the form.*

## 4 Instructions for completing the T4RIF Summary

### Introduction

- If you need a 1990 T4RIF Summary, you can obtain one from any district office.
- A separate summary must be completed for each of your payer account numbers under which T4RIF tax remittances have been made.
- If you are filing a summary for a different year than that which is printed in the upper left-hand corner of the summary, stroke through the incorrect year, and enter the correct year directly above it.
- All amounts reported on the summary must be in Canadian currency.
- The amounts to be reported on the summary are the total of the amounts reported in the corresponding boxes of the supporting T4RIF Supplementaries. The totals **must** agree with the amounts reported in the boxes of the supplementaries. Errors or omissions may cause unnecessary processing delays.

### How to complete

**Payer number:** Enter the number from your form PD7A. The number consists of 3 alpha and 6 numeric characters.

**Name and address of payer or carrier of fund:** Enter your complete name and full address including your postal code. This information should correspond to that shown on your form PD7A.

**Taxation centre:** To complete this box, see the reverse of the summary or Guide item 9 for details. Enter the taxation centre that serves your district office.

**Total number of T4RIF slips filed** – line 88: Enter the total number of all the T4RIF Supplementaries included with the summary.

**Amounts taxable** – line 16: Enter the total of the amounts reported in Box 16 of all T4RIF Supplementaries included with the summary.

**Deceased** – line 18: Enter the total of the amounts reported in Box 18 of all T4RIF Supplementaries included with the summary.

**Deregistration** – line 20: Enter the total of the amounts reported in Box 20 of all T4RIF Supplementaries included with the summary.

**Other income or deductions** – line 22: Enter the total of the amounts reported in Box 22 of all T4RIF Supplementaries included with the summary.

**Excess amount** – line 24: Enter the total of the amounts reported in Box 24 of all T4RIF Supplementaries included with the summary.

**Total tax deducted** – line 28: Enter the total of the amounts reported in Box 28 of all T4RIF Supplementaries included with the summary.

**Remittances** – line 82: Enter the total T4RIF tax remitted under this account for 1990.

**Difference:** Subtract the amount entered on line 82 from the amount entered on line 28 and enter the difference, if any, in the space provided. If there is no difference, enter “Nil” on line 86. A difference of less than \$1.00 is neither charged nor refunded.

**Overpayment** – line 84: If the amount on line 82 is more than the amount on line 28 and no other return is due to be filed under this account, enter the difference on line 84. If you want this overpayment to be transferred or refunded, you **must** include a written request. This request must explain how the overpayment originated and the action you want taken.

**Balance due** – line 86: If the amount on line 28 is more than the amount on line 82, enter the difference on line 86. You must attach to the summary a cheque or money order made payable to the Receiver General for the balance due. Any unpaid balance may be subject to a penalty for late payment and interest at the prescribed rate.

The **Certification area** must be completed, and the name and telephone number of a contact person is to be included in the areas provided above the Certification area. These areas are identified as line 76 and 78 respectively.

## 5 Correction of T4RIF Supplementaries

Amended, cancelled or duplicate Supplementaries should be clearly identified as such at the top of the form. Amended or duplicate slips should refer to the serial number of the original T4RIF slip.

### Amended Supplementaries

If an amended T4RIF Supplementary reflects a change in any of the financial data reported on the original slip, an amended T4RIF Summary with revised totals must be filed along with the amended supplementary. Amended T4RIF Summaries must be clearly identified as such at the top of the form.

### Cancelled Supplementaries

If a T4RIF Supplementary was issued in error and is to be cancelled, a T4RIF Supplementary clearly identified as cancelled must be submitted. The cancelled supplementary must contain all of the financial data reported on the original slip. A revised T4RIF Summary is also required.

The totals reported on the revised summary must exclude the financial data reported on the cancelled supplementary.

### Duplicate Supplementaries

If a T4RIF Supplementary is issued to replace an original slip that was lost or destroyed by the recipient, it is not to be submitted to the Department. However, it must be clearly identified as a duplicate copy at the top of the form.

## 6

### Death of an annuitant of a RRIF

#### Spouse as successor annuitant

If the spouse of a deceased annuitant is named as the **successor** annuitant under the terms of the RRIF contract or under the terms of the deceased annuitant's will, the spouse becomes the annuitant of the RRIF for all purposes. In such cases, the part, if any, of the "minimum amount" for the year paid to the original annuitant up to the time of death is reported in Box 16 of the T4RIF slip issued in the name of that annuitant. If any excess amount was paid to the original annuitant before death, that amount is reported in Boxes 16 and 24 of the same T4RIF slip.

The part, if any, of the "minimum amount" paid to the spouse as successor annuitant is reported in Box 16 of the T4RIF slip issued in the name of the successor annuitant. If any excess amount is paid to the successor annuitant, that amount is reported in Boxes 16 and 24 of the same T4RIF slip.

In such cases, no amount is to be reported in Box 18 of any T4RIF slip issued.

#### Note

*If the RRIF carrier is advised that the deceased annuitant's will names the surviving spouse as successor annuitant of the RRIF, the carrier should ask for a copy of the will or at least that part of the will that names the surviving spouse as successor annuitant. This instruction applies only if the RRIF contract has not named the spouse as successor annuitant.*

#### Spouse as beneficiary of property

If the spouse of the annuitant is named in the RRIF contract as the **beneficiary** of all the remaining property of the RRIF rather than as successor annuitant, no amount is to be reported in Box 18 of any T4RIF slip issued.

In such cases, the fair market value of that property at the time of death is to be reported in Box 16 of the T4RIF slip issued in the name of the beneficiary spouse. The part of the amount that exceeds the "minimum amount" required to be paid for the year is to be reported in Box 24 of the same T4RIF slip. This amount may be **directly** transferred on behalf of the beneficiary spouse to another RRIF, an annuity described in subparagraph 60(1)(ii), or to an RRSP. A transfer to an RRSP is only permitted up

to the end of the year in which the spouse reaches 71 years of age.

The amounts, if any, paid to the annuitant up to the time of death are to be reported in Box 16 of the T4RIF slip issued in the name of that annuitant. If any of those amounts were excess amounts, they are to be reported in Box 24 of the same T4RIF slip.

If the spouse is named in the RRIF contract as beneficiary of part of the remaining property of the RRIF, the part of the fair market value of the RRIF property at the time of the annuitant's death that is **not** receivable by the spouse is to be reported in Box 18 of the T4RIF slip issued in the name of the deceased annuitant.

The amount paid to the spouse is to be reported in Box 16 of the T4RIF slip issued in the name of the spouse. The part, if any, of this amount that exceeds the "minimum amount" required to be paid for the year is to be reported in Box 24 of the same T4RIF slip.

If the spouse is **not** named in the RRIF contract as a beneficiary of any property of the RRIF and **not** named as the successor annuitant, the fair market value of the RRIF property at the time of death must be reported in Box 18 of the T4RIF slip issued in the name of the deceased annuitant.

However, in such cases, the spouse may be a beneficiary of the deceased's estate or designated in the will as the beneficiary of the RRIF property. If this is the case, the Department may, in some cases, allow the spouse to become the successor annuitant under the RRIF or to treat amounts receivable from the estate as being receivable from the RRIF. This latter treatment may permit the surviving spouse to transfer part or all of the amount receivable to a permitted investment as described above.

If a carrier is aware that such a situation exists, the deceased's legal representative or the surviving spouse should be advised to submit complete written details to the Department. These details, a copy of the RRIF contract, and the deceased annuitant's will should be sent to the Chief of Enquiries and Office Examination at the spouse's local district office.

## 7

### Definition of "spouse" for certain RRIF provisions

The meaning of the term "spouse" has been expanded for **certain** RRIF provisions. Under the new definition, a spouse of an individual is a person of the opposite sex who

- is married to the individual,
- is and has been living with the individual in a conjugal relationship for at least one year, or
- is living with the individual in a conjugal relationship and is a natural or adoptive parent of the individual's child.

This definition applies for the following purposes.

- An annuitant may elect, before any payments have been made from the RRIF, to base the “minimum amount” for a year on the age of the annuitant’s spouse.
- An annuitant may elect either under the terms of the RRIF contract or in the annuitant’s will to have his or her spouse become the successor annuitant in the event of the annuitant’s death. This allows payments from the RRIF to continue to the annuitant’s spouse as the successor annuitant if the annuitant dies.
- The amount of the fair market value of the RRIF property at the time of an annuitant’s death that becomes receivable by the annuitant’s spouse reduces the amount of that value that is otherwise deemed to be received by the annuitant immediately before death.
- Amounts may be directly transferred from a RRIF to a RRIF or an RRSP of the annuitant’s spouse or former spouse if
  - the transfer is made according to a decree, order or judgement of a competent tribunal or a written separation agreement relating to property divided between the two parties to settle rights arising from the marriage or other conjugal relationship, and
  - it is made on or after the breakdown of the marriage or other relationship.

### Note

Form T2220 must be completed for a direct transfer of RRIF property upon a breakdown of a marriage or other conjugal relationship. Refer to Guide item 8 for more details about using this form.

## 8

### Reporting and the use of forms T2030, T2033 and T2220

#### Form T2030 – Record of Direct Transfer – Under Subparagraph 60(1) (v)

A RRIF annuitant may arrange under the terms of the RRIF contract to have the carrier pay amounts for a year that exceed the “minimum amount” required to be paid for the year. The amount paid in the year that exceeds the “minimum amount” for the year is part of the amount reported in Box 16. It is also reported in Box 24. The terms of the RRIF contract may permit the annuitant to initiate a **direct** transfer of the excess amount.

If this is the case, form T2030 should be used by the annuitant to have the carrier **directly** transfer the excess amount to a permitted investment. Permitted investments are

- another RRIF with the same annuitant,
- an RRSP with the same annuitant, or

- an annuity in subparagraph 60(1) (ii) with the same annuitant.

If the spouse of a RRIF annuitant receives property from the RRIF as named beneficiary of the property due to the annuitant’s death, part or all of that property is, in most cases, an excess amount. The part that is an excess amount may be directly transferred on behalf of the beneficiary spouse.

Form T2030 should be used by the spouse of the deceased annuitant to initiate a **direct** transfer of part or all of the excess amount to a permitted investment. Permitted investments are the same as those indicated above except that the beneficiary spouse must be the annuitant under the investment to which the excess amount is transferred.

An excess amount must be reported by the carrier in Boxes 16 and 24 of the T4RIF slip even if part or all of the excess amount is directly transferred. This is because the excess amount is income for the year. An amount equal to the part of the excess amount that was transferred may be deducted for the year by the individual on whose behalf the transfer was made. The carrier or issuer who receives the amount transferred must give the annuitant an official receipt to support the amount that can be deducted by the annuitant for the year to which the transfer applies.

If a properly completed form T2030 is used to initiate and record the part of an excess amount that is directly transferred to a permitted investment, the amount transferred is not required to have income tax withheld at source. Form TD2, *Tax Deduction Waiver in Respect of Funds to be Transferred*, does not have to be completed.

### Note

Form T2030 is **not** required if the transfer is made to a permitted investment administered by the carrier who effected the transfer. However, the transfer details that would have been supplied on form T2030 must be included in the records of the permitted investment. In such cases, Form TD2 does not have to be completed.

#### Form T2033 – Record of Direct Transfer – Under Subsection 146(16) and Paragraph 146.3(2) (e)

A RRIF annuitant can request that the carrier of the RRIF make a **direct** transfer of all or part of the RRIF property that, in the year of transfer, the annuitant is not entitled to receive as payments from the RRIF. This amount may be transferred **only** to another RRIF of that annuitant.

If such a transfer is made on behalf of the annuitant, form T2033 should be used to initiate and record the transfer. The amount transferred is **not** to be reported on a T4RIF Supplementary and an official receipt is **not** to be issued. This is because the amount is neither income of the annuitant nor allowed to be deducted by the annuitant for the year in which it is transferred.

The carrier that effects such a transfer is required to pay to the annuitant the “minimum amount” for the year.

Therefore, the carrier must retain sufficient property to ensure that the “minimum amount” required to be paid for the year is paid.

If an annuitant, who contracted with the carrier to pay excess amounts, wants to transfer to another RRIF all of the excess amount and all the RRIF property which remains after payment of the “minimum amount,” the Department allows form T2033 to be used for the entire transfer.

If, in any other such situation, only a portion of such amounts is to be transferred to another RRIF, form T2030 should be used for the excess amount and form T2033 should be used for the remaining property.

If an annuitant wants to transfer RRIF property to an RRSP or to purchase an annuity, the terms of the RRIF contract would have to provide for payment of an excess amount. This is because an excess amount from a RRIF is the only amount that an annuitant can have directly transferred to such an investment. If the RRIF contract does not provide for payment of an excess amount in a year, the contract would have to be amended to provide for that type of payment before the transfer could be made. Since the excess amount is income for the year, form T2030 should be used by the annuitant to initiate the direct transfer of that amount to an RRSP or to purchase a permitted annuity.

#### **Note**

*Form T2033 is not required if the transfer is made to another RRIF administered by the carrier that effected the transfer. However, the transfer details that would have been supplied on form T2033 must be included in the records of that other RRIF. Form TD2, Tax Deduction Waiver in Respect of Funds to be Transferred, is not required regardless of whether form T2033 is used.*

#### **Form T2220 – Transfer Between Registered Retirement Savings Plans or Registered Retirement Income Funds on Marriage or Relationship Breakdown**

Form T2220 must be used by an annuitant to initiate a direct transfer of property from a RRIF to another RRIF or RRSP under which the annuitant’s spouse or former spouse is the annuitant. Such a transfer is permitted **only** if

- it is made under a decree, order or judgement of a competent tribunal or a written separation agreement relating to property divided between the two parties to

settle rights arising from the marriage or other conjugal relationship, and

- it is made on or after the breakdown of the marriage or other relationship.

A transfer of this type is not to be reported on a T4RIF Supplementary and an official receipt is **not** to be issued to either party.

The carrier who made the direct transfer must send Copy 1 of form T2220 and a copy of the court order or written separation agreement to the Department within 30 days of the transfer. The court order or written separation agreement **may** be provided in a sealed envelope. These documents are to be sent to the Taxroll Division of the Revenue Canada, Taxation office that serves the annuitant on whose behalf the transfer was made. The back of form T2220 provides a complete list of mailing addresses.

#### **Note**

*Form TD2, Tax Deduction Waiver in Respect of Funds to be Transferred, does not have to be completed.*

Other details about the use of these transfer forms are provided in the “Instructions” area on the back of each form, and in Information Circular 78-18R4, *Registered Retirement Income Funds*.

## **9**

### **Filing requirements – when and where**

Copies 1 and 2 of the completed T4RIF Summary together with copy 1 of all T4RIF Supplementaries, unless filing on magnetic media, must be submitted to Revenue Canada, Taxation before March 1 immediately following the calendar year for which the return is required. The working copy of the completed Summary should be retained by the payer or carrier.

If a payer or carrier of RRIFs discontinues that business or activity, a *Return of Income out of a Registered Retirement Income Fund* must be filed within 30 days of the day of the discontinuance. A Return must be filed for any year or the part of a year for which it has not previously been filed.

The completed T4RIF Summary and the related Supplementaries must be filed at the locations indicated below.

● Taxation Centre St. John's, Newfoundland A1B 4J7	Summaries with addresses in Newfoundland, Prince Edward Island, Nova Scotia and New Brunswick
● Taxation Centre Shawinigan-Sud, Québec G9N 8L5	Summaries with addresses served by Montréal, Laval, or Saint-Hubert District Taxation Offices
● Taxation Centre Jonquière, Québec G7S 5P6	Summaries with addresses served by Québec, Rouyn-Noranda, Chicoutimi, Rimouski, Trois Rivières or Sherbrooke District Taxation Offices
● Taxation Centre Ottawa, Ontario K1A 1G9	Summaries with addresses served by Ottawa, Toronto, Scarborough, North York or Mississauga District Taxation Offices
● Taxation Centre Sudbury, Ontario P3A 5X7	Summaries with addresses in Ontario other than those served by Ottawa, Toronto, Scarborough, North York or Mississauga District Taxation Offices
● Taxation Centre Winnipeg, Manitoba R3C 3M2	Summaries with addresses in Manitoba, Saskatchewan, Alberta and the Northwest Territories
● Taxation Centre Surrey, British Columbia V3T 5P9	Summaries with addresses in British Columbia and the Yukon Territory

## 10

### Distribution of the T4RIF Supplementary

- Copy 1 To be delivered with copies 1 and 2 of the T4RIF Summary to Revenue Canada, Taxation before March 1 immediately following the calendar year for which the return is required.
- Copies 2 and 3 To be delivered to the recipient before March 1 immediately following the calendar year for which the return is required.
- Copy 4 To be retained by the payer.

## 11

### Filing on magnetic media

Revenue Canada, Taxation encourages payers to file their *Return of Income out of a Registered Retirement Income Fund* on magnetic tape or diskette directly with the Taxation Centre, Ottawa.

Anyone who would like to participate in the magnetic media filing program for the first time must submit a test tape or diskette for the Department's approval. The test tape or diskette should be sent to the Department at least two months prior to the filing deadline.

Payers who get approval to file their return on magnetic media must still send copies 1 and 2 of the related T4RIF Summary with the tape(s) or diskette(s). The

Department's paper copy of the T4RIF Supplementaries does not have to be submitted.

Refer to the booklet entitled *Computer Specifications for Data Filed on Magnetic Media - T4RSP, T4RIF* for the necessary technical data. This booklet is available from any district office.

If you want to know more about this method of filing, please write to:

Revenue Canada, Taxation  
Ottawa Taxation Centre  
875 Heron Road  
Ottawa, Ontario  
K1A 1A2

Attention: Magnetic Media Processing Unit

or

Telephone collect to:  
Area code (613) 954-9000

## 12

### Payments to non-residents of Canada

If amounts are paid or credited or deemed to be paid or credited to non-resident persons from a RRIF, a *Return of Amounts Paid or Credited to Non-Residents of Canada* is required to be filed. This return consists of the NR4-NR4A Summary and the related forms NR4A Supplementary.

An income tax of 25% or such other percentage as is established by an applicable tax convention is required to



be withheld from such amounts. This tax must be remitted to the appropriate Taxation Centre using Form PD7AR-NR, *Non-Resident Tax (Part XIII) Remittance Form and Return*.

A person who fails to withhold non-resident income tax on behalf of a non-resident person is liable for the amount of tax that should have been withheld plus a penalty of 10% of the tax. In the case of a second or subsequent failure in the same calendar year, the penalty is 20% of the tax. Interest is charged on the total of the tax and the penalties at the prescribed rate. A payer should therefore withhold tax if an amount is paid or credited to, or on behalf of, a non-resident person unless that person has obtained confirmation from Revenue Canada, Taxation that the person is a resident of Canada. If such confirmation has been obtained, Revenue Canada, Taxation will issue written authorization to the Canadian resident payer to not withhold non-resident tax from amounts paid.

More details about non-resident income tax are provided in Information Circulars 77-16R3, *Non-Resident Income Tax*, and 76-12R4, *Applicable Rate of Part XIII Tax on Amounts Paid or Credited to Persons in Treaty Countries*. These Circulars are available from any district office.

### 13

#### Related Publications

The following forms and publications are available from any district office.

#### Forms

TD1            1990 Personal Tax Credit Return

TD2            Tax Deduction Waiver in Respect of Funds to be Transferred  
 T2030          Record of Direct Transfer – Under Subparagraph 60(1) (v)  
 T2033          Record of Direct Transfer – Under Subsection 146(16) and Paragraph 146.3(2) (e)  
 T2220          Transfer Between Registered Retirement Savings Plan or Registered Retirement Income Funds on Marriage or Relationship Breakdown

#### Information Circulars

76-12R4        Applicable Rate of Part XIII Tax on Amounts Paid or Credited to Persons in Treaty Countries  
 77-16R3        Non-Resident Income Tax  
 78-18R4        Registered Retirement Income Funds  
 82-2R          Social Insurance Number Legislation as it Relates to the Preparation of Information Slips  
 85-5R          Custom and Facsimile Tax Forms

### 14

#### Privacy Act

The information provided on the T4RIF Summary and related T4RIF Supplementaries is collected under the authority of and used in the administration and enforcement of the *Income Tax Act*. The Privacy Act protects the privacy of the individual to whom the information contained on the *Return of Income out of a Registered Retirement Income Fund* pertains.

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**NOTES**

DISTRICT TAXATION OFFICES	GENERAL ENQUIRIES		FORMS REQUEST
	ENGLISH SERVICES		LOCAL
	LOCAL	LONG DISTANCE	
<b>NEWFOUNDLAND</b> John's - Atlantic Place, A1C 5X6	772-2610	1-800-563-2600	772-5088
<b>PRINCE EDWARD ISLAND</b> Charlottetown - 94 Euston Street, C1A 8L3	628-4200	1-628-4200	628-4250
<b>NOVA SCOTIA</b> Halifax - 1256 Barrington Street, B3J 2T5 Dartmouth - 136 Charlotte Street, B1P 6K3	426-2210 564-7080	1-426-2210 1-564-7080	426-2151 564-7120
<b>NEW BRUNSWICK</b> St. John's - 120 Harbourview Blvd., 4th Floor, E2A 4L8 St. John's - 65 Canterbury Street, E2L 4H9	548-7100 636-4600	1-800-222-9622 1-800-222-9622	548-7100 636-4618
<b>QUEBEC</b> Montreal - 100 Lafontaine Street, Office 211, G7H 6X2 Montreal - 3131 St. Martin Boulevard West, H7T 2A7 Montreal - 305 René-Lévesque Boulevard West, H2Z 1A6 Quebec - 165 Pointe-aux-Lièvres Street South, G1K 7L3 Quebec - 320 St. Germain East, 4th Floor, G5L 1C2 Quebec - 11 Terminus Street East, J9X 3B5	545-8026 956-9101 283-5300 648-3180 722-3111 764-5171	1-800-463-4421 1-800-363-2218 1-800-361-2808 1-800-463-4421 1-800-463-4421 1-800-567-6428	545-8026 956-9115 283-5623 648-4083 722-3111 797-4299
Quebec - Calls from area code 418 Quebec - Calls from area code 819		1-800-567-6403 1-800-567-7360	
Quebec - Sherbrooke - 50 Place de la Cité, J1H 5L8 Quebec - Hubert - 5245 Cousineau Boulevard, Suite 200, J3Y 7Z7 Quebec - St-Rivières - 25 des Forges Boulevard, Suite 411, G9A 2G4	564-5888 283-5300 373-2723	1-800-567-7360 1-800-361-2808 1-800-567-9325	821-8565 445-5264 373-2723
<b>ONTARIO</b> Burlington - 11 Station Street, K8N 2S3 Milton - 150 Main Street West, L8N 3E1 Milton - Calls from area code 416 Milton - Calls from area code 519 Guelph - 385 Princess Street, K7L 1C1 Chatham - 166 Frederick Street, N2G 4N1 London - 451 Talbot Street, N6A 5E5 Mississauga - 77 City Centre Drive, L5A 4E9 Mississauga - Calls from area code 416 Mississauga - Calls from area codes 519, 705 North York - 36 Adelaide St. East, Toronto, M5C 2V4 North York - Calls from area code 416 North York - Calls from area codes 519, 705 Oshawa - 360 Lisgar Street, K1A 0L9 Oshawa - Calls from area code 613 Oshawa - Calls from area code 819 Catharines - 32 Church Street, L2R 3B9 Brampton - 200 Town Centre Court, M1P 4Y3 Brampton - Calls from area code 416 Brampton - Calls from area code 519, 705 Brampton - 19 Lisgar Street South, P3E 3L5 Brampton - Calls from Area Code 705 Brampton - Calls from area codes 613, 807 Niagara Falls - 201 North May Street, P7C 3P5 Niagara Falls - 36 Adelaide St. E. Toronto, M5C 1J7 Niagara Falls - Calls from area code 416 Niagara Falls - Calls from area codes 519, 705 Niagara Falls - 185 Ouellette Avenue, N9A 5S8	969-3706 522-8671  545-8371 579-2230 645-4211 566-6700  869-1500  598-2275  688-4000 296-1950  671-0581  623-3443 869-1500  258-8302	1-800-267-8030  1-800-263-9200 1-800-263-9210 1-800-267-9447 1-800-265-2530 1-800-265-4900  1-800-387-1700 1-800-387-1710  1-800-387-1700 1-800-387-1710  1-800-267-8440 1-800-267-4735 1-800-263-5672  1-800-387-5229 1-800-387-5183  1-800-461-4060 1-800-461-6320 1-800-465-6981  1-800-387-1700 1-800-387-1710 1-800-265-4841	969-3707 572-2609  1-800-267-8043 579-8951 645-4244 566-6005  865-9469  957-8088  688-4000 296-0104  671-0596  623-2751 865-9469  252-3611
<b>MANITOBA</b> Winnipeg - 391 York Avenue, R3C 0P5	983-6350	1-800-282-8079	983-3942
<b>SKATCHEWAN</b> Edmonton - 1955 Smith Street, S4P 2N9 Calgary - 201-21st Street East, S7K 0A8	780-6015 975-4595	1-800-667-7555 1-800-667-2083	780-6079 975-4577
<b>ALBERTA</b> Calgary - 220-4th Avenue South East, T2G 0L1 Calgary - Calls from Southern Alberta Edmonton - 9700 Jasper Avenue, T5J 4C8 Edmonton - Calls from Northern Alberta Edmonton - Calls from North West Territories	292-4101  420-3510	1-800-332-1410  1-800-232-1966 1-800-661-6451	292-4225  420-3544
<b>BRITISH COLUMBIA</b> Victoria - 277 Winnipeg Street, V2A 1N6 Vancouver - 1166 West Pender Street, V6E 3H8 Vancouver - Calls from Yukon Territory and Vancouver - North Western British Columbia Vancouver - Calls from North Eastern British Columbia Vancouver - 1415 Vancouver Street, V8V 3W4	492-9200 689-5411  388-0121	1-800-642-8259 1-800-663-9033  1-800-661-6451 1-800-663-0451 1-800-742-6108	492-9200 666-0337  388-3291

**HEARING DISABILITY**

If you are deaf or have a hearing disability and have access to a telephone device for the Deaf, call telephone 1-800-665-0354\*.

**REGULAR HOURS OF TELEPHONE AND COUNTER SERVICE**

Monday to Friday - 8:15 a.m. to 5:00 p.m. (holidays excepted)

Long Distance Calls: No charge to caller. Dial Direct, per instructions.