



## T4RSP GUIDE

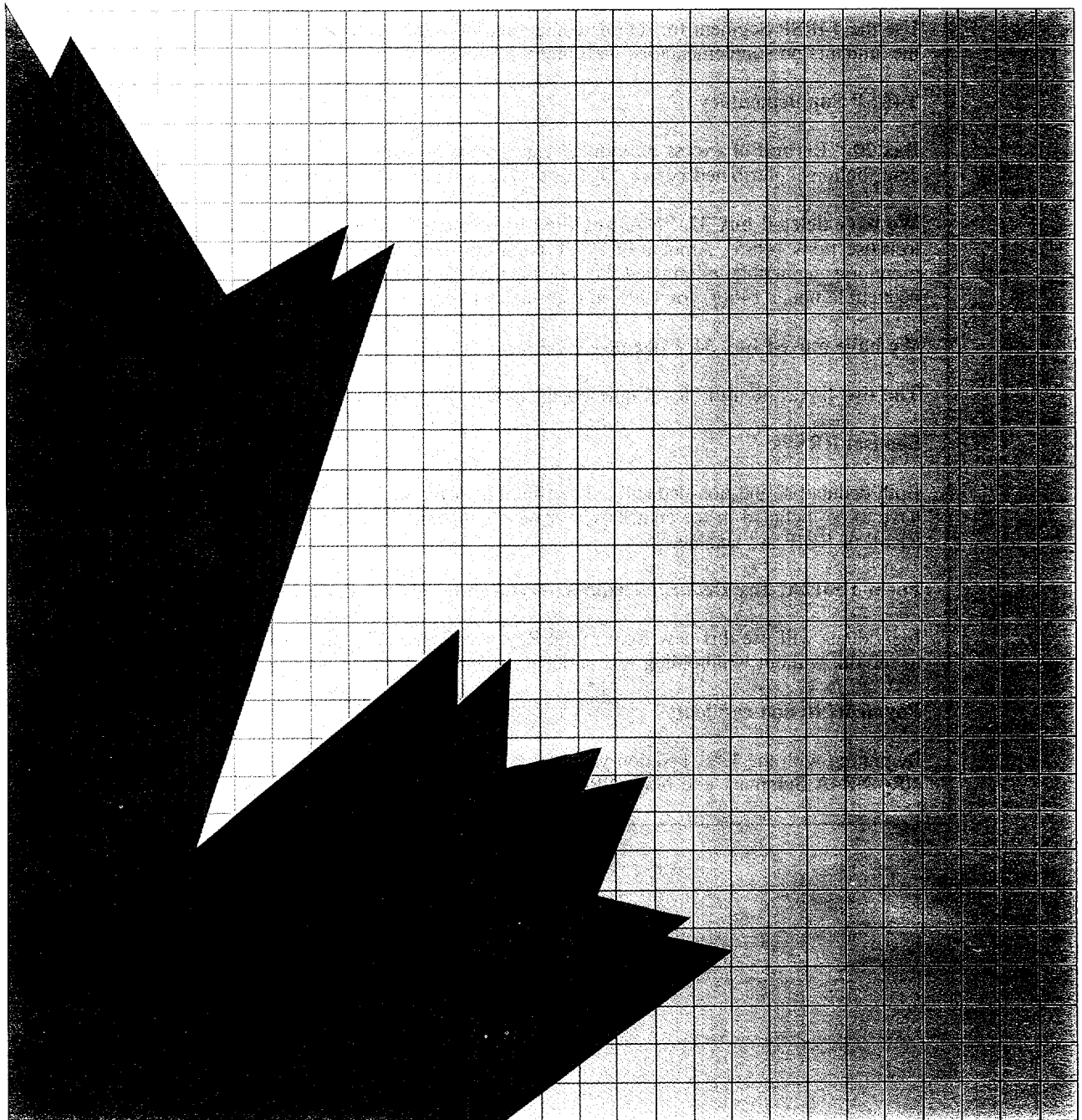
Return of Registered  
Retirement Savings Plan  
Income

1991

## T4RIF GUIDE

Return of Income Out  
Of a Registered Retirement  
Income Fund

1991



T4079(E) Rev. 91

**1991 T4RSP Guide**  
**Return of Registered Retirement Savings Plan Income**  
**The T4RSP Summary, the T4RSP Supplementary, and the T4RSP Segment**

## **What's new for 1991**

Below, we have outlined the major changes to the T4RSP Guide, *Return of Registered Retirement Savings Plan Income*.

### **The T4RSP Summary**

Tax owing or a refund of less than \$2.00 will not be charged or refunded.

### **The T4RSP Segment**

Use the T4RSP Segment for returns containing more than 100 sheets or 300 supplementaries to balance the amounts on supplementaries with those on the summary.

### **T4RSP Supplementary**

**Box 20, "Refund of excess amounts,"** can include amounts refunded to an annuitant for excess contributions contributed before 1991 **and** excess contributions contributed after 1990.

**We have deleted box 32, "Non-qualified investment,"** from the T4RSP Supplementary. Amendments to subsections 146(5), Amount of RRSP premiums deductible, and 146(5.1), Amount of spousal RRSP premiums deductible, eliminated the reduction of the deduction under those subsections for amounts deductible under 146(6) for 1991 and subsequent years.

**We have moved box 34, "Deemed receipt on death,"** to the area where box 32 used to be.

**The two boxes 36 and 38, "Contributor spouse, SIN and name,"** replace former box 36.

### **Spousal RRSPs**

Both deductible and non-deductible contributions made in 1991, 1990, or 1989 to a spousal RRSP may have to be included in the contributing spouse's income, if certain amounts received from the spousal RRSP or RRIF are taxable.

### **Form T3012A, Tax Deduction Waiver on a Refund of Undeducted RRSP Contributions Made in 19\_\_**

Individuals will use this new form to get Revenue Canada, Taxation's approval to allow an RRSP issuer to refund, without withholding tax, undeducted RRSP contributions made after 1990.

### **Payments to non-residents**

Beginning with the 1991 taxation year, the new NR4B Summary and Supplementary forms replace the NR4-NR4A Summary and NR4, NR4A, and NR4A-RCA Supplementaries.

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This guide uses plain language to explain the most common tax situations. If you need more help, please contact your district taxation office.

## 1 Introduction

This guide explains how to complete the T4RSP Summary, *Return of Registered Retirement Savings Plan Income*, the T4RSP Segment, and the T4RSP Supplementary, *Statement of Registered Retirement Savings Plan Income*, for the 1991 calendar year.

This guide cannot deal with every circumstance that could arise. However, you can get other departmental publications you need at any district office. Chapter 15 has a list of the related publications.

If you have any questions about filing the *Return of Registered Retirement Savings Plan Income* contact your district office. The addresses and telephone numbers are listed at the back of this guide.

Unless otherwise stated, sections, subsections, paragraphs and subparagraphs mentioned in this guide refer to the *Income Tax Act*.

## 2 Return of Registered Retirement Savings Plan Income

The return has three parts: the T4RSP Summary, related T4RSP Supplementaries, and the T4RSP Segment.

### T4RSP Summary (Chapter 7)

The summary combines the amounts on the T4RSP Supplementaries.

The "payer number" and "name and address of payer or issuer of plan" have to match that shown on your Form PD7A, *Tax Deduction – Canada Pension Plan Unemployment Insurance Remittance Return*. Three letters and six numbers make up the payer number.

Complete a T4RSP Summary even if you are preparing only one T4RSP Supplementary. The 1991 T4RSP Summary has replaced the 1990 and earlier forms.

### T4RSP Segment (Chapter 6)

The T4RSP Segment is a one-page form that balances the amounts on the supplementaries with those on the summaries. Use it for large returns with more than 300 supplementaries.

### T4RSP Supplementary (Chapter 5)

The Supplementary is a four-part form to report the amounts from one **particular** RRSP. The 1991 T4RSP Supplementary has replaced the 1990 and earlier forms.

For more information, see Information Circular 85-5R, *Custom and Facsimile Tax Forms*.

### Note

Remember to report all amounts on the T4RSP Summaries, Segments, and Supplementaries in Canadian currency.

## 3 Filing requirements

### Payers (issuers) required to file

Issuers of registered retirement savings plans (RRSPs) use the *Return of Registered Retirement Savings Plan Income* to report amounts **residents of Canada** must include in, or can deduct from, income. Chapter 9 contains information about RRSP payments to non-residents.

On the 1991 *Return of Registered Retirement Savings Plan Income*, report

- taxable benefits from an RRSP paid to the annuitant;
- taxable benefits from an RRSP paid to the beneficiaries when the annuitant's dies;
- taxable benefits considered to be received by the annuitant;
- other taxable income amounts or allowable deductions from an RRSP; and
- the fair market value of all property of the plan immediately before the RRSP became an amended plan under subsection 146(12).

### Due date for filing the return

You have to submit the *Return of Registered Retirement Savings Plan Income* to Revenue Canada, Taxation, and distribute Copies 2 and 3 of the supplementaries to the recipients before March 1 immediately following the calendar year for which the return is required.

If a payer or issuer of RRSPs discontinues that business or activity, that payer or issuer has to file a return within 30 days of the date of the discontinuance. This includes a return for any year or the part of a year which you have not previously filed.

### Filing by magnetic media

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

Anyone who would like to participate in the magnetic-media filing program for the first time has to send us a test tape or diskette for approval. You should send the test tape or diskette to us at least two months before the filing deadline.

For more information, see the booklet called *T4031, Computer Specifications for Data Filed on Magnetic Media* -- T5, T5008, T4RSP, and T4RIF, or call **1-800-665-5164 (toll-free)**.

You can also write to:

Magnetic Media Processing Unit  
Revenue Canada, Taxation  
Ottawa Taxation Centre  
875 Heron Road  
Ottawa, Ontario  
K1A 1A2

### Where to send the return

- **Magnetic-media filing** - Payers who get approval to file their return on magnetic media have to send their return to the Ottawa Taxation Centre at the above address.
- **Paper filing** - Send the return to the taxation centre that serves your district office. The addresses are shown on the back of the T4RSP Summary.

### Note

Send the original return **and** any amended returns to these addresses.

### How to distribute the forms

**Magnetic-media filing** — Send the following to Revenue Canada, Taxation:

- Copies 1 and 2 of the T4RSP Summary;
- the tapes or diskettes; and
- Form T619, *Magnetic Media Transmittal*.

Deliver Copies 2 and 3 of the T4RSP Supplementary to the recipients.

The tapes or diskettes replace Copy 1 of the supplementary.

You do not have to retain Copy 4 of the supplementary. However, you should maintain the same information in an accessible and readable form.

For more information, see Information Circular 78-10R2, *Books and Records Retention/Destruction*.

**Paper filing** — Send the following to Revenue Canada, Taxation:

- Copies 1 and 2 of the T4RSP Summary;
- Copy 1 of all T4RSP Supplementaries; and
- any T4RSP Segments.

Deliver Copies 2 and 3 of the T4RSP Supplementary to the recipients.

Retain Copy 4 of the Supplementary for your records.

### Note

Both paper and magnetic-media payers or issuers should keep the working copy of the completed T4RSP Summary.

## 4

### Penalties and offences

**Failing to file by the required date** — If you file the *Return of Registered Retirement Savings Plan Income* late, or distribute supplementaries to recipients late, the penalty is \$25 per day, with a minimum penalty of \$100 and a maximum of \$2,500, for each failure.

**Failing to file a return** — People who do not file an information return as required under the *Income Tax Act* may be guilty of an offence. In addition to any other penalty, they 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 term of up to 12 months.

### Failing to provide information, including the social insurance number (SIN)

Every person who does not complete the information required on a form, including the SIN, is liable to a penalty of \$100 per failure.

**Payer (issuer)** — An issuer who has to prepare an information return must make a reasonable effort to get the information from individuals for whom they are preparing supplementaries. Each time the issuer does not show the required information on a supplementary, the issuer is liable to a \$100 penalty, unless the issuer has made a reasonable effort.

If an issuer has existing clients that have not yet provided their social insurance numbers, and they are preparing supplementaries on their behalf, they have to advise the clients of the consequences of failing to provide their SINs. Issuers should ask new clients to give their SINs whenever they enter into a transaction that may require a supplementary being prepared.

The penalty will not apply if an individual has applied for but has not received the SIN when the return is filed.

Any person under 18 years of age at the end of the year to which the return relates does not have to provide a SIN if that person's total income for the year is expected to be \$2,500 or less.

**Recipient** — Individuals resident or employed in Canada have to give their SIN on request to any person who has to prepare an information return on their behalf. If they do not have a SIN, they have to apply for one at the nearest Canada Employment Centre within 15 days of the day the information-slip preparer asked for the SIN. When that person receives the SIN, he or she then has 15 days to give the SIN to the information-slip preparer. Individuals who, for any reason, do not comply with these requirements are liable to a penalty of \$100 for each failure.

For more details, see Information Circular 82-2R2, *Social Insurance Number Legislation as it Relates to the Preparation of Information Slips*.

### Prohibited use of the social insurance number

Any person that has to make an information return cannot **knowingly** use, communicate, or allow to be communicated a SIN without that individual's written consent, for any purpose other than that for which it was provided pursuant to the *Income Tax Act* or *Regulations*.

People who contravene this provision are guilty of an offence, and are liable on summary conviction to

- a fine not more than \$5,000;
- imprisonment for a term of up to 12 months; or
- both a fine and imprisonment.

## Penalties and interest

If any penalties apply, interest is

- compounded daily; and
- charged from the due date for filing the return until the balance is paid in full.

The penalty, along with any interest charges, has to be paid to the Receiver General.

## Notice of Assessment

A Notice of Assessment will be issued only if a penalty is applied to an information return.

## 5 T4RSP Supplementary

For each supplementary you prepare, provide the following information:

- **"Recipient's name and address"**  
Print the surname first, in capital letters, followed by first name and initials, and then the full address.
- **Box 12, "Social insurance number"**  
If an individual has not provided his or her SIN when you are preparing an information slip, leave this area blank.  
  
If a person states that he or she does not have a SIN and either has to apply for one or has already applied for one, do not delay completing the return beyond the required filing date. **If a person provides his or her SIN after you have sent the return, file an amended information slip.**
- **Box 14, "Contract number"** (of the RRSP)
- **Box 60, "Name of payer or issuer of plan"**
- **Box 61, "Payer number"**  
The payer number is the number on the issuer's Form PD7A, *Tax Deduction – Canada Pension Plan Unemployment Insurance Remittance Return*. The payer number does not appear on Copies 2 and 3 of the T4RSP Supplementary.
- **"Year"**  
The year you show on the supplementary has to correspond with the year on the summary.

Complete the following boxes, as they apply:

### Note

The amount in each of the following boxes is the gross amount of the payment before tax deductions.

### Box 16, "Annuity payments"

Show the amount of annuity payments paid in the year **on or after maturity** of the plan, or after the plan became an "amended plan" (subsection 146(12)) if the plan became an "amended plan" before May 26, 1976.

### Box 18, "Refund of premiums to spouse"

Show the amount paid to the annuitant's spouse from an **unmatured** RRSP, if the payment was made because of the annuitant's death.

Income earned on the property of an **unmatured trustee** or **unmatured insured** RRSP after the annuitant's death can also qualify as a refund of premiums to the surviving spouse.

The instructions for box 34 and Chapter 10 have more details for situations that arise when an annuitant dies.

### Box 20, "Refund of excess amounts"

This amount can represent a refund of excess contributions to the annuitant for excess contributions contributed before 1991, **or** excess contributions contributed after 1990.

**Excess amount contributed before 1991** – If an annuitant requests a refund of pre-1991 excess contributions, the annuitant has to give you a completed Form T3012, *Application For Refund of RRSP Excess Contributions Made in 19\_\_*. Revenue Canada, Taxation has to certify Area III. Do **not** withhold tax from this withdrawal.

**Excess amount contributed after 1990** – If an annuitant requests a refund of post-1990 excess contributions, the annuitant has to give you a completed Form T3012A, *Tax Deduction Waiver on a Refund of Undeducted RRSP Contributions Made in 19\_\_*. Revenue Canada, Taxation has to approve Area III. Do **not** withhold tax from this withdrawal.

If the annuitant requests a refund of excess contributions and does not give you either of these forms, show the amount withdrawn in box 22 and withhold the appropriate tax.

### Box 22, "Withdrawal and commutation payments"

Show the total of

- any amount withdrawn by the annuitant in the year before the plan's maturity; and
- the amount paid to the annuitant in the year in full or partial commutation of annuity payments under the plan.

Keep in mind that a commutation payment is a fixed or lump-sum payment from an RRSP annuity that is equal to the value of all or part of the annuity.

Do not include any part of the annuity payments you reported in box 16.

### Box 26, "Deemed receipt on deregistration"

The terms of an RRSP can change after registration, or a new plan can be substituted (not a common occurrence). If the new form of the plan does not qualify for registration

- the plan ceases to be an RRSP;
- the plan becomes an "amended plan" under subsection 146(12); and
- the fair market value of all property held in the plan immediately before the revision or substitution becomes taxable.

In this situation, show the fair market value of all the property of the plan immediately before the revision or substitution. (This is the only type of income you can include in box 26.)

**Box 24, "Spousal," and boxes 36 and 38, "Contributor spouse, SIN and name"**

Print or type **yes** in box 24, the SIN of the contributor spouse in box 36, and the name of the contributor spouse in box 38 (surname first) if

- there is an amount in box 22 or 26;
- the annuitant is less than 74 years of age at the end of the year; **and**
- the plan is a spousal plan.

A spousal plan includes

- an RRSP to which the annuitant's spouse made contributions;
- an RRSP that received a payment or a transfer of property from an RRSP or registered retirement income fund (RRIF) of the annuitant's spouse; or
- a RRIF that received a payment or a transfer of property from a spousal RRSP or RRIF.

For details, see paragraph 146(1)(k) of the *Income Tax Act*.

If a spouse is the annuitant of an RRSP to which the annuitant's spouse contributed, or to which property from another such RRSP or a spousal RRIF was transferred, you have to track the property no matter how often it is transferred to other RRSPs or RRIFs where the spouse of the RRSP contributor is the annuitant.

Print or type **no** in box 24, "Spousal," and leave boxes 36 and 38, "SIN and name of contributor spouse," blank in all other cases. This includes the situations where

- the spouses are living separate and apart because of the breakdown of their marriage; or
- the annuitant or the contributing spouse is deceased.

**New for 1991** — Beginning in 1991, you may have to include any contribution (whether deductible or not) made in 1991, 1990, or 1989 to a spousal RRSP in the contributing spouse's income if certain amounts received from the spousal RRSP or RRIF are taxable. These amounts include

- a withdrawal from an unmatured spousal RRSP;
- all commutation payments from a spousal RRSP;
- the fair market value of all property held in the spousal plan immediately before the plan became an "amended plan"; and
- amounts converted to a RRIF and subsequently withdrawn from the RRIF in excess of the minimum amount.

**Notes**

1. If the total of the above amounts is less than the total amount contributed, the contributing spouse is taxable on the lesser amount.
2. The annuitant spouse will complete Form T2205, *Calculation of Amounts from a Spousal RRSP or RRIF to be Included in 1991 Income*, to determine the amount to be included as income by the annuitant and by the contributor. This form explains the circumstances where the **total** of the amounts is taxable to the annuitant.

**Box 28, "Other income or deductions"**

Although an annuitant has to include certain amounts in income, other amounts can be deducted from income.

Net the following income and deduction amounts and show the result (a negative amount in brackets) in box 28.

Income amounts include the following:

- the fair market value of a non-qualified investment when it is acquired;
- the fair market value of a property when you began using it as security for a loan;
- the difference between the fair market value and the selling price of the property (if the selling price is nil or less than the fair market value); and
- the difference between the fair market value and the acquisition cost of the property (if the acquisition cost is more than the fair market value).

Deductions from income include the following:

- when disposing of a non-qualified investment, the lesser of the fair market value of the non-qualified investment when it was acquired (if that amount was reported by an issuer as income of that annuitant), and the proceeds of disposition; and
- if a loan as described above is cancelled, the difference between the amount previously reported by an issuer as that annuitant's income, and the loss incurred as a result of the trust property being used as security.

**Note**

Do not use the interest part of the loan payments made by the trust, or any decrease in value of the property used as security, when you calculate this loss.

You also have to include in box 28 a taxable benefit to a beneficiary, **other than the spouse**, that is more than

- the amount in box 18, which is a refund of premiums to the spouse;
- the amount in box 34, which is the amount considered 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 does **not** apply to depositary RRSPs.

**Box 30, "Tax deducted"**

Show the amount of income tax deducted. Leave the box blank if no income tax was deducted.

You have to withhold tax from

- all payments (other than periodic annuity payments) made while the **original** annuitant is alive;
- withdrawal and commutation payments (if the annuitant has **not** given you a certified Form T3012 or an approved Form T3012A); and
- the fair market value of property of the plan immediately before the RRSP became an amended plan under subsection 146(12).

**Note**

People who receive RRSP benefits can elect to increase the amount of income tax deducted from benefits. To do so, a person has to complete and give you Form TD1, *1991 Personal Tax Credit Return*. You will find instructions on how to increase the amount of income tax withheld on the form.

**Box 34, "Deemed receipt on death"**

Show the fair market value of all property of the plan at the time of the annuitant's death **minus** the amount that becomes receivable **directly** by the spouse.

Also, include amounts which qualify as a refund of premiums to a child or grandchild, if the annuitant had no spouse at the time of death (if that child or grandchild was dependent on the annuitant for support at the time of death).

**Note**

If an annuitant dies before the RRSP has matured, the spouse can be the beneficiary of the estate instead of a beneficiary of the RRSP. In this case, the spouse and the legal representative of the estate can jointly elect to treat part or all of the amount paid to the estate as a refund of premiums to the spouse.

Use Form T2019, *RRSP Refund of Premiums Designation – Spouse*, for this purpose. On the form, the spouse and the legal representative have to identify the amount to be treated as a refund of premiums. If there is more than one unmaturing RRSP, they have to complete a separate form for each RRSP.

If there is no spouse, a financially dependent child or grandchild can make this election.

If this election is made, do **not** complete amended T4RSP slips to relocate the amount to box 18. The spouse will attach Copy 1 of Form T2019 to his or her personal T1 return for the year the election applies.

Chapter 10 has more details on reporting requirements arising on the death of an annuitant of an RRSP.

## 6 T4RSP Segment

**Introduction**

- Use the T4RSP Segment to balance amounts on the supplementaries with those on the summaries, if the T4RSP return contains more than 100 T4RSP sheets or 300 T4RSP Supplementaries.
- We do not need the T4RSP Segment if you currently file on magnetic media.
- You can get copies of the T4RSP Segments from any district office.

You will find instructions on how to complete T4RSP Segment on the form itself.

**Note**

All totals on the T4RSP Segments have to agree with the totals on the related supplementaries.

## 7 T4RSP Summary

**Introduction**

- You can get copies of the 1991 T4RSP Summary from any district office.
- Complete a separate summary 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 print the correct year directly above it.
- The amounts you should report on the summary are the total of the amounts in the corresponding boxes of the supporting T4RSP Segments and T4RSP Supplementaries. The totals **have to** agree with the amounts in the boxes of the segments and supplementaries. Remember that errors or omissions can cause unnecessary processing delays.

**Completion**

**"Filing on magnetic media"** Place a tick mark in the magnetic tape symbol if you send your return on tape or diskette.

**"Payer number"** Show the number from your Form PD7A, *Tax Deduction – Canada Pension Plan – Unemployment Insurance Remittance Return*. The number is made up 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 has to match that shown on your Form PD7A.

**"Taxation centre"** Show the taxation centre that serves your district office. See the reverse of the summary for details.

**"DO code"** Leave this area blank.

**"Total number of T4RSP slips filed"** – line 88: Show the total number of T4RSP Supplementaries included with the summary.

**For each of the following lines, show the total of the amounts included in the corresponding boxes on the segments or supplementaries:**

- **"Annuity payments"** line/box 16
- **"Refund of premiums to spouse"** – line/box 18
- **"Refund of excess amounts"** – line/box 20
- **"Withdrawal and commutation payments"** – line/box 22
- **"Deemed receipt on deregistration"** – line/box 26



- "Other income or deductions" – line/box 28
- "Deemed receipt on death" – line/box 34
- "Total tax deducted" – line/box 30

"Remittances" – line 82: Show the total T4RSP tax remitted under this account for 1991.

"Difference" Subtract the amount on line 82 from the amount on line 30. If there is no difference, show "nil" on line 86.

A difference of less than \$2.00 is neither charged nor refunded.

"Overpayment" – line 84: If you overpaid taxes, and you will not be filing any other return under this account, show the overpayment on line 84.

If you want this overpayment transferred or refunded, include a written request explaining how the overpayment originated, and the action you want us to take.

"Balance due" – line 86: Show the balance owing on line 86. Include a cheque or money order payable to the Receiver General for any balance due.

An unpaid balance may be subject to a penalty for late payment and interest at the prescribed rate.

"Person to contact" – lines 76 and 78: Show the name and telephone number of a person familiar with the records and operations of the financial institution. We may contact that person directly if we need more information.

"Certification area" – An authorized officer of the financial institution has to complete and sign this area.

## 8 How to correct the T4RSP Supplementaries and Summaries

Clearly identify amended, additional, cancelled, or duplicate supplementaries and summaries as such at the top of the form.

You do not need to prepare amended or cancelled segments.

### Amendments

If you **change** data on a specific supplementary, show all the financial data the same as on the original supplementary except for the boxes that are being changed. Clearly print the word "**amended**" at the top of the supplementary.

If you prepare an **additional** supplementary, print the word "**additional**" at the top of the supplementary.

You also have to file an amended T4RSP Summary with revised totals with the amended and additional supplementaries. Clearly print the word "**amended**" for both situations at the top of the summary.

### Cancellations

If you issued a T4RSP Supplementary in error and it is cancelled, submit another T4RSP Supplementary that has

exactly the same financial data as reported on the original slip. Clearly print the word "**cancelled**" at the top of the supplementary.

You also have to file an amended T4RSP Summary. The totals on the revised summary have to exclude the financial data on the cancelled supplementary. Clearly print the word "**amended**" at the top of the form.

### Duplicates

If you issue a T4RSP Supplementary to replace one that the recipient has lost or destroyed, do not send us a copy. Clearly print the word "**duplicate**" at the top of the supplementary you are sending to the recipient.

We do not need another T4RSP Summary in this situation.

### Note

Send "**amended**" returns to the addresses listed in Chapter 3, under the heading "Where to send the return."

## 9 Payments to non-residents of Canada

Use the NR4B Summary and Supplementary, *Return of Amounts Paid or Credited to Non-Residents of Canada*, to report amounts paid or credited, or considered to be paid or credited, by a person resident in Canada to non-resident persons from an RRSP or an "amended plan," as referred to in subsection 146(12).

You have to withhold an income tax of 25% (or any other percentage established by a tax convention) from these amounts. Use Form PD7AR-NR, *Non-Resident Tax (Part XIII) Remittance Form*, and send the tax to:

Revenue Canada, Taxation  
International Taxation Office  
875 Heron Road  
Ottawa, Ontario  
K1A 1A8

For details, see the most recent version of Information Circulars 77-16, *Non-Resident Income Tax*, 76-12, *Applicable Rate of Part XIII Tax on Amounts Paid or Credited to Persons in Treaty Countries*.

A person who is a resident of Canada who pays or credits amounts to or for a non-resident of Canada but does not withhold non-resident tax is liable for the amount of tax that should have been withheld, **plus** a penalty of 10% of the tax. For any second or subsequent failure in the same calendar year, the penalty is 20% of the tax. We charge interest at the prescribed rate on the total of the tax and penalties.

Non-resident income tax does not have to be withheld on behalf of anyone who has been confirmed by Revenue Canada, Taxation as a resident of Canada. If requested, we will issue written authorization to the Canadian resident payer not to withhold non-resident tax from the payments.

For more information, see the most recent version of Interpretation Bulletin IT-221, *Determination of an Individual's Residence Status*.

## 10 Death of an annuitant of an RRSP

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

### Matured RRSPs

If the spouse is the beneficiary under the terms of the plan, the spouse becomes the annuitant of the RRSP. The RRSP continues, and annuity payments are made to the spouse as a **successor annuitant**. Report these annuity payments to the successor annuitant in box 16 (**not** in box 34) of the T4RSP slip issued to the spouse.

If the legal representative is entitled to receive amounts for the benefit of the spouse, the legal representative and the spouse can jointly elect in writing with the Minister. In this case

- the spouse is considered to be the annuitant;
- the amounts are considered to be received by the spouse as annuity benefits; and
- the T4RSP slip is issued to the spouse even if the payments are made directly to the deceased's legal representative (report annuity payments in box 16, **not** in box 34).

In any other case, you have to issue a T4RSP slip in the name of the deceased annuitant, and include the fair market value of all property of the plan at the time of death in box 34.

If amounts subsequently paid from the plan to persons **other than the spouse** exceed the amount reported in box 34 of the T4RSP slip for the deceased annuitant, part or all of the excess amount is a benefit from the RRSP. Report this benefit in box 28 of the T4RSP slip in the name of the recipient. The instructions for box 28 has more information about the excess amount that should be reported in box 28.

### Unmatured insured RRSPs

If an **unmatured** RRSP is an **insured** plan, and the spouse is a beneficiary of property, the payment is a refund of premiums to the spouse. This amount can include interest earned on the property from the date of death to the date of payment.

If the spouse is the beneficiary of **all** the property of the insured plan, report the refund of premiums in box 18 of the T4RSP slip issued for the year in which it is paid. Do not report any amount in box 34 of the deceased.

If the spouse is the beneficiary of **only part** of the property of the insured plan, in box 34 on the T4RSP of the deceased, report the fair market value of the RRSP property at the time of death **minus** the part of that amount that is included in box 18 as a refund of premiums to the spouse.

If there are beneficiaries in addition to the spouse, in box 28 of the T4RSP slip for the recipient(s), report any excess between the payments from the RRSP, and the sum of the amounts in boxes 18 and 34.

If there is more than one recipient, you have to report each recipient's part on a separate T4RSP slip.

### Example

Total payments from the RRSP:	\$62,000
The <b>sum</b> of the amounts in box 18 of the spouse and box 34 of the deceased:	\$60,000
The excess payment in box 28 to the other recipients (\$62,000 - \$60,000):	\$ 2,000

### Unmatured depositary RRSPs

If the spouse is a beneficiary of property of an **unmatured depositary** RRSP, 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.

If the spouse is the beneficiary of **all** the property of the depositary plan, report the refund of premiums in box 18 of the T4RSP slip issued for the year in which it is paid. Do not report any amount in box 34 of the deceased.

If the spouse is the beneficiary of **only part** of the property of the depositary plan, in box 34 on the T4RSP of the deceased, report 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 to the recipient.

### Unmatured trustee RRSPs

A refund of premiums to the spouse includes:

- for an amount paid on or before December 31 of the year of death, the entire payment which represents the value of the plan; and
- for an amount paid after December 31 of the year of death, that 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.

### Notes

1. Do not use a T4RSP slip to report that part of a payment which represents income earned on the RRSP trust property **after** December 31 of the year of death. This is a payment from a trust and, if allocated to a beneficiary, has to be reported on a T3 Supplementary.
2. The definition of "benefit" in paragraph 146(1)(b) excludes the amount from being considered a benefit from an RRSP trust.

If the spouse is the beneficiary of **all** the property in the trustee plan, report the refund of premiums in box 18 of the T4RSP slip issued for the year in which it is paid. Do not report any amount in box 34 of the deceased.

If the spouse is the beneficiary of **only part** of the property in the trustee plan, in box 34 on the T4RSP of the deceased, report the fair market value (FMV) of the RRSP property at the time of death **minus** the part of the FMV that is included in the amount reported in box 18 as a refund of premiums to the spouse.

If there are beneficiaries in addition to the spouse, in box 28 of the T4RSP slip for the recipient(s), report

- any excess between the payments made from the RRSP, and the sum of boxes 18 and 34;
- and the taxable income of the RRSP trust for years after the year of death.

### 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 does **not** need to issue amended T4RSP slips. The Department routinely assesses or reassesses returns based on a duly completed Form T2019.

For more information, see Interpretation Bulletin IT-500, *Registered Retirement Savings Plans (maturing after June 29, 1978) Death of Annuitant after June 29, 1978*.

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

An individual **cannot** make deductible contributions to an RRSP if the individual's common-law spouse is the annuitant.

For certain other RRSP provisions, 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 to

- a refund of premiums to the surviving spouse;
- annuity payments paid to the spouse after the annuitant's death;
- the amount considered to be received by an annuitant on death minus the amount the spouse is entitled to receive; and
- amounts transferred **directly** from an **unmatured** RRSP to another RRSP, or to a RRIF where the spouse or former spouse is the annuitant, **if**
  - the transfer is made according to a decree, order, or judgment of a competent tribunal or a written separation agreement relating to the division of property;

- the division of property is to settle rights arising from a breakdown of the marriage or other relationship; **and**
- the parties are living separate and apart.

### Note

For these transfers, the annuitant has to use Form T2220, *Transfer Between Registered Retirement Savings Plans or Registered Retirement Income Funds on Marriage or Relationship Breakdown*. See Chapter 12 for more details.

## 12 Reporting and using Forms T2030, T2033, T2220, and T2037

### Form T2030, *Record of Direct Transfer Under Subparagraph 60(l)(v)*

The terms of an RRSP annuity may allow the annuitant to transfer (commute) funds in full or in part.

The annuitant uses Form T2030 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 clause 60(l)(ii)(A) for the same annuitant.

Report the amount transferred in box 22, and do not withhold tax from the amount transferred. The issuer should not complete Form TD2, *Tax Deduction Waiver in Respect of Funds to be Transferred*.

### Notes

1. On the T1 personal return, the annuitant will include the commutation payment in income and deduct an amount equal to the payment that was directly transferred. The receiving issuer or carrier will give the annuitant an official receipt to support the amount that was transferred.
2. Form T2030 is **not** needed if a transfer is made to a permitted investment administered by the issuer who initiated the transfer. However, the issuer has to include the transfer details in the records of the permitted investment. Form TD2 is not needed.

For details, see the "Instructions" area on the back of the form.

### Form T2033, *Record of Direct Transfer Under Paragraph 146(16)(a) OR 146.3(2)(e)*

The annuitant of an **unmatured** RRSP can **directly** transfer all or part of the property in the plan to another RRSP, a RRIF, or a registered pension plan with the **same** annuitant.

To do so, the annuitant will use Form T2033 to initiate the transfer.

The issuer does **not** report the amount transferred on a T4RSP slip, and does not issue an official receipt to the annuitant. The amount transferred is not the annuitant's income, and cannot be deducted from income.

### Notes

1. Such a transfer is not permitted after the end of the year in which an annuitant becomes 71 years old. An RRSP has to mature by the end of that year.
2. Form T2033 is **not** needed if a transfer is made to a permitted investment administered by the issuer who initiated the transfer. However, the issuer has to include the transfer details in the records of the permitted investment. Form TD2 is not required.

For more details, see the "Instructions" area on the back of the form.

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

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

- the transfer is made according to a decree, order, or judgment of a competent tribunal, or a written separation agreement relating to the division of property;
- the division of property is to settle rights arising from a breakdown of the marriage or other relationship; **and**
- the parties are living separate and apart.

The issuer does **not** report the amount transferred on a T4RSP slip, and does not issue an official receipt to the annuitant. The amount transferred is not the annuitant's income, and cannot be deducted from income.

The issuer who initiated the direct transfer has to send Copy 1 of Form T2220 and a copy of the court order or written separation agreement to Revenue Canada, Taxation within 30 days of the transfer. Send these documents to the Taxroll Division of the taxation centre that serves the annuitant on whose behalf the transfer was made. The back of Form T2220 provides a complete list of addresses.

### Notes

1. The annuitant can give the issuer a copy of the court order or written separation agreement in a sealed envelope. Revenue Canada, Taxation, and not the issuer, will examine the court order or agreement.
2. Form TD2, *Tax Deduction Waiver in Respect of Funds to be Transferred*, does **not** have to be completed.
3. When the RRSP being transferred is a spousal plan and a marriage or relationship breakdown occurs, there is no change of annuitant as the spouse or former spouse remains the annuitant after the transfer. In this situation, use Form T2033, *Record of Direct Transfer Under Paragraph 146(16)(A) OR 146.3(2)(e)*. Complete Part III of the form, make sure you answer

yes to questions 3 or 4, and show the name and social insurance number of the annuitant's spouse in the applicable area.

For more information, see the "Instructions" area on the back of the form.

### Form T2037, *Record of Purchase of Annuity with "Plan" Funds*

Although an RRSP can mature at any time, it has to mature by the end of year in which the annuitant becomes 71 years old.

When the plan matures, Form T2037 is used to purchase, with RRSP funds, an annuity for the annuitant by

- the trustee of a trust governed by an RRSP;
- a corporation that is approved by the Governor in Council to issue RRSPs, and 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 who is a member of the Canadian Payments Association (or eligible to become such a member), or a credit union that is a shareholder or member of a "central" corporation under the Canadian Payments Association Act.

The form should be completed in duplicate and signed by an authorized person of the trust company, bank, credit union, or corporation. The purchaser of the annuity (payer or issuer of the RRSP) will keep one copy and send the other copy to the annuity issuer, along with the funds being paid.

### Note

Do **not** report the RRSP funds used to purchase the annuity on a T4RSP slip. The annuity issuer will **not** issue an official receipt to the annuitant on whose behalf the annuity was purchased.

For details, see Information Circular 74-1R5, *Form T2037, Notice of Purchase of Annuity with "Plan" Funds* as well as the "Instructions" on the back of the form.

## 13 Privacy Act

The information provided on the T4RSP Summary, the related T4RSP Supplementaries and the T4RSP Segment 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.

## 14 Improving the guide

This guide is reviewed each year. If you have any comments or suggestions to improve the explanations

provided in it, or the various forms used to complete a *Return of Registered Retirement Savings Plan Income*, we would like to hear from you. Please send your comments to:

Tax Forms Directorate  
875 Heron Road  
Ottawa, Ontario  
K1A 0L8

## 15 Related publications

You can get the following forms and publications from any district office.

### Forms and publications

TD1	1991 Personal Tax Credit Return
TD2	Tax Deduction Waiver in Respect of Funds to be Transferred
T619	Magnetic Media Transmittal
T2019	RRSP Refund of Premiums Designation — Spouse
T2030	Record of Direct Transfer — Under Subparagraph 60(l)(v)
T2033	Record of Direct Transfer Under Paragraph 146(16)(a) OR 146.3(2)(e)
T2037	Record of Purchase of Annuity with "Plan" Funds
T2205	Calculation of Amounts from a Spousal RRSP or RRIF to be Included in 1991 Income
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__
T3012A	Tax Deduction Waiver on a Refund of Undeducted RRSP Contributions Made in 19__
T4031	Computer Specifications for Data Filed on Magnetic Media T5, T5008, T4RSP and T4RIF

### Interpretation Bulletins

IT-221R2	Determination of an Individual's Residence Status
IT-221R2SR	Special Release dated February 28, 1991
IT-500	Registered Retirement Savings Plans (maturing after June 29, 1978) Death of Annuitant after June 29, 1978

### Information Circulars

72-22R8	Registered Retirement Savings Plans
74-1R5	Form T2037, Record 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
76-12R4	Special Release dated December 29, 1989
77-16R3	Non-Resident Income Tax (may be 77-16R4)
78-10R2	Books and Records Retention/Destruction
79-8R2	Forms to be Used for Direct Transfer of Funds to or between Plans or for the Purchase of an annuity
82-2R2	Social Insurance Number Legislation as it Relates to the Preparation of Information Slips
85-5R	Custom and Facsimile Tax Forms

# Appendix

## 1991 T4RSP Summary



Revenu Canada  
Taxation

Revenu Canada  
Impôt

RETURN OF REGISTERED RETIREMENT SAVINGS PLAN INCOME  
(For the year ending December 31, 1991)  
DECLARATION DU REVENU PROVENANT D'UN RÉGIME  
ENREGISTRÉ D'ÉPARGNE-RETRAITE  
(Pour l'année se terminant le 31 décembre 1991)

**T4RSP**  
SUMMARY - SOMMAIRE

**1991**

Instructions on how to complete this return are included in the 1991 T4RSP Guide, Return of Registered Retirement Savings Plan Income. This guide is available on request at any district office.

Pour les instructions sur la façon de remplir cette déclaration, veuillez vous reporter au guide T4RSP de 1991, Déclaration du revenu provenant d'un régime enregistré d'épargne-retraite. Ce guide est disponible dans tous les bureaux de district.

Copy  
Copie **1**

	If you filed your T4RSP return on magnetic tape or diskette, tick (✓) inside the circle at left. Please mail the transmittal form, Copies 1 and 2 of this Summary and tapes or diskettes, to the address in the booklet entitled, Computer Specifications for Data Filed on Magnetic Media - T4RSP, RARIF, T5, and T5008.	Si vous produisez votre déclaration T4RSP sur disquette ou sur bande, cochez (✓) le symbole qui figure sur la gauche. Veuillez faire parvenir la formule de transmission, les copies 1 et 2 de cette formule Sommaire et les disquettes ou les bandes à l'adresse indiquée dans la brochure intitulée, Spécifications informatiques pour données produites sur support magnétique T4RSP, T4RIF, T5, et T5008.					
<p><b>IMPORTANT</b> PAYER NAME AND NUMBER MUST CORRESPOND TO THAT SHOWN ON YOUR TAX DEDUCTION: CANADA PENSION PLAN, UNEMPLOYMENT INSURANCE REMITTANCE RETURN, FORM PD7A</p> <p>LE NOM ET LE NUMÉRO DU PAYEUR DOIVENT CORRESPONDRE À CEUX FIGURANT SUR VOTRE DÉCLARATION DE VERSEMENTS: RETENUES D'IMPÔT, RÉGIME DE PENSIONS DU CANADA ET ASSURANCE-CHÔMAGE, FORMULE PD7A</p>	Payer number (per Form PD7A) Numéro du payeur (selon la formule PD7A)	Name and address of payer or issuer of plan Nom et adresse du payeur ou de l'émetteur du régime					
	Taxation centre Centre fiscal	DO code Code du BD					
Total number of T4RSP slips filed Nombre total de feuillet(s) T4RSP produits							
Annuity payments Paiements de rente							
Refund of premiums to spouse Remboursement de primes au conjoint							
Refund of excess amounts Remboursement des sommes excédentaires							
Withdrawal and commutation payments Retraits et paiements de conversion							
Deemed receipt on deregistration Sommes réputées reçues lors du déenregistrement							
Other income or deductions Autres revenus ou déductions							
Deemed receipt on death Sommes réputées reçues lors du décès							
<b>DEPARTMENTAL USE ONLY</b>							
Total tax deducted (per T4RSP Supplementaries) Impôt total retenu (selon les T4RSP Supplémentaires)		30					
Minus: Remittances - Moins: Versements		82					
Difference - Différence		[ ]					
Overpayment Paiement en trop		84					
* Balance due Solde à payer		86					
* If you have not paid the total tax deducted, include the balance with this completed return. You may be subject to a penalty for late payment if you have balance owing. Si vous n'avez pas payé l'impôt total retenu, veuillez joindre le solde à payer à la présente déclaration. Tout solde à payer est assujéti à une pénalité pour paiement tardif.							
<b>RÉSERVÉ AU MINISTÈRE</b>							
Person to contact about this return - Personne avec qui communiquer au sujet de cette déclaration		Telephone number - Numéro de téléphone					
First name - Prénom		Area code - Indicateur régional					
<b>CERTIFICATION - ATTESTATION</b>							
I HEREBY CERTIFY that the information given in this return, T4RSP Summary, and related T4RSP Supplementaries is true, correct, and complete in every respect. J'ATTESTE PAR LA PRÉSENTE que les renseignements fournis dans la déclaration T4RSP, la formule T4RSP Sommaire et les formules connexes T4RSP Supplémentaire sont vrais, exacts et complets sous tous les rapports.							
Date		Signature of authorized person - Signature de la personne autorisée					
		Position or office - Titre ou poste					
<b>FOR DEPARTMENTAL USE ONLY: PLEASE DO NOT WRITE IN THIS AREA - RÉSERVÉ AU MINISTÈRE: NE RIEN ÉCRIRE ICI</b>							
90 Last to current / Précédente à courante		91 No / Non		93 Date		Memo - Note	
2 No action / Aucune mesure		2 Yes / Oui		94 A			
3 Other / Autre		92 3 2 1 Type / Genre		B			
				Prepared by - Établi par		Date	
				Code 2		Correspond.	
				Inc.		TPC - CCT	
				Dressed - MAP		Rev. - Rév.	
				No Accounts - Aucun n°			
Initials - Initiales							
Date							

\* KEEP THE WORKING COPY OF THIS SUMMARY FOR YOUR RECORDS.  
\* FORWARD COPIES 1 AND 2 AND COPY 1 OF RELATED T4RSP SUPPLEMENTARY FORMS TO YOUR LOCAL TAXATION CENTRE. SEE THE BACK OF THIS SUMMARY FOR THE MAILING ADDRESS.  
Canadian Human Rights Act / Federal Information Bank Number: 15615.  
Form authorized by the Minister of National Revenue.

\* CONSERVEZ LE BROUILLON DE CETTE FORMULE SOMMAIRE POUR VOS DOSSIERS.  
\* ENVOYEZ LES COPIES 1 ET 2 ET LA COPIE 1 DES T4RSP SUPPLÉMENTAIRE CONNEXES À VOTRE CENTRE FISCAL DONT L'ADRESSE FIGURE AU VERSO DE CETTE SOMMAIRE.  
Loi canadienne sur les droits de la personne / Numéro de la banque des données fédérales: 15615.  
Formule autorisée par le ministre du Revenu national.

# 1991 T4RSP Segment



Revenue Canada  
Taxation

Revenu Canada  
Impôt

T4RSP SEGMENT  
Rev. 91

## T4RSP SEGMENT

This form will help you balance your T4RSP Supplementaries with your T4RSP Summary.

**Note:** You do not have to file segments if you file your return on magnetic media.

### When and how to use this form

If your T4RSP return contains more than 100 T4RSP sheets or 300 T4RSP Supplementaries, you should divide the T4RSP Supplementaries into segments of approximately 100 sheets or 300 supplementaries.

Attach a T4RSP Segment form to the top of each bundle of 300 supplementaries. Complete all areas of the segment form, and keep a duplicate copy for your files.

All totals of T4RSP Segment forms have to agree with the corresponding T4RSP Summary totals.

If you need more information or forms, please contact your district office.

## SEGMENT T4RSP

Cette formule vous permettra de faire concorder vos T4RSP Supplémentaire et votre T4RSP Sommaire.

**Remarque:** Vous n'avez pas à remplir les segments si vous produisez votre déclaration sur support magnétique.

### Quand et comment utiliser la présente formule

Si votre déclaration T4RSP renferme plus de 100 feuilles T4RSP ou plus de 300 T4RSP Supplémentaires, divisez-les en segments d'environ 100 feuilles ou d'environ 300 Supplémentaires.

Placez une formule de Segment T4RSP sur le dessus de chaque lot de 300 Supplémentaires. Remplissez toutes les parties de la formule et conservez-en une copie dans vos dossiers.

Les totaux des formules de Segment T4RSP doivent correspondre aux totaux de la T4RSP Sommaire.

Si vous avez besoin de plus de renseignements ou d'autres formules, communiquez avec votre bureau de district d'impôt.

### Complete the following areas as shown

### Remplissez les parties suivantes

Payer or issuer's name (has to agree with T4RSP Summary) Nom du payeur ou de l'émetteur (doit correspondre à celui de la T4RSP Sommaire)		Number of T4RSP slips in this segment Nombre de feuillets T4RSP dans ce segment	
Surname on first T4RSP Supplementary in this segment Nom de famille sur le premier T4RSP Supplémentaire de ce segment		Surname on last T4RSP Supplementary in this segment Nom de famille sur le dernier T4RSP Supplémentaire de ce segment	

Payer number (has to agree with T4RSP Summary) Numéro du payeur (doit correspondre à celui de la T4RSP Sommaire)									

T4RSP Segment number (starting at 1) Numéro du Segment T4RSP (en commençant par 1)	of - de	Total number of T4RSP Segments in this return Nombre total des Segments T4RSP dans cette déclaration
2		3

### Totals of the amounts reported on the attached T4RSP Supplementaries

### Totaux des montants inscrits sur les T4RSP Supplémentaires ci-joints

<b>16</b> Annuity payments Paiements de rente	<b>18</b> Refund of premiums to spouse Remboursement de primes au conjoint	<b>20</b> Refund of excess amounts Remboursement des sommes excédentaires	<b>22</b> Withdrawal and commutation payments Retraits et paiements de conversion	<b>26</b> Deemed receipt on deregistration Sommes réputées reçues lors du désenregistrement
<b>28</b> Other income or deductions Autres revenus ou déductions	<b>30</b> Tax deducted Impôt retenu	<b>34</b> Deemed receipt on death Sommes réputées reçues lors du décès		

1991 T4RSP Supplementary



Revenue Canada  
Taxation

Revenu Canada  
Impôt

**T4RSP**  
Supplementary – Supplémentaire  
Rev. 91

**STATEMENT OF REGISTERED RETIREMENT  
SAVINGS PLAN INCOME**  
**ÉTAT DU REVENU PROVENANT D'UN RÉGIME  
ENREGISTRÉ D'ÉPARGNE-RETRAITE**

Year Année	16 Annuity payments Paielements de rente	18 Refund of premiums to spouse Remboursement de primes au conjoint	20 Refund of excess amounts Remboursement des sommes excédentaires	22 WITHDRAWAL AND COMMUTATION PAYMENTS Retraits et paiements de conversion	24 Spousal Conjoint	26 Deemed receipt on deregistration Sommes réputées reçues lors du désenregistrement
	28 Other income or deductions Autres revenus ou déductions	30 Tax deducted Impôt retenu	34 Deemed receipt on death Sommes réputées reçues lors du décès	Contributor spouse - Conjoint cotisant		
				36 Social insurance number Numéro d'assurance sociale	38 Name (surname, first name) Nom (nom de famille, prénom)	

\* If your social insurance number is not shown, see the back of this form.  
Si votre numéro d'assurance sociale n'est pas indiqué, reportez-vous au verso de cette formule.

Recipient's name and address - Nom et adresse du bénéficiaire

Surname (in capital letters)  
Nom de famille (en capitales)

First name  
Prénom

Initials  
Initiales

12 Social insurance number Numéro d'assurance sociale	14 Contract number Numéro de contrat
60 Name of payer or issuer of plan Nom du payeur ou de l'émetteur du régime	
61 Payer number Numéro du payeur	

Canadian Human Rights Act Federal Information Bank Number: 15615.  
Loi canadienne sur les droits de la personne : Numéro de la banque des données fédérale : 15615.

For taxation office  
Pour le bureau d'impôt



**1991 T4RIF Guide**  
**Return of Income out of a Registered Retirement Income Fund**  
**The T4RIF Summary, the T4RIF Supplementary, and the T4RIF Segment**

**What's new for 1991**

Below, we have outlined the major changes to the T4RIF Guide, *Return of Income out of a Registered Retirement Income Fund*.

**The T4RIF Summary**

Tax owing or a refund of less than \$2.00 will not be charged or refunded.

**The T4RIF Segment**

Use the T4RIF Segment for returns with more than 100 sheets or 300 supplementaries to balance the amounts on supplementaries with those on the summary.

**T4RIF Supplementary**

The two boxes 32 and 34, "Contributor spouse, SIN and name," replace former box 32.

**Payments to non-residents**

Beginning with the 1991 taxation year, the new NR4B Summary and Supplementary forms replace the NR4-NR4A Summary and NR4, NR4A, and NR4A-RCA Supplementaries.

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This guide uses plain language to explain the most common tax situations. If you need more help, please contact your district taxation office.

## 1 Introduction

This guide explains how to complete the T4RIF Summary, *Return of Income out of a Registered Retirement Income Fund*, the T4RIF Segment, and the T4RIF Supplementary, *Statement of Income out of a Registered Retirement Income Fund*, for the 1991 calendar year.

This guide cannot deal with every circumstance that could arise. However, you can get other departmental publications you need at any district office. Chapter 15 has a list of the related publications./

If you have any questions about filing the *Return of Income out of a Registered Retirement Income Fund* contact your district office. The addresses and telephone numbers are listed at the back of this guide.

Unless otherwise stated, sections, subsections, paragraphs and subparagraphs mentioned in this guide refer to the *Income Tax Act*.

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

The return has three parts: the T4RIF Summary, the related T4RIF Supplementaries, and the T4RIF Segment.

### The T4RIF Summary (Chapter 7)

The summary combines the amounts on the T4RIF Supplementaries.

The "payer number" and "name and address of payer or carrier of fund" have to match that shown on your Form PD7A, *Tax Deduction – Canada Pension Plan – Unemployment Insurance Remittance Return*. Three letters and six numbers make up the payer number.

Complete a T4RIF summary even if you are preparing only one T4RIF Supplementary. The 1991 T4RIF Summary has replaced the 1990 and earlier forms.

### T4RIF Segment (Chapter 6)

The T4RIF Segment is a one-page form that balances the amounts on the supplementaries with those on the summaries. Use it for large returns with more than 300 supplementaries.

### The T4RIF Supplementary (Chapter 5)

The Supplementary is a four-part form you use to report the amounts from one **particular** RRIF. The 1991 T4RIF Supplementary has replaced the 1990 and earlier forms.

For more details, see Information Circular 85-5R, *Custom and Facsimile Tax Forms*.

### Note

Remember to report all amounts on the T4RIF Summaries, Segments and Supplementaries in Canadian currency.

## 3 Filing requirements

### Payers (carriers) required to file

Carriers of registered retirement income funds (RRIFs) use the *Return of Income out of a Registered Retirement Income Fund* to report amounts that **residents of Canada** have to include in, or can deduct from, their income. Chapter 9 concerns RRIF payments to non-residents.

On the 1991 *Return of Income out of a Registered Retirement Income Fund*, report

- taxable benefits from a RRIF paid to the annuitant;
- taxable benefits from a RRIF paid to the beneficiaries when the annuitant dies;
- taxable benefits considered to be received by the annuitant;
- other taxable income amounts or allowable deductions from a RRIF; and
- the fair market value (FMV) of all property of the plan immediately before the RRIF became an amended plan under subsection 146.3(11).

### Due date for filing the return

You have to submit the *Return of Income out of a Registered Retirement Income Fund* to Revenue Canada, Taxation, and distribute Copies 2 and 3 of the supplementaries to the recipients, **before March 1** immediately following the calendar year for which the return is required.

If a payer or carrier of RRIFs discontinues that business or activity, that payer or carrier has to file a return within 30 days of the date of the discontinuance. This includes a return for any year or the part of a year which you have not previously filed.

### Filing by magnetic media

We encourage payers to file their *Return of Income out of a Registered Retirement Income Fund* on magnetic tape or diskette.

Anyone who would like to participate in the magnetic-media filing program for the first time has to send us a test tape or diskette for approval. You should send the test tape or diskette to us at least two months before the filing deadline.

For more information, see the booklet called *T4031, Computer Specifications for Data Filed on Magnetic Media – T5, T5008, T4RSP, and T4RIF*, or call **1-800-665-5164 (toll-free)**.

You can also write to:

Magnetic Media Processing Unit  
Revenue Canada, Taxation  
Ottawa Taxation Centre  
875 Heron Road  
Ottawa, Ontario  
K1A 1A2

### Where to send the return

- **Magnetic media filing** — Payers who get approval to file their return on magnetic media have to send their return to the Ottawa Taxation Centre at the above address.
- **Paper filing** — Send the return to the taxation centre that services your district office. These addresses are shown on the back of the T4RIF Summary.

### Note

Send the original return **and** any amended returns to these addresses.

### How to distribute the forms

**Magnetic media filing** Send the following to Revenue Canada, Taxation:

- Copies 1 and 2 of the T4RIF Summary;
- the tapes or diskettes; and
- Form T619, *Magnetic Media Transmittal*.

Deliver Copies 2 and 3 of the T4RIF Supplementary to the recipients.

The tapes or diskettes replace Copy 1 of the supplementary.

You do not have to keep Copy 4 of the supplementary. However, you should maintain the same information in an accessible and readable form.

For more details, see Information Circular 78-10R2, *Books and Records Retention/Destruction*.

**Paper filing** Send the following to Revenue Canada, Taxation:

- Copies 1 and 2 of the T4RIF Summary;
- Copy 1 of all T4RIF Supplementaries; and
- any T4RIF Segments.

Deliver Copies 2 and 3 of the T4RIF Supplementary to the recipients.

Keep Copy 4 of the supplementary for your records.

### Note

Both paper and magnetic-media payers or carriers should keep the working copy of the completed T4RIF Summary.

## 4 Penalties and offences

**Failing to file by the required date** If you file the *Return of Income out of a Registered Retirement Income Fund* late, or distribute supplementaries to recipients late, the penalty is \$25 per day, with a minimum penalty of \$100 and a maximum of \$2,500, for each failure.

**Failing to file a return** People who fail to file an information return as required under the *Income Tax Act* may be guilty of an offence. In addition to any other penalty, they 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 term of up to 12 months.

### Failing to provide information, including the social insurance number (SIN)

Every person who fails to complete the information required on a form, including the SIN, is liable to a penalty of \$100 per failure.

**Payer (issuer)** A carrier who has to prepare an information return must make a reasonable effort to get the information from individuals for whom they are preparing supplementaries. Each time the carrier does not show the required information on a supplementary, the carrier is liable to a \$100 penalty, unless the carrier has made a reasonable effort.

If a carrier has existing clients that have not yet provided their social insurance numbers, and they are preparing supplementaries on their behalf, they have to advise the clients of the consequences of failing to provide their SINs. Carriers should ask new clients to give their SINs whenever they enter into a transaction that may require a supplementary being prepared.

The penalty will not apply if an individual has applied for but has not received the SIN when the return is filed.

Any person under 18 years of age at the end of the year to which the return relates does not have to provide a SIN if that person's total income for the year is expected to be \$2,500 or less.

**Recipient** Individuals resident or employed in Canada have to give their SIN on request to any person who has to prepare an information return on their behalf. If they do not have a SIN, they have to apply for one at the nearest Canada Employment Centre within 15 days of the day the information-slip preparer asked for the SIN. When that person receives the SIN, he or she then has 15 days to give the SIN to the information-slip preparer. Individuals who, for any reason, do not comply with these requirements are liable to a penalty of \$100 for each failure.

For more details, see Information Circular 82-2R2, *Social Insurance Number Legislation as it Relates to the Preparation of Information Slips*.

### Prohibited use of the social insurance number

Any person that has to make an information return cannot **knowingly** use, communicate, or allow to be communicated a SIN, without that individual's written consent, for any purpose other than that for which it was provided pursuant to the *Income Tax Act* or *Regulations*.

People who contravene this provision are guilty of an offence, and are liable on summary conviction to

- a fine not exceeding \$5,000;
- imprisonment for a term not of up to months; or
- both a fine and imprisonment.

## Penalties and interest

If any penalties apply, interest is

- compounded daily; and
- charged from the due date for filing the return until the balance is paid in full.

The penalty, along with any interest charges, has to be paid to the Receiver General.

## Notice of Assessment

A Notice of Assessment will be issued only if a penalty is applied to an information return.

## 5 T4RIF Supplementary

For each supplementary you prepare, provide the following information:

- **"Recipient's name and address"**  
Print the surname first, in capital letters, followed by first name and initials, and then the full address.
- **Box 12, "Social insurance number"**  
If an individual has not provided his or her SIN when you are preparing an information slip, leave this area blank.  
If a person states that he or she does not have a SIN and either has to apply for one or has already applied for one, do not delay completing the return beyond the required filing date. **If a person provides his or her SIN after you have sent the return, file an amended information slip.**
- **Box 14, "Contract number" (of the RRIF)**
- **Box 60, "Name of payer or carrier of fund"**
- **Box 61, "Payer number"**  
The payer number is the number on the payer's Form PD7A, *Tax Deduction – Canada Pension Plan – Unemployment Insurance Remittance Return*. The payer number does not appear on Copies 2 and 3 of the T4RIF Supplementary.
- **"Year"**  
The year you show on the supplementary must correspond to the year on the summary.

**Complete the following boxes as they apply:**

### Note

The amount in each of the following boxes is the gross amount of the payment before tax deductions.

### Box 16, "Amounts taxable"

Include taxable amounts from the RRIF paid to an annuitant or the recipient in the year. These amounts include

- the minimum amount and any excess amount paid to the annuitant (the excess amount is also included in box 24);
- payments that the spouse continues to receive after the annuitant's death (if the annuitant made an election either in the RRIF contract or in the will);

- the amount paid to the spouse designated under the terms of the RRIF contract as the beneficiary of all or part of the property;
- amounts paid from the RRIF for a refund of excess contributions made to registered retirement savings plans (RRSPs); and
- amounts paid from the RRIF for undeducted past-service additional voluntary contributions previously made to a registered pension plan.

It does **not** include

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

For more details about situations arising when an annuitant dies, see Chapter 10.

### Box 18, "Deemed receipts by annuitant – deceased"

Report the fair market value of all the property of the RRIF at the time of the annuitant's death, **minus** the part that becomes receivable by the deceased annuitant's spouse.

### Box 30, "Day, Month, Year"

Record the day, month, and year of death.  
e.g., for March 5, 1991 – 05 03 91

Chapter 10 has more details for situations arising on the death of an annuitant.

### Box 20, "Deemed receipts by annuitant deregistration"

The terms of a RRIF can change after registration, or a new fund can be substituted (not a common occurrence). If the new form of the fund does not qualify for registration,

- the fund ceases to be a RRIF;
- the fund becomes an "amended fund" under subsection 146.3(11); and
- the fair market value (FMV) of all property held in the fund immediately before the revision or substitution becomes taxable.

In this situation, show the FMV of all the property of the fund immediately before the revision or substitution. This is the only type of income you should include in box 20.

### Box 22, "Other income or deductions"

Although an annuitant has to include certain amounts in income, other amounts can be deducted from income.

Net the following income and deduction amounts and show the result. (a negative amount in brackets) in box 22.

Income amounts include the following:

- the fair market value of a non-qualified investment when it is acquired;

- the fair market value of a property when you began using it as security for a loan;
- twice the difference between the fair market value and the selling price of the property (if the selling price is nil or less than the fair market value); and
- twice the difference between the fair market value and the acquisition cost of the property (if the acquisition cost is more than the fair market value).

Deductions from income include the following:

- on disposal of a non-qualified investment, the lesser of the fair market value of the non-qualified investment when it was acquired (if that amount was reported by a carrier as income of an annuitant), and the proceeds of disposition; and
- if a loan as described above is cancelled, the difference between the amount previously reported by a carrier as an annuitant's income, and the loss incurred because the trust property being used as security.

### Note

Do not use the interest part of the loan payments made by the trust, or any decrease in value of the property used as security, when you calculate this loss.

### Box 24, "Excess amount"

The terms of the RRIF contract can allow for a payment to the annuitant that is over the minimum amount. This is an "excess amount" and you should report it in box 24. This amount is also included in box 16.

An annuitant can elect to have payments from the RRIF continue to the spouse upon death. The surviving spouse then is the successor annuitant. In this case, the minimum amount (all, part, or none) and any "excess amount" paid to the successor annuitant keep their characteristics as minimum and excess amounts. Report the **total** amount paid to the spouse in box 16, and the excess amount, again, in box 24.

If the annuitant's spouse is named as beneficiary of the property of the RRIF rather than as successor annuitant, on the T4RIF issued to the spouse, you should report:

- in box 16, the amount paid to the beneficiary spouse; and
- in box 24, the part of this amount that is more than the "minimum amount" paid up to the time of death in the year.

Chapter 10 has more details and an example of how to report the minimum and excess amounts when the annuitant dies.

### Box 26, "Spousal" and boxes 32 and 34, "Contributor spouse, SIN and name"

Print or type **yes** in box 26, the SIN of the contributor spouse in box 32, and the name of the contributor spouse in box 34 (surname first), if

- there is an amount in box 20 or 24;
- the annuitant is less than 74 years old at the end of the year; **and**

- the RRIF is a spousal plan.

A spousal plan includes

- an RRSP to which the annuitant's spouse made contributions;
- an RRSP that received a payment or a transfer of property from an RRSP or RRIF of the annuitant's spouse; or
- a RRIF that received a payment or a transfer of property from an RRSP of the annuitant's spouse or RRIF.

If a spouse is the annuitant of a RRIF to which property was transferred from an RRSP to which the annuitant's spouse has contributed, or from another such RRSP or RRIF, you have to track the property no matter how often it is transferred to other RRSPs or RRIFs where the spouse of the RRSP contributor is the annuitant.

Print or type **no** in box 26, "Spousal," and leave boxes 32 and 34, "SIN and name of contributor spouse," blank in all other cases. This includes the situations where

- the spouses are living separate and apart because of the breakdown of their marriage; or
- the annuitant or the contributing spouse is deceased.

**New for 1991** Beginning in 1991, if contributions (whether deductible or not) were made in 1991, 1990, or 1989 to a spousal RRSP, you may have to include amounts more than the "minimum amount" that are paid or considered to be paid to the annuitant spouse in the contributing spouse's income.

This includes

- withdrawals that are more than the year's minimum amount; and
- the amount by which the fair market value of all property held in the spousal plan immediately before the fund became an "amended fund" is more than the year's minimum amount.

### Note

The annuitant spouse will complete Form T2205, *Calculation of Amounts from a Spousal RRSP or RRIF to be Included in 1991 Income*, to determine the amount to be included as income by the annuitant **and** by the contributor.

### Box 28, "Tax deducted"

Show the amount of income tax deducted. Leave the box blank if no income tax was deducted.

Income tax has to be withheld from the excess amount in box 24 if the amount was paid

- during the lifetime of the original annuitant; or
- to the successor annuitant.

Income tax does **not** have to be withheld from the excess amount in box 24 if that amount was paid to the spouse designated in the RRIF contract as the beneficiary.

## Note

People who receive RRIF benefits can elect to increase the amount of income tax deducted. To do so, a person has to complete and give you Form TD1, *1991 Personal Tax Credit Return*. You will find instructions on how to increase the amount of income tax withheld on the form.

## 6 T4RIF Segment

### Introduction

- Use the T4RIF Segment to balance amounts on the supplementaries with those on the summaries, if the T4RIF return contains more than 100 T4RIF sheets or 300 T4RIF Supplementaries.
- We do not need the T4RIF Segment if you currently file on magnetic media.
- You can get copies of the T4RIF Segments from any district office.

You will find instructions on how to complete T4RIF Segment on the form itself.

### Note

All totals on the T4RIF Segments have to agree with the totals on the related supplementaries.

## 7 T4RIF Summary

### Introduction

- You can get copies of the 1991 T4RIF Summary from any district office.
- Complete a separate summary 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 print the correct year directly above it.
- The amounts you should report on the summary are the total of the amounts in the corresponding boxes of the supporting T4RIF Segments and T4RIF Supplementaries. The totals **have to** agree with the amounts in the boxes of the segments and supplementaries. Remember that errors or omissions can cause unnecessary processing delays.

### Completion

**"Filing on magnetic media"** – Place a tick mark in the magnetic tape symbol if you send your return on tape or diskette.

**"Payer number"** – Show the number from your Form PD7A, *Tax Deduction – Canada Pension Plan – Unemployment Insurance Remittance Return*. The number is made up of 3 alpha and 6 numeric characters.

**"Name and address of payer or carrier of plan"** Enter your complete name and full address, including your postal code. This information has to match that shown on your Form PD7A.

**"Taxation centre"** – Show the taxation centre that serves your district office. See the reverse of the summary for details.

**"DO code"** – Leave this area blank.

**"Total number of T4RIF slips filed"** line 88: Show the total number of T4RIF Supplementaries included with the summary.

**For each of the following lines, show the total of the amounts included in the corresponding boxes on the segments or supplementaries:**

- **"Amounts taxable"** line 16/box 16
- **"Deceased"** line/box 18
- **"Deregistration"** line/box 20
- **"Other income or deductions"** line/box 22
- **"Excess amount"** line/box 24
- **"Total tax deducted"** line/box 28

**"Remittances"** line 82: Show the total T4RIF tax remitted under this account for 1991.

**"Difference"** – Subtract the amount on line 82 from the amount on line 28. If there is no difference, show "nil" on line 86.

A difference of less than \$2.00 is neither charged nor refunded.

**"Overpayment"** – line 84: If you overpaid taxes, and you will not be filing any other return under this account, show the overpayment on line 84.

If you want this overpayment transferred or refunded, include a written request explaining how the overpayment originated, and the action you want us to take.

**"Balance due"** – line 86: Show the balance owing on line 86. Include a cheque or money order payable to the Receiver General for any balance due.

An unpaid balance may be subject to a penalty for late payment and interest at the prescribed rate.

**"Person to contact"** – lines 76 and 78: Show the name and telephone number of a person familiar with the records and operations of the financial institution. We may contact that person directly if we need more information.

**"Certification area"** – An authorized officer of the financial institution has to complete and sign this area.

## 8 How to correct the T4RIF Supplementaries and Summaries

Clearly identify amended, additional, cancelled, or duplicate supplementaries and summaries as such at the top of the form.

You do not need to prepare amended or cancelled segments.

### Amendments

If you **change** data on a specific supplementary, show all the financial data the same as on the original supplementary except for the boxes that are being changed. Clearly print the word "**amended**" at the top of the supplementary.

If you prepare an **additional** supplementary, print the word "**additional**" at the top of the supplementary.

You also have to file an amended T4RIF Summary with revised totals with the amended and additional supplementaries. Clearly print the word "**amended**" for both situations at the top of the summary.

### Cancellations

If you issued a T4RIF Supplementary in error and it is cancelled, submit another T4RIF Supplementary that has exactly the same financial data as reported on the original slip. Clearly print the word "**cancelled**" at the top of the supplementary.

You also have to file an amended T4RIF Summary. The totals on the revised summary have to exclude the financial data on the cancelled supplementary. Clearly print the word "**amended**" at the top of the form.

### Duplicates

If you issue a T4RIF Supplementary to replace one that the recipient has lost or destroyed, do not send us a copy. Clearly print the word "**duplicate**" at the top of the supplementary you are sending to the recipient.

We do not need another T4RIF Summary in this situation.

### Note

Send "**amended**" returns to the addresses listed in Chapter 3, under the heading "Where to send the return."

## 9 Payments to non-residents of Canada

Use the NR4B Summary and Supplementary, *Return of Amounts Paid or Credited to Non-Residents of Canada*, to report amounts paid or credited, or considered to be paid or credited, by a person resident in Canada to non-resident persons from a RRIF or an "amended fund," as referred to in subsection 146.3(11).

You have to withhold an income tax of 25% (or any other percentage established by a tax convention) from these amounts. Use Form PD7AR-NR, *Non-Resident Tax (Part XIII) Remittance Form*, and send the tax to:

Revenue Canada, Taxation  
International Taxation Office  
875 Heron Road  
Ottawa, Ontario  
K1A 1A8

For details, see the most recent version of Information Circulars 77-16, *Non-Resident Income Tax*, 76-12, *Applicable Rate of Part XIII Tax on Amounts Paid or Credited to Persons in Treaty Countries*.

A person who is a resident of Canada who pays or credits amounts to or for a non-resident of Canada but does not withhold non-resident tax is liable for the amount of tax that should have been withheld, **plus** a penalty of 10% of the tax. For any second or subsequent failure in the same calendar year, the penalty is 20% of the tax. We charge interest at the prescribed rate on the total of the tax and penalties.

Non-resident income tax does not have to be withheld on behalf of anyone who has been confirmed by Revenue Canada, Taxation as a resident of Canada. If requested, we will issue written authorization to the Canadian resident payer not to withhold non-resident tax from the payments.

For more information, see the most recent version of Interpretation Bulletin IT-221, *Determination of an Individual's Residence Status*.

## 10 Death of an annuitant under a RRIF

### Spouse as successor annuitant

If the terms of the RRIF contract or the deceased annuitant's will name the spouse as the **successor** annuitant, the spouse becomes the annuitant of the RRIF for all purposes.

**Up to the date of death** If any part of the "minimum amount" for the year was paid to the original annuitant, show that amount in box 16 of the T4RIF slip issued to the annuitant.

If any "excess amount" was paid to the original annuitant, show that amount in boxes 16 and 24 of the same T4RIF slip.

**After the date of death** If any of the "minimum amount" is paid to the spouse as the successor annuitant, show that amount in box 16 of the T4RIF slip issued to the successor annuitant.

If any "excess amount" is paid to the successor annuitant, show that amount in boxes 16 and 24 of the same T4RIF slip.

In these cases, do not show any amount in box 18 of any T4RIF slip issued.

### Example

The minimum amount for the year is \$12,000, and the excess amount is \$6,000.

Situations:

1. When the annuitant died, the total minimum amount (\$12,000) had been paid. The successor annuitant received the excess amount (\$6,000).



**T4RIF for annuitant:** box 16 -- \$12,000  
 box 24 -- blank  
**T4RIF for spouse:** box 16 -- \$6,000  
 box 24 -- \$6,000

2. When the annuitant died, only \$3,000 of the total minimum amount had been paid. The successor annuitant received the balance of the minimum amount (\$9,000) and the excess amount (\$6,000).

**T4RIF for annuitant:** box 16 -- \$3,000  
 box 24 -- blank  
**T4RIF for spouse:** box 16 -- \$15,000  
 box 24 -- \$6,000

3. When the annuitant died, none of the total minimum amount had been paid. The successor annuitant received the entire minimum amount (\$12,000) and the excess amount (\$6,000).

**T4RIF for annuitant:** box 16 -- blank  
 box 24 -- blank  
**T4RIF for spouse:** box 16 -- \$18,000  
 box 24 -- \$6,000

### Note

If the RRIF contract has not named the spouse as successor annuitant, ask for a copy of the will, or at least that part of the will that names the surviving spouse as the successor annuitant.

### Spouse as beneficiary of property

The spouse may be named in the RRIF contract as the **beneficiary** of the RRIF rather than as the successor annuitant.

#### 1. Spouse is the beneficiary of all remaining property

**Up to the date of death** — If any part of the "minimum amount" for the year was paid to the original annuitant, show that amount in box 16 of the T4RIF slip issued to the annuitant.

If any "excess amount" was paid to the original annuitant, show that amount in boxes 16 and 24 of the same T4RIF slip.

**After the date of death** — on the T4RIF slip issued to the beneficiary spouse, show

- the fair market value of that property at the time of death in box 16; and
- any part of the amount that is more than the "minimum amount" in box 24.

Do not show any amount in box 18 of any T4RIF slip issued.

### Notes

The "excess amount" (box 24) can 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 becomes 71 years old.

### Example

The spouse is named the beneficiary of all remaining property of a RRIF.

Value of RRIF property at beginning of the year	\$40,000
Minimum amount to be paid to annuitant	\$10,000
Portion of minimum amount paid to annuitant before death	\$ 4,000
Fair market value of property at time of death	\$36,000 (\$40,000 -- \$4,000)
Amount receivable by spouse	\$36,000

**Excess amount** eligible for transfer by spouse **\$30,000**, that is,  
 \$36,000 -- (\$10,000 -- \$4,000)

**T4RIF of annuitant:** box 16 -- \$4,000  
 box 24 -- blank  
**T4RIF of spouse:** box 16 -- \$36,000  
 box 24 -- \$30,000

#### 2. Spouse is the beneficiary of only part of the remaining property

**On the T4RIF slip issued to the original annuitant**, show how much of the fair market value of the RRIF property that is **not** receivable by the spouse in box 18.

**On the T4RIF slip issued to the beneficiary spouse**, show the amount paid to the spouse in box 16.

Of the payment to the spouse, show any "excess amount" in box 24.

### Example

The spouse is named the beneficiary of 60% of the remaining property of a RRIF.

Value of RRIF property at beginning of the year	\$40,000
Minimum amount to be paid to annuitant	\$10,000
Portion of minimum amount paid to annuitant before death	\$ 4,000
Fair market value of property at time of death	\$36,000 (\$40,000 -- \$4,000)
Amount receivable by spouse	\$21,600 (60% of \$36,000)
Amount receivable by deceased annuitant	\$14,400 (40% of \$36,000)

**Excess amount** eligible for transfer by spouse **\$15,600**, that is,  
 \$21,600 -- (\$10,000 -- \$4,000)

<b>T4RIF of annuitant:</b>	box 16 - \$18,400
	box 18 - \$14,400
	box 24 - blank
<b>T4RIF of spouse:</b>	box 16 - \$21,600
	box 24 - \$15,600

### Spouse is not named either as the successor or beneficiary

In this situation, the fair market value of the RRIF property at the time of death is ordinarily shown in box 18 of the T4RIF slip issued to the deceased annuitant.

However, the spouse can be a beneficiary of the deceased's estate or designated in the will as the beneficiary of the RRIF property. Where this happens, Revenue Canada, Taxation may allow the spouse to become the successor annuitant of the RRIF, or to treat payments from the estate as coming from the RRIF.

This latter treatment may permit the spouse to transfer part or all of the payment to another RRIF, an annuity described in subparagraph 60(l)(ii), or to an RRSP.

If a carrier knows that such a situation exists, tell the deceased's legal representative or the surviving spouse to send complete written details to the Department. The spouse should send these details, a copy of the RRIF contract, and the deceased annuitant's will to the Chief of Enquiries and Office Examination at the spouse's local district office.

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

For certain RRIF provisions, 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 to

- an election made by the annuitant (before any payments have been made from the RRIF) to base the "minimum amount" for a year on the age of the spouse;
- an election made by the annuitant, either under the terms of the RRIF contract or in the will, to have the spouse become the successor annuitant when the annuitant dies (payments from the RRIF continue to the spouse as the successor annuitant);
- the amount considered to be received by an annuitant on death minus the amount the spouse is entitled to receive; and
- amounts transferred **directly** from a RRIF to a RRIF or an RRSP where the spouse or former spouse is the annuitant if
  - the transfer is made according to a decree, order, or judgment of a competent tribunal or a written separation agreement relating to the division of property;

- the division of property is to settle rights arising from a breakdown of the marriage or other relationship; **and**
- the parties are living separate and apart.

### Note

For these transfers, the annuitant has to use Form T2220, *Transfer Between Registered Retirement Savings Plans or Registered Retirement Income Funds on Marriage or Relationship Breakdown*. See Chapter 12 for more details.

## 12 Reporting and using forms T2030, T2033, and T2220

### Form T2030, *Record of Direct Transfer Under Subparagraph 60(l)(v)*

The terms of the RRIF contract may permit the annuitant to initiate a **direct** transfer of the "excess amount" (box 24).

The annuitant uses Form T2030 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 described in clause 60(l)(ii)(A) with the same annuitant.

The part of any payment that is an excess amount may also be transferred, directly, on behalf of a beneficiary spouse.

The spouse of the deceased annuitant also has to use Form T2030 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 for the annuitant, except that the beneficiary spouse has to be the annuitant under the investment to which the excess amount is transferred.

Report the amount transferred in boxes 16 and 24 of the T4RIF slip, and do not withhold tax from the amount transferred. (The carrier should not complete Form TD2, *Tax Deduction Waiver in Respect of Funds to be Transferred*.)

### Notes

1. On the T1 personal return, the annuitant or beneficiary spouse will include the excess amount in income and deduct an amount equal to the payment that was directly transferred. The receiving issuer or carrier will give the annuitant or beneficiary spouse an official receipt to support the amount that was transferred.
2. Form T2030 is **not** needed if a transfer is made to a permitted investment administered by the carrier who initiated the transfer. However, the carrier or issuer must include the transfer details in the records of the permitted investment. Form TD2 is not needed.

For more details, see the "Instructions" area on the back of the form.

**Form T2033, Record of Direct Transfer Under Paragraphs 146(16)(a) OR 146.3(2)(e)**

An annuitant can ask the carrier of the RRIF to make a **direct** transfer of all or part of the RRIF property that the annuitant withdraws (in excess of the minimum amount) in the year of transfer. This amount can **only** be transferred to another RRIF of the same annuitant.

To do so, the annuitant should use Form T2033 to initiate the transfer.

The carrier does **not** either report the amount transferred on a T4RIF slip, or issue an official receipt to the annuitant. The amount transferred is not the annuitant's income, and cannot be deducted from income.

The carrier that makes such a transfer has to keep enough property in the RRIF to ensure that the "minimum amount" for the year is still paid to the annuitant.

Revenue Canada, Taxation allows Form T2033 to be used for the entire transfer to another RRIF of all of the excess amount **plus** all the RRIF property which remains after payment of the "minimum amount".

If only a part of such amounts is to be transferred to another RRIF, the annuitant has to use Form T2030 for the excess amount, and Form T2033 for the remaining property.

If the RRIF contract provides for payment of an excess amount, a transfer of RRIF property to an RRSP or to purchase an annuity is allowed, since 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, the contract would first have to be amended to provide for that type of payment. Since the excess amount is income for the year, the annuitant has to use Form T2030 to initiate the direct transfer of that amount to an RRSP or to purchase a permitted annuity.

**Note**

Form T2033 is **not** needed if a transfer is made to a permitted investment administered by the carrier who initiated the transfer. However, the carrier or issuer has to include the transfer details in the records of the permitted investment. Form TD2 is not required.

For more details, see the "Instructions" area on the back of the form.

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

Form T2220 is 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

- the transfer is made according to a decree, order, or judgment of a competent tribunal, or a written separation agreement relating to the division of property;
- the division of property is to settle rights arising from a breakdown of the marriage or other relationship; **and**
- the parties are living separate and apart.

The carrier does **not** report the amount transferred on a T4RIF slip, and does not issue an official receipt to the annuitant. The amount transferred is not the annuitant's income, and cannot be deducted from income.

The carrier who initiated the direct transfer has to send Copy 1 of Form T2220 and a copy of the court order or written separation agreement to Revenue Canada, Taxation within 30 days of the transfer. Send these documents to the Taxroll Division of the taxation centre that serves the annuitant on whose behalf the transfer was made. The back of Form T2220 provides a complete list of addresses.

**Notes**

1. The annuitant can give the carrier a copy of the court order or written separation agreement in a sealed envelope. Revenue Canada, Taxation, and not the carrier, will examine the court order or agreement.
2. Form TD2, *Tax Deduction Waiver in Respect of Funds to be Transferred*, does **not** have to be completed.
3. When the RRIF being transferred is a spousal fund and a marriage or relationship breakdown occurs, there is no change of annuitant as the spouse or former spouse remains the annuitant after the transfer. In this situation, use Form T2033, *Record of Direct Transfer Under Paragraph 146(16)(A) OR 146.3(2)(e)*. Complete Part III of the form, make sure you answer **yes** to questions 3 or 4, and show the name and social insurance number of the annuitant's spouse in the applicable area.

For more information, see the "Instructions" area on the back of the form, and Information Circular 78-18R4, *Registered Retirement Income Funds*.

**13  
Privacy Act**

The information provided on the T4RIF Summary, the related T4RIF Supplementaries, and the T4RIF Segment 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.

**14  
Improving the guide**

This guide is reviewed each year. If you have any comments or suggestions to improve the explanations provided in it, or the various forms used to complete a

*Return of Income out of a Registered Retirement Income Fund*, we would like to hear from you. Please send your comments to:

Tax Forms Directorate  
875 Heron Road  
Ottawa, Ontario  
K1A 0L8

## 15 Related publications

You can get the following forms and publications from any district office.

### Forms

TD1	1991 Personal Tax Credit Return
TD2	Tax Deduction Waiver in Respect of Funds to be Transferred
T619	Magnetic Media Transmittal
T2205	Calculation of Amounts from a Spousal RRSP or RRIF to be Included in 1991 Income
T2030	Record of Direct Transfer Under Subparagraph 60(1)(v)
T2033	Record of Direct Transfer Under Paragraph 146(16)(a) OR 146.3(2)(e)
T2220	Transfer Between Registered Retirement Savings Plan or Registered Retirement Income Funds on Marriage or Relationship Breakdown

T4031	Computer Specifications for Data Filed on Magnetic Media T5, T5008, T4RSP and T4RIF
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### Interpretation Bulletins

IT-221R2	Determination of an Individual's Residence Status
IT-221R2SR	Special Release dated February 28, 1991

### Information Circulars

76-12R4	Applicable Rate of Part XIII Tax on Amounts Paid or Credited to Persons in Treaty Countries
76-12R4	Special Release dated December 29, 1989
77-16R3	Non-Resident Income Tax (may be 77-16R4)
78-10R2	Books and Records Retention/Destruction
78-18R4	Registered Retirement Income Funds
79-8R2	Forms to be Used for Direct Transfer of Funds to or between Plans or for the Purchase of an annuity
82-2R2	Social Insurance Number Legislation as it Relates to the Preparation of Information Slips
85-5R	Custom and Facsimile Tax Forms

# Appendix

## 1991 T4RIF Summary



Revenu Canada  
Taxation

Revenu Canada  
Impôt

RETURN OF INCOME OUT OF A REGISTERED RETIREMENT INCOME FUND  
(For the year ending December 31, 1991)  
DÉCLARATION DU REVENU PROVENANT D'UN FONDS  
ENREGISTRÉ DE REVENU DE RETRAITE  
(Pour l'année se terminant le 31 décembre 1991)

**T4RIF**  
SUMMARY - SOMMAIRE

1991

Instructions on how to complete this return are included in the 1991 T4RIF Guide, *Return of Income out of a Registered Retirement Income Fund*. This guide is available on request at any district office.

Pour les instructions sur la façon de remplir cette déclaration, veuillez vous reporter au guide T4RIF de 1991, *Déclaration du revenu provenant d'un fonds enregistré de revenu de retraite*. Ce guide est disponible dans tous les bureaux de district.

Copy 1  
Copie 1

	If you filed your T4RIF return on magnetic tape or diskette, check (✓) inside the circle at left. Please mail the transmittal form, Copies 1 and 2 of this Summary and tapes or diskettes, to the address in the booklet entitled, <i>Computer Specifications for Data Filed on Magnetic Media - T4RSP, T4RIF, T5, and T5008</i> .	Si vous produisez votre déclaration T4RIF sur disquette ou sur bande, cochez (✓) le symbole qui figure sur la gauche. Veuillez faire parvenir la formule de transmission, les copies 1 et 2 de cette formule Sommaire et les disquettes ou les bandes à l'adresse indiquée dans la brochure intitulée, <i>Spécifications informatiques pour données produites sur support magnétique T4RSP, T4RIF, T5, et T5008</i> .							
<b>IMPORTANT</b> PAYER NAME AND NUMBER MUST CORRESPOND TO THAT SHOWN ON YOUR TAX DEDUCTION: CANADA PENSION PLAN, UNEMPLOYMENT INSURANCE REMITTANCE RETURN, FORM PD7A.  LE NOM ET LE NUMÉRO DU PAYEUR DOIVENT CORRESPONDRE À CEUX FIGURANT SUR VOTRE DÉCLARATION DE VERSEMENTS: RETENUES D'IMPÔT, RÉGIME DE PENSIONS DU CANADA ET ASSURANCE-CHÔMAGE, FORMULE PD7A.	Payer number (per Form PD7A) Numéro du payeur (selon la formule PD7A)	Name and address of payer or carrier of fund Nom et adresse du payeur ou de l'émetteur du fonds							
Taxation centre Centre fiscal	DO code Code du BD								
Total number of T4RIF slips filed	Nombre total de feuilles T4RIF produites	88 <input type="text"/>							
Amounts taxable	Sommes imposables	16 <input type="text"/>							
Deceased	Personne décédée	18 <input type="text"/>							
Deregistration	Désenregistrement	20 <input type="text"/>							
Other income or deductions	Autres revenus ou déductions	22 <input type="text"/>							
Excess amount	Excédent	24 <input type="text"/>							
<b>DEPARTMENTAL USE ONLY</b>	Total tax deducted (per T4RIF Supplementaries) Impôt total retenu (selon les T4RIF Supplémentaires)	28 <input type="text"/>							
	Minus: Remittances - Moins: Versements	82 <input type="text"/>							
	Difference - Différence	<input type="text"/>							
	Overpayment Paiement en trop	84 <input type="text"/>							
	* Balance due Solde à payer	86 <input type="text"/>							
	We do not charge or refund a difference of less than \$2.00. Une différence inférieure à 2 \$ ne sera ni exigée ni remboursée par le Ministère.								
* If you have not paid the total tax deducted, include the balance with this completed return. You may be subject to a penalty for late payment if you have balance owing. Si vous n'avez pas payé l'impôt total retenu, veuillez joindre le solde à payer à la présente déclaration. Tout solde à payer est assujéti à une pénalité pour paiement tardif.									
<b>RÉSERVÉ AU MINISTÈRE</b>									
Person to contact about this return - Personne avec qui communiquer au sujet de cette déclaration	76 <input type="text"/>	Telephone number - Numéro de téléphone							
First name - Prénom	Surname - Nom de famille	Area code - Indicateur régional							
<b>CERTIFICATION - ATTESTATION</b>									
I HEREBY CERTIFY that the information given in this return, T4RIF Summary, and related T4RIF Supplementaries is true, correct, and complete in every respect. J'ATTESTE PAR LA PRÉSENTE que les renseignements fournis dans la déclaration T4RIF, la formule T4RIF Sommaire et les formules connexes T4RIF Supplémentaire sont vrais, exacts et complets sous tous les rapports.									
Date	Signature of authorized person - Signature de la personne autorisée	Position or office - Titre ou poste							
<b>FOR DEPARTMENTAL USE ONLY: PLEASE DO NOT WRITE IN THIS AREA - RÉSERVÉ AU MINISTÈRE: NE RIEN ÉCRIRE ICI</b>									
90	1 <input type="checkbox"/>	Last to current Précédents à courante	91	1 <input type="checkbox"/>	No Non	93	Date	Memo - Note	
	2 <input type="checkbox"/>	No action Aucune mesure		2 <input type="checkbox"/>	Yes Oui	94	<input type="text"/>	A	
	3 <input type="checkbox"/>	Other Autre	92	3 5 1	Type Genre		<input type="text"/>	B	
								Prepared by - Établi par	Date
Code 2 Correspond. Inc. TPC - CGT Dressed - MAP Rev. - Rév. No Accounts - Aucun n°									
Initials - Initiales									
Date									

\* KEEP THE WORKING COPY OF THIS SUMMARY FOR YOUR RECORDS.  
 \* FORWARD COPIES 1 AND 2 AND COPY 1 OF RELATED T4RIF SUPPLEMENTARY FORMS TO YOUR LOCAL TAXATION CENTRE. SEE THE BACK OF THIS SUMMARY FOR THE MAILING ADDRESS.  
 Canadian Human Rights Act / Federal Information Bank Number: 15615.  
 Form authorized by the Minister of National Revenue.

\* CONSERVEZ LE BROUILLON DE CETTE FORMULE SOMMAIRE POUR VOS DOSSIERS.  
 \* ENVOYEZ LES COPIES 1 ET 2 ET LA COPIE 1 DES T4RIF SUPPLÉMENTAIRE CONNEXES À VOTRE CENTRE FISCAL DONT L'ADRESSE FIGURE AU VERSO DE CETTE SOMMAIRE.  
 Loi canadienne sur les droits de la personne / Numéro de la banque des données fédérales: 15615.  
 Formule autorisée par le ministre du Revenu national.

# 1991 T4RIF Segment



Revenue Canada  
Taxation

Revenu Canada  
Impôt

T4RIF SEGMENT  
Rev. 91

## T4RIF SEGMENT

This form will help you balance your T4RIF Supplementaries with your T4RIF Summary.

**Note:** You do not have to file segments if you file your return on magnetic media.

### When and how to use this form

If your T4RIF return contains more than 100 T4RIF sheets or 300 T4RIF Supplementaries, you should divide the T4RIF Supplementaries into segments of approximately 100 sheets or 300 supplementaries.

Attach a T4RIF Segment form to the top of each bundle of 300 supplementaries. Complete all areas of the segment form, and keep a duplicate copy for your files.

All totals of T4RIF Segment forms have to agree with the corresponding T4RIF Summary totals.

If you need more information or forms, please contact your district office.

## SEGMENT T4RIF

Cette formule vous permettra de faire concorder vos T4RIF Supplémentaire et votre T4RIF Sommaire.

**Remarque:** Vous n'avez pas à remplir les segments si vous produisez votre déclaration sur support magnétique.

### Quand et comment utiliser la présente formule

Si votre déclaration T4RIF renferme plus de 100 feuilles T4RIF ou plus de 300 T4RIF Supplémentaires, divisez-les en segments d'environ 100 feuilles ou d'environ 300 Supplémentaires.

Placez une formule de Segment T4RIF sur le dessus de chaque lot de 300 Supplémentaires. Remplissez toutes les parties de la formule et conservez-en une copie dans vos dossiers.

Les totaux des formules de Segment T4RIF doivent correspondre aux totaux de la T4RIF Sommaire.

Si vous avez besoin de plus de renseignements ou d'autres formules, communiquez avec votre bureau de district d'impôt.

### Complete the following areas as shown

### Remplissez les parties suivantes

Payer or carrier's name (has to agree with T4RIF Summary) Nom du payeur ou de l'émetteur (doit correspondre à celui de la T4RIF Sommaire)	Number of T4RIF slips in this segment Nombre de feuillets T4RIF dans ce segment
Surname on first T4RIF Supplementary in this segment Nom de famille sur le premier T4RIF Supplémentaire de ce segment	Surname on last T4RIF Supplementary in this segment Nom de famille sur le dernier T4RIF Supplémentaire de ce segment

Payer number (has to agree with T4RIF Summary) Numéro du payeur (doit correspondre à celui de la T4RIF Sommaire)

T4RIF Segment number (Starting at 1) Numéro du segment T4RIF (en commençant par 1)	of - de	Total number of T4RIF Segments in this return Nombre total de Segments T4RIF dans cette déclaration
2		3

### Totals of the amounts reported on the attached T4RIF Supplementaries

### Totaux des montants inscrits sur les T4RIF Supplémentaires ci-joints

16	Amounts taxable Sommes imposables	22	Other income or deductions Autres revenus ou déductions	24	Excess amounts Excédent	28	Tax deducted Impôt retenu					
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%; padding: 5px;">18</td> <td style="width:50%; padding: 5px;">20</td> </tr> <tr> <td style="padding: 5px;">Deceased Personne décédée</td> <td style="padding: 5px;">Deregistration Désenregistrement</td> </tr> <tr> <td colspan="2" style="padding: 5px; text-align: center;">Sommes réputées reçues par le rentier</td> </tr> </table>	18	20	Deceased Personne décédée	Deregistration Désenregistrement	Sommes réputées reçues par le rentier						
18	20											
Deceased Personne décédée	Deregistration Désenregistrement											
Sommes réputées reçues par le rentier												

1991 T4RIF Supplementary



Revenue Canada  
Taxation

Revenu Canada  
Impôt

**T4RIF**  
Supplementary – Supplémentaire  
Rev. 91

**STATEMENT OF INCOME OUT OF A  
REGISTERED RETIREMENT INCOME FUND  
ÉTAT DU REVENU PROVENANT D'UN FONDS  
ENREGISTRÉ DE REVENU DE RETRAITE**

Year Année	16 Amounts taxable Sommes imposables	Deemed receipts by annuitant Sommes réputées reçues par le rentier			22 Other income or deductions Autres revenus ou déductions	24 Excess amount Excédent	26 Spousal Conjoint
		18 Deceased Personne décédée	20 Deregistration Désenregistrement				
	28 Tax deducted Impôt retenu	30 Day Jour	Month Mois	Year Année	32 Social insurance number Numéro d'assurance sociale	34 Contributor spouse - Conjoint cotisant Name (surname, first name) Nom (nom de famille, prénom)	

\* If your social insurance number is not shown, see the back of this form.  
Si votre numéro d'assurance sociale n'est pas indiqué, reportez-vous au verso de cette formule.

12 Social insurance number Numéro d'assurance sociale	14 Contract number Numéro de contrat
60 Name of payer or carrier of fund Nom du payeur ou de l'émetteur du fonds	
61 Payer number Numéro du payeur	

Surname (in capital letters)  
Nom de famille (en capitales)

Recipient's name and address - Nom et adresse du bénéficiaire

First name  
Prénom

Initials  
Initiales

Canadian Human Rights Act Federal Information Bank Number: 15615.  
Loi canadienne sur les droits de la personne : Numéro de la banque des données fédérale : 15615.

For taxation office  
Pour le bureau d'impôt

DISTRICT TAXATION OFFICES	GENERAL ENQUIRIES		FORMS REQUEST LOCAL
	ENGLISH SERVICES		
	LOCAL	LONG DISTANCE	
<b>NEWFOUNDLAND</b> St. John's – Sir Humphrey Gilbert Building, A1C 5X6	772-2610	1-800-563-2600	772-5088
<b>PRINCE EDWARD ISLAND</b> Charlottetown – 94 Euston St., C1A 8L3	628-4200	1-628-4200	628-4250
<b>NOVA SCOTIA</b> Halifax – 1256 Barrington St., B3J 2T5	426-2210	1-426-2210	426-2210
Sydney – 136 Charlotte St., B1P 6K3	564-7080	1-564-7080	564-7120
<b>NEW BRUNSWICK</b> Bathurst – 120 Harbourview Blvd., 4th floor, E2A 4L8	548-7100	1-800-561-6104	548-7100
Saint John – 65 Canterbury St., E2L 4H9	636-4600	1-800-222-9622	636-4618
<b>QUEBEC</b> Chicoutimi – 100 Lafontaine St., Office 211, G7H 6X2	545-8026	1-800-463-4421	545-8026
Laval – 3131 Saint-Martin Blvd. W., H7T 2A7	956-9101	1-800-363-2218	956-9115
Montréal – 305 René-Lévesque Blvd. W., H2Z 1A6	283-5300	1-800-361-2808	283-5623
Québec – 165 Pointe-aux-Lièvres St. S., G1K 7L3	648-3180	1-800-463-4421	648-4083
Rimouski – 320 St-Germain E., 4th floor, G5L 1C2	722-3111	1-800-463-4421	1-800-463-4421
Rouyn-Noranda – 11 Terminus St. E., J9X 3B5	764-5171		797-4299
Calls from area code 418		1-800-567-6428	1-819-797-4299
Calls from area code 819		1-800-567-6403	1-797-4299
Sherbrooke – 50 Place de la Cité, J1H 5L8	564-5888	1-800-567-7360	821-8565
Saint-Hubert – 5245 Cousineau Blvd., Suite 200, J3Y 7Z7	283-5300	1-800-361-2808	445-5264
Trois-Rivières – 25 des Forges St., Suite 411, G9A 2G4	373-2723	1-800-567-9325	373-2723
<b>ONTARIO</b> Belleville – 11 Station St., K8N 2S3	969-3706	1-800-267-8030	969-3707
Hamilton – 150 Main St. W., L8N 3E1	522-8671		522-8671
Calls from area code 416		1-800-263-9200	1-800-263-9200
Calls from area code 519		1-800-263-9210	1-800-263-9210
Kingston – 385 Princess St., K7L 1C1	545-8371	1-800-267-9447	1-800-267-8043
Kitchener – 166 Frederick St., N2G 4N1	579-2230	1-800-265-2530	579-8951
London – 451 Talbot St., N6A 5E5	645-4211	1-800-265-4900	645-4244
Mississauga – 77 City Centre Drive, L5A 4E9	566-6700		566-6005
Calls from area code 416		1-800-387-1700	1-800-387-1700
Calls from area codes 519, 705		1-800-387-1710	1-800-387-1710
North York – 36 Adelaide St. E., Toronto, M5C 2V4	869-1500		865-9469
Calls from area code 416		1-800-387-1700	1-800-387-1700
Calls from area codes 519, 705		1-800-387-1710	1-800-387-1710
Ottawa – 360 Lisgar St., K1A 0L9	598-2275		957-8088
Calls from area code 613		1-800-267-8440	1-800-267-8440
Calls from area code 819		1-800-267-4735	1-800-267-4735
St. Catharines – 32 Church St., L2R 3B9	688-4000	1-800-263-5672	688-4000
Scarborough – 200 Town Centre Court, M1P 4Y3	296-1950		296-0104
Calls from area code 416		1-800-387-5229	1-800-387-5229
Calls from area code 519, 705		1-800-387-5183	1-800-387-5183
Sudbury – 19 Lisgar St. S., P3E 3L5	671-0581		671-0596
Calls from area code 705		1-800-461-4060	1-800-461-4060
Calls from area codes 613, 807		1-800-461-6320	1-800-461-6320
Thunder Bay – 201 North May St., P7C 3P5	623-3443	1-800-465-6981	623-2751
Toronto – 36 Adelaide St. E., M5C 1J7	869-1500		865-9469
Windsor – 185 Ouellette Ave., N9A 5S8	258-8302	1-800-265-4841	252-3611
<b>MANITOBA</b> Winnipeg – 391 York Ave., R3C 0P5	983-6350	1-800-282-8079	983-3942
<b>SASKATCHEWAN</b> Regina – 1955 Smith St., S4P 2N9	780-6015	1-800-667-7555	780-6079
Saskatoon – 201-21st St. E., S7K 0A8	975-4595	1-800-667-2083	975-4577
<b>ALBERTA</b> Calgary – 220-4th Ave. S.E., T2G 0L1	292-4101		292-4225
Calls from southern Alberta		1-800-332-1410	1-800-472-9701
Edmonton – 9700 Jasper Ave., T5J 4C8	423-3510		423-4044
Calls from northern Alberta		1-800-232-1966	1-800-661-4597
Calls from Northwest Territories		1-800-661-6451	1-800-661-3350
<b>BRITISH COLUMBIA</b> Penticton – 277 Winnipeg St., V2A 1N6	492-9200	1-800-642-8259	492-9200
Vancouver – 1166 West Pender St., V6E 3H8	689-5411	1-800-663-9033	669-1033
Calls from Yukon Territory and northwestern B.C.		1-800-663-0451	1-800-663-9935
Calls from northeastern B.C.		1-800-661-6451	1-800-661-3350
Victoria – 1415 Vancouver St., V8V 3W4	363-0121	1-800-742-6108	363-3291

**HEARING DISABILITY**

If you have a hearing disability and have access to a Telephone Device for the Deaf, telephone 1-800-665-0354, (1-426-5220 in Nova Scotia).

**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