

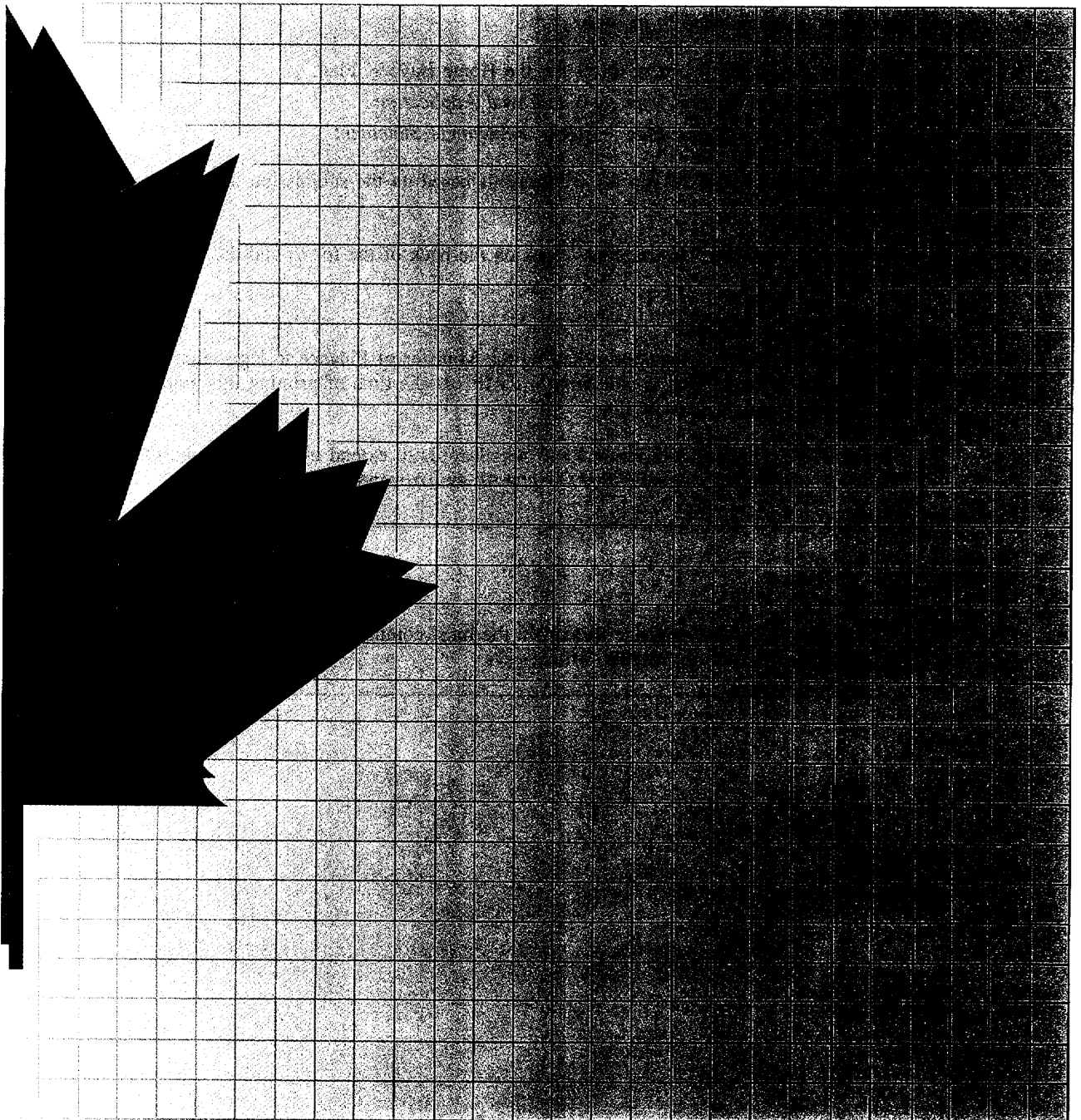


Revenue Canada  
Taxation

Revenu Canada  
Impôt

1992

# T4RSP and T4RIF Guide



T4079(E) Rev. 92

Canada

Cette publication est disponible en français

## What's new for 1992

Below, we have outlined the major changes to the *T4RSP and T4RIF Guide* and forms.

### **T4RSP and T4RIF Guide**

For 1992, we have combined the T4RSP and T4RIF guides. The contents page shows the new format.

### **The Segments**

We have added a box to the Segments so you can provide the taxation year.

### **The Home Buyers' Plan**

This plan allows an annuitant to withdraw, tax-free, up to \$20,000 from all of his or her RRSPs between February 25, 1992, and March 2, 1993, to buy or build a qualifying home. The annuitant will generally repay the withdrawals over a 15-year period beginning in 1994. As long as the annuitant makes the required annual payment by the end of each year, the payment does not have to be included in income.

We have developed two new forms for the Home Buyers' Plan:

- T1036, *Home Buyers' Plan — Withdrawal Application*
- T1037, *Home Buyers' Plan — RRSP Repayment Statement*

Do not prepare a T4RSP slip for withdrawals based on the submission of a duly completed Form T1036.

For details, read the "Instructions" area on the back of the forms and the booklet, *The Home Buyers' Plan*.

### **1992 Federal Budget**

This guide includes changes proposed by the Minister of Finance to legislation on the "minimum amount" that is paid from a RRIF. At the time of printing this guide, the proposed changes had not yet become law.

These RRIF proposals will allow RRIF withdrawals to extend over the lifetime of the RRIF holder or the holder's spouse. See Chapter 10 and Appendix B for details.

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

# Contents

	Page
<b>Chapter 1 — Introduction</b> .....	4
General information .....	4
<i>Privacy Act</i> .....	4
Computer-printed (customized) forms .....	4
Improving the guide .....	4
<b>Chapter 2 — Filing Requirements</b> .....	5
Payers (issuers or carriers) required to file .....	5
Due date for filing the returns .....	5
Filing using magnetic media .....	5
Where to send the returns .....	5
How to distribute the forms .....	5
<b>Chapter 3 — How to Correct a Return</b> .....	6
<b>Chapter 4 — Penalties and Use of the Social Insurance Number (SIN)</b> .....	7
Failing to file a return .....	7
Failing to file by the required date .....	7
Failing to provide information, including the SIN .....	7
Use of the SIN .....	7
Penalties and interest .....	7
<i>Notice of Assessment</i> .....	7
<b>Chapter 5 — Payments to Non-Residents of Canada</b> .....	8
<b>Chapter 6 — Definition of Spouse</b> .....	9
<b>Chapter 7 — The T4RSP and T4RIF Summaries</b> .....	10
<b>Chapter 8 — The T4RSP and T4RIF Segments</b> .....	11
<b>Chapter 9 — T4RSP Supplementary</b> .....	12
<b>Chapter 10 — T4RIF Supplementary</b> .....	15
<b>Chapter 11 — Death of an Annuitant Under an RRSP</b> .....	18
<b>Chapter 12 — Death of an Annuitant Under a RRIF</b> .....	20
<b>Chapter 13 — Reporting and Using Forms T2030, T2033, T2220, and T2037</b> .....	22
<b>Appendix A — References</b> .....	24
<b>Appendix B — Required RRIF “minimum payment”</b> .....	25
<b>Appendix C — Samples of T4RSP forms</b> .....	26
<b>Appendix D — Samples of T4RIF forms</b> .....	29

# Chapter 1

## Introduction

### General information

This guide explains how to complete the following two information returns for the 1992 calendar year.

- *Return of Registered Retirement Savings Plan Income* which includes the:
  - T4RSP Summary, *Return of Registered Retirement Savings Plan Income*;
  - T4RSP Supplementary, *Statement of Registered Retirement Savings Plan Income*; and, in some cases,
  - T4RSP Segment.
- *Return of Income out of a Registered Retirement Income Fund* which includes the:
  - T4RIF Summary, *Return of Income out of a Registered Retirement Income Fund*;
  - T4RIF Supplementary, *Statement of Income out of a Registered Retirement Income Fund*; and, in some cases,
  - T4RIF Segment.

Appendices C and D have samples of each of these forms.

This guide cannot deal with every possible tax situation. However, you can get other departmental publications that cover certain situations in more detail from any taxation office. Appendix A has a list of publications that have to do with RRSPs and RRIFs.

If you have any questions about filing these returns, contact any taxation office. The addresses and telephone numbers are listed at the back of this guide.

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

### Privacy Act

The information provided on the *Return of Registered Retirement Savings Plan Income* and the *Return of Income out of a Registered Retirement Income Fund*, which includes the Summaries, Segments and related Supplementaries, can only be used for the purposes authorized by law. The *Privacy Act* protects the privacy of the individual to whom the information contained on both of these returns pertains.

### Computer-printed (customized) forms

You or a service agency may print the T4RSP and T4RIF forms using a computer. However, you have to get written approval from us before you can issue your own computer-printed forms. Send your proposed samples to:

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

You will receive either our written approval, or a request to make changes to the forms before we approve them.

For more information, read the current version of Information Circular 85-5, *Custom and Facsimile Tax Forms*.

### Improving the guide

This guide is reviewed each year. If you have any comments or suggestions about how to improve the explanations in it or on the various forms, we would like to hear from you. Please send your comments to:

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

## Chapter 2

### Filing Requirements

#### Payers (issuers or carriers) required to file

Report all the amounts on the Summaries, Supplementaries, and Segments in Canadian currency.

Use the *Return of Registered Retirement Savings Plan Income* and the *Return of Income out of a Registered Retirement Income Fund* to report the amounts **residents of Canada** must either include in or can deduct from their income. Chapter 5 has information on payments to non-residents.

On the 1992 *Return of Registered Retirement Savings Plan Income* or *Return of Income out of a Registered Retirement Income Fund*, report the:

- taxable benefits paid to the annuitant;
- taxable benefits paid to the beneficiaries when the annuitant dies;
- taxable benefits considered to be received by the annuitant;
- other taxable income amounts or allowable deductions;
- fair market value\* (FMV) of all property of the plan immediately before an RRSP became an amended plan under subsection 146(12); and
- fair market value of all property of the fund immediately before a RRIF became an amended fund under subsection 146.3(11).

\* Fair market value is the price you would buy or sell a property for in a normal business transaction.

#### Due date for filing the returns

You have to send these returns to Revenue Canada, Taxation, and distribute copies 2 and 3 of the Supplementaries **before March 1** immediately following the year in which the returns are required.

A payer (issuer or carrier) who discontinues its business or activity has to file, within 30 days of the date of ending the business or activity, a return for any year or part of any year which had not been filed before.

#### Filing using magnetic media

Revenue Canada, Taxation encourages payers (issuers and carriers) to file using magnetic tape or diskette.

Anyone who participates in the magnetic-media filing program for the first time has to send us a test tape or diskette for our approval. Send the test tape or diskette to us at least two months before the filing deadline.

For more information, read the T4031 booklet, *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 returns

Send the original return and any amended or corrected returns to:

- **Magnetic-media filing** — If you get approval to file the return using magnetic media, send the return to the Ottawa Taxation Centre at the above address.
- **Paper filing** — Send the return to the taxation centre that serves your district taxation office. The addresses are on the back of the Summaries.

#### How to distribute the forms

##### Magnetic-media filing

Send to Revenue Canada, Taxation:

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

Deliver copies 2 and 3 of the 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 have to maintain the information in an accessible and readable form.

For more information, read the current version of Information Circular 78-10, *Books and Records Retention/Destruction*.

##### Paper filing

Send the following to Revenue Canada, Taxation:

- copies 1 and 2 of the Summary;
- copy 1 of all Supplementaries; and
- any Segments.

Deliver copies 2 and 3 of the Supplementary to the recipients.

Keep copy 4 of the Supplementary for your records.

##### Note

Both magnetic-media filers and paper filers should keep the working copy of the completed Summary.

## Chapter 3

### How to Correct a Return

Clearly identify amended, additional, cancelled, or duplicate Supplementaries and Summaries at the top of the form, and include, in writing, an explanation of the changes you have made.

Do not prepare amended or cancelled Segments.

If you sent the original return using magnetic media, you have to file amended, additional, cancelled, or duplicate information returns using the **paper** Summaries and Supplementaries.

#### **Amended or additional**

If you **change** data on a specific Supplementary, show all the same data as on the original Supplementary except, of course, for the boxes you are changing. Clearly print the word **amended** at the top of the Supplementary.

If an annuitant provides a SIN after you have sent the return, file an amended information slip.

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

You also have to file an amended Summary showing revised totals along with the amended and additional

Supplementaries. Clearly print the word **amended** at the top of the Summary.

#### **Cancelled**

If you issued a Supplementary by mistake and it is cancelled, send another Supplementary with exactly the same data as reported on the original information slip. Clearly print the word **cancelled** at the top of the Supplementary.

You also have to file an amended Summary. The revised totals on the amended Summary do not include the data on the cancelled Supplementary. Clearly print the word **amended** at the top of the Summary.

#### **Duplicate**

If you issue a Supplementary to replace one that the recipient 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.

Do not prepare another Summary in this situation.

## Chapter 4

# Penalties and Use of the Social Insurance Number (SIN)

### 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 \$1,000 to \$25,000; or
- both a fine and imprisonment for up to 12 months.

### Failing to file by the required date

If you file the returns late, or distribute Supplementaries to recipients late, the penalty is \$25 per day, with a minimum penalty of \$100 and a maximum penalty of \$2,500, for each failure.

We may waive the penalty if you file the return late because of certain circumstances beyond your control. If this occurs, include a letter with the return giving the reasons.

### Failing to provide information, including the SIN

#### Payer (issuer or carrier)

Anyone who has to prepare an information return has to make a reasonable effort to get the information, including the SIN, from the individuals who will be receiving the Supplementaries. Each time you do not show the required information on a Supplementary, you are liable to a \$100 penalty, unless you have made a reasonable effort to get the information.

The penalty does not apply if an individual has applied for but has not received the SIN when you file the return.

#### 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. Individuals who, for any reason, do not comply with these requirements are liable to a penalty of \$100 for each failure.

Individuals under 18 years old at the end of the taxation year to which the information return relates do not need a SIN if their total income for the year is expected to be \$2,500 or less.

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

#### Use of the SIN

Any person that has to make an information return cannot **knowingly** use, communicate, or allow to be communicated, an individual's SIN other than as required or authorized by law, or for a purpose for which it was provided by the individual.

#### Penalties and interest

If any penalties apply, interest is compounded daily and charged from the date due 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

We will issue a *Notice of Assessment* only if a penalty is applied to an information return.

## Chapter 5

# 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 residents of Canada to non-resident persons from:

- an RRSP;
- an amended plan (subsection 146(12));
- a RRIF; or
- an amended fund (subsection 146.3(11)).

For details on how to complete of the NR4B return, read T4061, *Guide for Payers of Non-resident Tax*.

Generally, you have to withhold income tax of 25%, or any other percentage established by a tax convention or agreement. 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, read the current versions of Information Circulars 76-12, *Applicable Rate of Part XIII Tax on Amounts Paid or Credited to Persons in Treaty Countries* and 77-16, *Non-Resident Income Tax*.

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 tax that should have been withheld, plus a penalty of 10% of the tax.

Under the current rules, if a penalty has already been assessed, another failure in the same calendar year will be assessed a penalty of 20% of the tax. However, proposed amendments to income tax legislation would require a penalty of 20% only in specific circumstances.

Interest, compounded daily at the prescribed rate, will be charged on the total outstanding tax, penalties, and interest.

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

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

For more information, read the current version of Interpretation Bulletin 221, *Determination of an Individual's Residence Status*.



## Chapter 6

### Definition of Spouse

For certain RRSP and RRIF provisions, a spouse of an individual is a person of the opposite sex who is:

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

#### For RRSPs

This definition applies to a refund of premiums to the surviving spouse, and annuity payments made to the spouse after the annuitant's death.

#### Note

Under current legislation, an individual cannot make deductible contributions to an RRSP for his or her common-law spouse. However, proposed legislation, which applies after 1992, would allow an individual to make deductible contributions to an RRSP for his or her common-law spouse.

#### For RRIFs

This definition applies to the following elections that can be made by the annuitant:

- to base the "minimum amount" to be paid for the year on the age of the spouse (before any payments have been made from the RRIF)
- to have the spouse become the successor annuitant when the annuitant dies, under the terms of the RRIF contract or in the annuitant's will. The spouse will receive the payments from the RRIF as the successor annuitant.

An annuitant may not make the election, under the terms of the RRIF contract or in a will, to have his or her spouse continue to receive the RRIF payments as the successor annuitant. If this is the case, under proposed law, the RRIF carrier can, with the consent of the deceased annuitant's legal representative, continue to make payments from the RRIF to the deceased annuitant's surviving spouse as the successor annuitant.

#### For RRSPs and RRIFs

This definition applies to:

- 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 unmaturred RRSP or a RRIF to another RRSP or to a RRIF where the spouse or former spouse is the annuitant. Such transfers are allowed **only if**:
  - they are 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 the common-law relationship; **and**
  - the parties are living separate and apart.

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*.

## Chapter 7

### The T4RSP and T4RIF Summaries

You can get copies of the T4RSP and T4RIF Summaries (Rev. 92) from any taxation office.

Complete a separate Summary for each of your payer account numbers under which you have made T4RSP or T4RIF tax remittances.

If you are filing a Summary for a year other than that which is printed in the upper left-hand corner, stroke through the incorrect year and print the correct year directly above it.

**For each Summary you prepare, provide the following information:**

#### **Filing using magnetic media**

Place a tick mark in the magnetic tape symbol if you send your return on computer tape or diskette.

#### **Payer number**

Print, on the Summary, the number from your Form PD7A, *Remittance Form*. The number is made up of 3 letters and 6 numbers.

#### **Name and address of payer (issuer or carrier) of plan or fund**

Print your full name and full address, including your postal code. This information has to match the information on your Form PD7A.

#### **Taxation centre**

Print the name of the taxation centre that serves your district taxation office. See the back of the Summary for details.

#### **DO code**

Leave this area blank.

#### **Total number of T4RSP or T4RIF slips filed**

Print the total number of T4RSP or T4RIF Supplementaries covered by the Summary.

#### **Income or deduction amounts**

The amounts you report on the Summaries are the totals of the amounts in the corresponding boxes on the Segments and Supplementaries.

These totals **have to** agree with the amounts in the corresponding boxes of the Segments and Supplementaries. Errors or omissions can cause unnecessary processing delays.

#### **Remittances**

Print the total amount of the income tax you remitted under this account for 1992.

#### **Difference**

Subtract the amount of the remittances from the total income tax deducted. If there is no difference, print **nil**.

We neither charge nor refund a difference of less than \$2.00.

#### **Overpayment**

If you overpaid taxes and you will not be filing any other return under this account, print the amount of the overpayment.

You may want an overpayment transferred instead of refunded. If so, include a written request asking for the overpayment to be transferred, and explain how the overpayment came to be made.

#### **Balance due**

Print the amount of the balance due. Include a cheque or money order payable to the Receiver General for that amount.

An unpaid balance may be subject to a late-filing penalty, and interest, compounded daily at the prescribed rate, will be charged on the total outstanding amount.

#### **Person to contact**

Print 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.

## Chapter 8

# The T4RSP and T4RIF Segments

If the T4RSP or T4RIF return has more than 100 sheets of Supplementaries or 300 Supplementaries, use the Segments to help you balance the amounts on the Supplementaries with those on the Summaries. All totals on the Segments have to agree with the totals on the Supplementaries.

We do not need the Segment if you are filing using magnetic media.

You can get copies of the T4RSP and T4RIF Segments (Rev. 92) from any taxation office.

You will find instructions on how to complete the Segments on the forms.

---

**Note**

The year you print on the Segment has to be the same as the year on the Summary and Supplementary.

---

## Chapter 9

# T4RSP Supplementary

The T4RSP Supplementary is a four-part form used to report the amounts from one particular plan.

**For each Supplementary you prepare, provide the following information:**

### Recipient's name and address

Show the surname first, in capital letters, followed by the first name and initials, and then the full address.

You can only show the name of **one** annuitant on an RRSP information slip.

### Box 12, Social insurance number

If the individual has not provided his or her SIN when you are preparing an information slip, leave this area blank.

If a person says that he or she does not have a SIN and either has to apply for one or has already applied for one, do not wait for it if it will make you late in filing the return. **If a person provides his or her SIN after you have sent the return, file an amended information slip.**

### Box 14, Contract number

Show the contract number of the RRSP.

### Box 60, Name of payer (issuer) of plan

Show the full name of the payer (issuer) of the RRSP.

### Box 61, Payer number

The payer number is the number on the issuer's Form PD7A, *Remittance Form*. 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 be the same as the year on the Summary and Segment.

### Complete boxes 16 to 34, as they apply:

The amount in each of these boxes is the **gross** amount of the payment, which is the amount before tax was deducted or before any other deductions were made.

### Examples

**Tax deductions** — A client withdraws \$1,000.00 from an RRSP. From this amount, you withhold federal tax of \$100.00.

Although the client receives only the net amount (\$900.00), you have to report the full \$1,000.00 as a withdrawal in box 22, and report \$100.00 federal tax in box 30.

**Administration fees** — An RRSP administration fee is either paid by the annuitant or from the funds in the RRSP.

- If the annuitant pays the fee and it is reasonable in the circumstances, the annuitant can deduct it on his or her income tax return. Report the gross amount of the payment on the T4RSP information slip and issue a receipt to the annuitant to support the fee the annuitant paid.
- If the fee is paid with funds in the RRSP, the annuitant cannot deduct it. Report the gross amount of the payment on the T4RSP information slip.

### Box 16, Annuity payments

Show the amount of annuity payments made 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. See box 26 for a definition of an "amended plan."

### 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 RRSP** 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 11, have more details on situations that arise when an annuitant dies.

### Box 20, Refund of excess amounts

This is the total amount of excess contributions that was refunded to the annuitant. The annuitant may have made these excess contributions before 1991, or after 1990.

**Excess contributions made in 1991 or a later calendar year** — If an annuitant asks for a refund of excess contributions made after 1990, 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.

**Excess contributions made in 1990 or an earlier calendar year** — If an annuitant asks for a refund of excess contributions made before 1991, 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 withdrawals for which you receive either a Form T3012A or a Form T3012.

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

Neither Form T3012 nor Form T3012A can be used if the excess contributions arose because of an excess transfer of a lump sum from a registered pension plan.

### 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 current value of all or part of the future annuity payments.

Do **not** report any withdrawal for which you have received a completed Form T1036, *Home Buyers' Plan — Withdrawal Application*.

### Boxes 24, 36, and 38

For a spousal plan, 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 20, 22, or 26; and
- the annuitant is less than 74 years of age at the end of the year.

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 a spousal RRSP or a spousal RRIF; or
- a RRIF that received a payment or a transfer of property from a spousal RRSP or a spousal RRIF.

When you transfer property from and between spousal RRSPs and spousal RRIFs, you have to keep track of the property no matter how often it is transferred.

For all other situations, print or type no in box 24, and leave boxes 36 and 38 blank.

This includes situations where:

- the spouses are living separate and apart because of the breakdown of their marriage; or
- the annuitant or the contributing spouse died during the year.

### Note

If "yes" has been entered in box 24, the annuitant spouse has to complete Form T2205, *Calculation of Amounts from a Spousal RRSP or RRIF to be Included in Income for 19\_\_*, to determine the amount to be included in income by the annuitant and by the contributor spouse. This form explains the circumstances under which the total of the amounts is taxable to the annuitant.

### Box 26, Deemed receipt on deregistration

The terms of an RRSP can change after registration, or a new plan can be substituted, though this is not a common occurrence. If the new plan does not qualify for registration, it is no longer an RRSP. It 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.

If this is the situation, show what the fair market value of all the property of the plan was immediately before the revision or substitution. This is the only type of income you report in box 26.

### Box 28, Other income or deductions

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

Subtract the deduction amounts from the following income amounts and show the result in box 28. If the result is a negative amount, show the amount in brackets.

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 proceeds of disposition of a property, if the proceeds of disposition are nil or less than the fair market value
- the difference between the fair market value and the acquisition cost of a property, if the acquisition cost is more than the fair market value

Deductions from income include the following:

- the smaller amount between 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, when disposing of a non-qualified investment
- 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 for a loan, if the loan ceases to exist

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 for a loan.

You also have to include as income in box 28 the part of a 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, Income 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 made while the **original** annuitant is alive, other than periodic annuity payments or a refund of excess RRSP contributions for which the annuitant has given you a certified Form T3012, *Application For Refund of RRSP Excess Contributions Made in 19\_\_\_\_*, or an approved Form T3012A, *Tax Deduction Waiver on a Refund of Undeducted RRSP Contributions Made in 19\_\_\_\_*;
- withdrawal and commutation payments (unless the annuitant has given you Form T3012, Form T3012A, or Form T1036; and
- the fair market value of property of the plan immediately before the RRSP became an amended plan under subsection 146(12).

People who receive RRSP benefits can increase the amount of income that is tax deducted from their benefits. To do so, a person has to complete and give to you Form TD1, *1992 Personal Tax Credit Return*. You will find instructions on the form on how to increase the amount of income tax to withhold.

### Box 34, Deemed receipt on death

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

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*, to do this. On the form, the spouse and the legal representative have to specify the amount that is to be treated as a refund of premiums. Complete a separate form for each unmaturing RRSP.

If there is no spouse, a financially dependent child or grandchild can make this same election by adapting and using Form T2019. The legal representative and child or grandchild can also make this election in writing. All or part of the amounts that are received or receivable by the annuitant's child or grandchild qualify as a refund of premiums only if the child or grandchild was financially dependent on the annuitant for support at the time of the annuitant's death. Financial dependency must be substantiated to the Department by the deceased's legal representative and child or grandchild.

If this election is made, do **not** complete amended T4RSP slips to relocate the amount to box 18. The spouse, or financially dependent child or grandchild, will attach copy 1 of Form T2019, or a copy of the written election, to his or her income tax return for the year it applies.

The current version of Interpretation Bulletin 500, *Registered Retirement Savings Plans (maturing after June 29, 1978) Death of Annuitant after June 29, 1978* and Chapter 11 have more details on how to report income when an annuitant dies.

## Chapter 10 T4RIF Supplementary

The T4RIF Supplementary is a four-part form used to report the amounts from one particular fund.

### RRIF required minimum payment

**Current rules** — Under existing law, after the year the fund was entered into, a RRIF holder has to withdraw a minimum amount each year. The minimum amount must be equal to the value of the RRIF property at the start of the year divided by 90 minus the holder's age. The RRIF holder can, however, base the minimum amount on the age of his or her spouse instead.

**Proposed amendments** — The 1992 federal budget introduced by the Minister of Finance on February 25, 1992, proposed amendments to the RRIF provisions for 1992 and subsequent taxation years. These amendments will allow payments to extend over the lifetime of the RRIF holder, or the holder's spouse. To do this, two schedules of minimum payment percentages will replace the current rules. These schedules are in Appendix B.

**Qualifying RRIFs** — A qualifying RRIF is a retirement income fund if:

- the fund was entered into before 1993 and the carrier has not accepted any property as consideration after 1992; or
- the carrier has not accepted any property as consideration after 1992 other than property transferred from another qualifying RRIF.

Holders who are up to the age of 77, continue to take the current minimum payment.

For holders who are 78 years of age, the minimum payment is the same under proposed legislation as it is now.

For holders who are 79 years of age and over, the new minimum payment will apply to all RRIFs.

**All other RRIFs** — These retirement income funds include all other RRIFs that are not qualifying RRIFs.

For holders who are up to the age of 70, the existing formula (the value of the RRIF property at the start of the year divided by 90 minus age) will continue to apply.

These proposed amendments will not be law until legislation receives Royal Assent. You can get more information from any taxation office.

**For each Supplementary you prepare, provide the following information:**

### Recipient's name and address

Show the surname first, in capital letters, followed by the 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 wait for it if it will make you late in filing the return. **If a person provides his or her SIN after you have sent the return, file an amended information slip.**

### Box 14, Contract number

Show the RRIF contract number.

### Box 60, Name of payer (carrier) of fund

Show the full name of the payer (carrier) of the RRIF.

### Box 61, Payer number

The payer number is the number on the payer's Form PD7A, *Remittance Form*. The payer number does not appear on copies 2 and 3 of the T4RIF Supplementary.

### Year

The year you show on the Supplementary must be the same as the year on the Summary and Segment.

### Complete boxes 16 to 24 as they apply:

The amount in each of these boxes is the **gross** amount of the payment, which is the amount before tax was deducted or before any other deductions were made.

### Box 16, Amounts taxable

Show, in box 16, taxable amounts from the RRIF that were 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 shown in box 24);
- payments that the spouse continues to receive as the new annuitant after the annuitant's death, if the annuitant elected in the RRIF contract or in his or her will, or with the consent of the RRIF carrier and the legal representative in cases where the annuitant did not make the successor annuitant election;
- the amount paid to the spouse as the beneficiary of all or part of the property as designated under the terms of the RRIF contract;

- 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 that had been made to a registered pension plan.

It does **not** include:

- amounts considered to have been received by a now 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 tax situations that can arise when an annuitant dies, see Chapter 12.

### **Box 18, Deemed receipt by annuitant — on death**

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 20, Deemed receipt by annuitant — deregistration**

The terms of a RRIF can change after registration, or a new fund can be substituted, though this is not a common occurrence. If the new fund does not qualify for registration, it is not a RRIF. It becomes an "amended fund" under subsection 146.3(11), and the fair market value (FMV) of all the property held in the fund immediately before the revision or substitution becomes taxable.

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

Subtract the deduction amounts from the following income amounts and show the result in box 22. If the result is a negative amount, show the amount in brackets.

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 proceeds of disposition of a property, if the proceeds of disposition are nil or less than the fair market value
- twice the difference between the fair market value and the acquisition cost of a property, if the acquisition cost is more than the fair market value

Deductions from income include the following:

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

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 for a loan.

### **Box 24, Excess amount**

The terms of the RRIF contract can allow for a payment 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.

If an annuitant elects to have payments from the RRIF continue to the spouse after his or her death, the surviving spouse becomes the successor annuitant. In this case, the minimum amount and any excess amount paid to the successor annuitant are still considered the same minimum and excess amounts.

Chapter 12 has more details and an example of how to report the minimum and excess amounts when the annuitant dies.

### **Boxes 26, 32, and 34**

**For a spousal RRIF**, 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:

- the annuitant is less than 74 years old at the end of the year, and
- either
  - there is an amount in box 20 that exceeds the amount that would have been the minimum amount except for the proposed change to the way the minimum amount is calculated in certain cases; or
  - there is an amount in box 24 that is not an excess amount because of the proposed change to the way the minimum amount is calculated in certain cases.

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 a spousal RRSP or a spousal RRIF; or
- a RRIF that received a payment or a transfer of property from a spousal RRSP or a spousal RRIF.

When you transfer property from and between spousal RRSPs and spousal RRIFs, you have to keep track of the property no matter how often it is transferred.



For all other situations, print or type **no** in box 26 and leave boxes 32 and 34 blank. This includes situations where:

- the spouses are living separate and apart because of the breakdown of their marriage; or
- the annuitant or the contributing spouse died during the year.

#### Note

If "yes" has been entered in box 26, the annuitant spouse will complete Form T2205, *Calculation of Amounts from a Spousal RRSP or RRIF to be Included in Income for 19\_\_*, to determine the amount to be included in income by the annuitant **and** by the contributor.

If the annuitant spouse receives only the minimum amount in 1992 or the amount that would have been the minimum amount except for the proposed change to the way it is calculated in certain cases, the payment is the annuitant spouse's income and **not** the contributor spouse's income.

#### Box 28, Income 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 was paid to the successor annuitant, and is not an excess because of the proposed change to the way the minimum amount for 1992 is calculated.

Do **not** withhold income tax from the minimum amount.

People who receive RRIF benefits can increase the amount of income tax that is deducted from their benefits. To do so, a person has to complete and give to you Form TD1, *1992 Personal Tax Credit Return*. You will find instructions on the form on how to increase the amount of income tax to withhold.

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

Record the day, month, and year of death.

#### Example

For March 5, 1992, show 05 03 92.

## Chapter 11

### Death of an Annuitant Under an RRSP

For details, read the current version of Interpretation Bulletin 500, *Registered Retirement Savings Plans (maturing after June 29, 1978) Death of Annuitant after June 29, 1978*.

The following comments apply to all RRSPs except for those that 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 **successor annuitant**. Report the amount of the annuity payments that were made to the successor annuitant in box 16 (**not** in box 34) of the T4RSP slip that you issue 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 file with the Minister a joint election. In this case:

- the spouse is considered to be the annuitant;
- annuity payments are considered to be received by the spouse; 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, including payments to a child or grandchild beneficiary, 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 the annuitant's 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 the amount of this benefit in box 28 of the T4RSP slip in the name of the recipient. See Chapter 9, "Box 28, Other income or deduction" for more information about the excess amount.

#### Unmatured insured RRSPs

If the spouse is a beneficiary of the 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 that you issue for the year in which it is paid. Do not report any amount in box 34 of the deceased's T4RSP slip.

If the spouse is the beneficiary of **only part** of the property of the insured plan, in box 34 on the deceased's T4RSP slip, 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.

If there are other beneficiaries besides the spouse, report in box 28 of the T4RSP slip for the recipient(s), the difference between the amount of the payments from the RRSP, and the total 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>total</b> of the amounts in box 18 of the spouse and box 34 of the deceased:	\$60,000
The surplus 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, the fair market value of that property at the time of death qualifies as a refund of premiums. This amount includes interest earned on that property **up to the time of death**.

Interest income earned on the deposit **after** the time of death does not qualify as a refund of premiums. Report this amount on T5 slips that you issue to the recipient.

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 that you issue 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 deceased's T4RSP slip, report the fair market value of the RRSP property at the time of death **minus** the amount in box 18.

#### Unmatured trustee RRSPs

A refund of premiums to the spouse includes:

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

Do not use a T4RSP slip to report that part of a payment which represents taxable 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 slip.

The definition of "benefit" in paragraph 146(1)(b) does not allow the amount to be 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 that you issue 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 deceased's T4RSP slip, 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 in box 18.

If there are other beneficiaries besides the spouse, report in box 28 of the T4RSP slip for the recipient(s) the **difference** between the amount of the payments from the RRSP and:

- the total of the amounts of boxes 18 and 34; and
- the taxable income of the RRSP trust for years after the year of death.

#### **All RRSPs**

You may find after completing the original T4RSP slip, 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. If this happens, do **not** issue amended T4RSP slips. We routinely assess or reassess returns based on a duly completed Form T2019, *RRSP Refund of Premiums Designation — Spouse*.

## Chapter 12

### 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.

If the annuitant does not name the spouse as the successor annuitant in the RRIF contract or in his or her will, the surviving spouse can still become the successor annuitant. If the deceased's legal representative consents and the RRIF carrier agrees, the RRIF carrier can continue to make payments under the RRIF to the surviving spouse as successor annuitant.

#### 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 that you issue 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 that you issue 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 that you issue.

#### Example

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

**Situation 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

**Situation 2** — When the annuitant died, only \$3,000 of the total minimum amount had been paid. The successor annuitant received the rest 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

**Situation 3** — When the annuitant died, none of the 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

If the RRIF contract has not named the spouse as the 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 the property

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

#### 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 that you issue 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 that you issue 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 use box 18 in this situation.

The excess amount (box 24) can be **directly** transferred on behalf of the beneficiary spouse to another RRIF, an RRSP, or an eligible annuity.

A transfer to an RRSP is only allowed up to the end of the year in which the spouse becomes 71 years of age.

### Example

The spouse is named the beneficiary of all 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
Part of the minimum amount paid to annuitant before death	\$ 4,000
Fair market value of property at time of death (\$40,000 - \$4,000)	\$36,000
Amount received by spouse	\$36,000
<b>Excess amount eligible for transfer by spouse \$36,000 - (\$10,000 - \$4,000)</b>	<b>\$30,000</b>

T4RIF of annuitant: box 16 — \$ 4,000  
box 24 — blank

T4RIF of spouse: box 16 — \$36,000  
box 24 — \$30,000

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

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

On the T4RIF slip that you issue to the beneficiary spouse, show in box 16 the amount paid to the spouse.

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
Part of the minimum amount paid to annuitant before death	\$ 4,000
Fair market value of property at time of death (\$40,000 - \$4,000)	\$36,000
Amount received by spouse (60% of \$36,000)	\$21,600
Amount received by deceased annuitant (40% of \$36,000)	\$14,400
<b>Excess amount eligible for transfer by spouse \$21,600 - (\$10,000 - \$4,000)</b>	<b>\$15,600</b>

T4RIF of annuitant: box 16 — \$18,400  
box 18 — \$14,400  
box 24 — blank

T4RIF of spouse: box 16 — \$21,600  
box 24 — \$15,600

### Spouse is not the successor annuitant or beneficiary

Show, in box 18 of the T4RIF slip that you issue to the deceased annuitant, the fair market value of the RRIF property at the time of death, if

- the annuitant did not elect to have his or her spouse be the successor annuitant or name his or her spouse as the beneficiary of the RRIF under the contract; and
- the deceased annuitant's legal representative does not consent to having the surviving spouse be the successor annuitant.

## Chapter 13

### Reporting and Using Forms T2030, T2033, T2220, and T2037

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

An annuitant uses this form when the terms of an RRSP annuity or a RRIF contract allow the direct transfer of a commuted RRSP annuity or of an excess amount from a RRIF to a permitted investment. Permitted investments are:

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

Report the transfer amount in box 22 of the T4RSP slip or in boxes 16 and 24 of the T4RIF slip. Do not withhold tax from the transfer amount. Do not complete Form TD2, *Tax Deduction Waiver in Respect of Funds to be Transferred*.

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

On the T1 personal return, the annuitant or beneficiary spouse includes the commutation payment or the excess amount in income and deducts 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.

If you, as the issuer or carrier, initiate the transfer, you do not need to use Form T2030 if the transfer is made to a permitted investment that you administer. However, you have 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)**

An annuitant uses Form T2033 to initiate the direct transfer of:

- all or part of the property in an unmatured RRSP to another RRSP, a RRIF, or a registered pension plan;
- all or part of the RRIF property (that the annuitant is not entitled to receive as payments in the year) to another RRIF.

These amounts can only be transferred to another RRSP or RRIF for the same annuitant, or to a registered pension plan where the annuitant is a member.

Do **not** report the amount transferred on a T4RSP or T4RIF slip, and do not issue an official receipt to the annuitant. The amount transferred is not income and cannot be deducted.

**For an RRSP**, such a transfer is not allowed after the end of the year in which an annuitant becomes 71 years of age. An RRSP has to mature by the end of that year.

**For a RRIF** entered into after July 13, 1990, the carrier that makes such a transfer should keep enough property to ensure that the minimum amount for the year is still paid to the annuitant.

Form T2033 is used for the entire transfer of all of the excess amount, **plus** all the RRIF property that is left after the minimum amount is paid, to another RRIF.

If only a part of these 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 the excess amount to an RRSP or to purchase an annuity is allowed.

If the RRIF contract does not provide for payment of an excess amount but the annuitant wants to transfer some of the RRIF to an RRSP or to purchase an annuity, the contract would have to be amended first 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.

Form T2033 is **not** needed if a transfer is made to a permitted investment that is administered by the issuer or carrier who initiated the transfer. However, you have 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**

An annuitant must use Form T2220 to initiate a direct transfer of property from an unmatured RRSP or a RRIF to another RRSP or RRIF where the spouse or former spouse is the annuitant.

Such a transfer is allowed if:

- it 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.

Do **not** report the amount transferred on a T4RSP or T4RIF slip, and do not issue an official receipt to the annuitant. The amount transferred is not income and cannot be deducted.

If you, as the issuer or carrier initiate the direct transfer, you have 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. The annuitant can give you a copy of the court order or written separation agreement in a sealed envelope. Revenue Canada, Taxation will examine the court order or agreement.

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.

Do not complete Form TD2, *Tax Deduction Waiver in Respect of Funds to be Transferred*.

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

Although an annuitant can buy an RRSP to mature at any time, an RRSP cannot be bought to mature after the

annuitant turns 71. The RRSP has to mature by the end of the year in which the annuitant becomes 71 years of age.

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*.

Complete two copies of the form and have it signed by an authorized person of the trust company, bank, credit union, insurance company 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.

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, read the current version of Information Circular 74-1, *Form T2037, Notice of Purchase of Annuity with "Plan" Funds* as well as the "Instructions" on the back of the form.

## Appendix A References

You can get the current versions of the following forms and publications from any taxation office.

### Forms and publications

TD1	<i>1992 Personal Tax Credit Return</i>
TD2	<i>Tax Deduction Waiver in Respect of Funds to be Transferred</i>
T619	<i>Magnetic Media Transmittal</i>
T1036	<i>Home Buyers' Plan — Withdrawal Application</i>
T1037	<i>Home Buyers' Plan — RRSP Repayment Statement</i>
T2019	<i>RRSP Refund of Premiums Designation — Spouse</i>
T2030	<i>Record of Direct Transfer — Under Subparagraph 60(1)(v)</i>
T2033	<i>Record of Direct Transfer — Under Paragraph 146(16)(a) or 146.3(2)(e)</i>
T2037	<i>Record of Purchase of Annuity with "Plan" Funds</i>
T2205	<i>Calculation of Amounts from a Spousal RRSP or RRIF to be Included for Income for 19____</i>
T2220	<i>Transfer Between Registered Retirement Savings Plan or Registered Retirement Income Funds on Marriage or Relationship Breakdown</i>
T3012	<i>Application For Refund of Excess Contributions Made in 19____</i>
T3012A	<i>Tax Deduction Waiver on a Refund of Undeducted RRSP Contributions Made in 19____</i>
T4031	<i>Computer Specifications for Data Filed on Magnetic Media T5, T5008, T4RSP and T4RIF</i>
T4061	<i>Guide for Payers of Non-Resident Tax</i>

### Interpretation Bulletins

IT-221	<i>Determination of an Individual's Residence Status</i>
IT-500	<i>Registered Retirement Savings Plans (maturing after June 29, 1978) Death of Annuitant after June 29, 1978</i>

### Information Circulars

IC 72-22	<i>Registered Retirement Savings Plans</i>
IC 74-1	<i>Form T2037, Record of Purchase of Annuity with "Plan" Funds</i>
IC 76-12	<i>Applicable Rate of Part XIII Tax on Amounts Paid or Credited to Persons in Treaty Countries</i>
IC 77-16	<i>Non-Resident Income Tax</i>
IC 78-10	<i>Books and Records Retention/Destruction</i>
IC 78-18	<i>Registered Retirement Income Funds</i>
IC 79-8	<i>Forms to be Used for Direct Transfer of Funds to or between Plans or for the Purchase of an annuity</i>
IC 82-2	<i>Social Insurance Number Legislation as it Relates to the Preparation of Information Slips</i>
IC 85-5	<i>Custom and Facsimile Tax Forms</i>



## Appendix B

Required RRIF "minimum payment"			
Age <sup>1</sup>	Current <sup>2</sup> rules	Qualifying RRIFs	All other RRIFs
71	.0526	.0526	.0738
72	.0556	.0556	.0748
73	.0588	.0588	.0759
74	.0625	.0625	.0771
75	.0667	.0667	.0785
76	.0714	.0714	.0799
77	.0769	.0769	.0815
<b>78</b>	<b>.0833</b>	<b>.0833</b>	<b>.0833</b>
79	.0909	.0853	.0853
80	.1000	.0875	.0875
81	.1111	.0899	.0899
82	.1250	.0927	.0927
83	.1429	.0958	.0958
84	.1667	.0993	.0993
85	.2000	.1033	.1033
86	.2500	.1079	.1079
87	.3333	.1133	.1133
88	.5000	.1196	.1196
89	1.0000	.1271	.1271
90	0.0000	.1362	.1362
91	0.0000	.1473	.1473
92	0.0000	.1612	.1612
93	0.0000	.1792	.1792
94+	0.0000	.2000	.2000

Holders below the age of 71, continue to take the current minimum payment.

<sup>1</sup> The RRIF holder's age at the beginning of the year or, if the RRIF holder elected before RRIF payments began, the age of the holder's spouse.

<sup>2</sup> The factors in this column are equal to  $1/(90 \text{ minus } X)$ , where X is equal to the age of the RRIF holder or the holder's spouse, as the case may be.



**1992 T4RSP Segment**



Revenue Canada  
Taxation

Revenu Canada  
Impôt

T4RSP SEGMENT  
Rev. 92

**T4RSP SEGMENT**

This form will help you balance the amounts on your T4RSP Supplementary forms with the totals on the 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 return has more than 100 sheets of T4RSP Supplementaries or more than 300 single supplementaries, divide it into bundles of about 100 sheets or 300 supplementaries.

Attach a T4RSP Segment to the top of each bundle. Be sure to complete all areas on the form. Keep a duplicate copy for your files.

The total amount for each box on all the T4RSP Segments has to be the same as the corresponding totals on the T4RSP Summary.

If you need more information or forms, please contact any taxation centre.

**T4RSP SEGMENT**

Cette formule vous permettra de faire concorder vos feuillets T4RSP Supplémentaires avec votre T4RSP Sommaire.

**Remarque:** Vous n'avez pas à remplir de T4RSP Segment si vous produisez votre déclaration sur support magnétique.

**Quand et comment utiliser la présente formule**

Si votre déclaration renferme plus de 100 feuillets T4RSP ou plus de 300 supplémentaires singuliers, divisez-les en lots d'environ 100 feuillets ou 300 supplémentaires.

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

Pour chaque case, le total des montants figurant sur toutes les formules T4RSP Segment doit correspondre au total figurant sur la déclaration T4RSP Sommaire.

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

**Complete this section**

**Remplissez les parties suivantes**

Payer (issuer's) name (as shown on the T4RSP Summary) Nom du payeur (émetteur) (tel qu'il figure sur 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 (as shown on T4RSP Summary) Numéro du payeur (tel qu'il figure sur la T4RSP Sommaire)	Year Année	T4RSP Segment number (starting at 1) Numéro du T4RSP Segment (en commençant par 1)	of - de	Total number of T4RSP Segments in this return Nombre total des T4RSP Segments dans cette déclaration
		2		3

**Total of the amounts on the attached T4RSP Supplementary forms**

**Totaux des montants inscrits sur les feuillets T4RSP Supplémentaire ci-joints**

16 Annuity payments Paiements 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	26 Deemed receipt on deregistration Sommes réputées reçues lors du désenregistrement
28 Other income or deductions Autres revenus ou déductions	30 Income tax deducted Impôt retenu	34 Deemed receipt on death Sommes réputées reçues lors du décès		

1992 T4RSP Supplementary



Revenue Canada  
Taxation

Revenu Canada  
Impôt

**T4RSP**  
Supplementary - Supplémentaire  
Rev. 92

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

Year Année	16 Annuity payments ..... Paiements 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 Income tax deducted ..... Impôt retenu	34 Deemed receipt on death ..... Sommes réputées reçues lors du décès	Contributor spouse - Conjoint cotisant		
						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 (issuer) of plan ..... Nom du payeur (émetteur) du régime	
61 Payer number ..... Numéro du payeur	

For taxation office  
Pour le bureau d'impôt

1

# Appendix D Samples of T4RIF forms

## 1992 T4RIF Summary



**Revenue Canada  
Taxation**

**Revenu Canada  
Impôt**

RETURN OF INCOME OUT OF A REGISTERED RETIREMENT INCOME FUND  
(For the year ending December 31, 1992)  
DÉCLARATION DU REVENU PROVENANT D'UN FONDS  
ENREGISTRÉ DE REVENU DE RETRAITE  
(Pour l'année se terminant le 31 décembre 1992)

**T4RIF  
SUMMARY - SOMMAIRE**

**1992**

Instructions on how to complete this return are in the 1992 T4RSP and T4RIF Guide. This guide is available on request at any taxation office.

Pour les instructions sur la façon de remplir cette déclaration, veuillez vous reporter au Guide T4RSP et T4RIF que vous pouvez obtenir dans tous les bureaux d'impôt.

**Copy  
Copie 1**

<p><input type="checkbox"/> If you file your T4RIF return on magnetic tape or diskette, tick (✓) inside the symbol at left. Please mail the transmittal form, copies 1 and 2 of this summary, and the tapes or diskettes to the address in the booklet, Computer Specifications for Data Filed on Magnetic Media - T4RSP, T4RIF, T5 and T5008.</p>		<p>Si vous produisez votre déclaration T4RIF sur disquette ou sur bande, cochez (✓) le symbole qui figure à gauche. Veuillez faire parvenir la formule de transmission, les copies 1 et 2 de ce sommaire, et les disquettes ou les bandes à l'adresse indiquée dans la brochure, Spécifications informatiques pour données produites sur support magnétique T4RSP, T4RIF, T5 et T5008.</p>	
<p><b>Important:</b> Payer name and number must correspond to that shown on your tax deduction Form PD7A.  Le nom et le numéro du payeur doivent correspondre à ceux qui figure sur votre formule de versement PD7A.</p>		<p>Name and address of payer (carrier) of fund Nom et adresse du payeur (émetteur) du fonds</p>	
<p>Payer number (per Form PD7A) Numéro du payeur (selon la formule PD7A)</p>		<p>Taxation centre Centre fiscal</p>	
<p>DO code Code du BD</p>			
Total number of T4RIF slips filed		88	
Amounts taxable		16	
Deceased		18	
Deregistration		20	
Other income or deductions		22	
Excess amount		24	
<p>Departmental use only</p>		Total income tax deducted (per T4RIF Supplementaries) Impôt total retenu (selon les T4RIF Supplémentaires)	
		28	
		Minus remittances - Moins versements	
		82	
		<p>Difference - Différence</p>	
		<p>Overpayment Paiement en trop</p>	
		<p>* Balance due Solde à payer</p>	
		<p>84</p>	
		<p>86</p>	
		<p>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.</p>	
		<p>* 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 a 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.</p>	
<p>Person to contact about this return - Personne avec qui communiquer au sujet de cette déclaration</p>		<p>Telephone number - Numéro de téléphone</p>	
78		78	
<p>First name - Prénom</p>		<p>Area code - Indicateur régional</p>	
<p>Surname - Nom de famille</p>			
<p><b>Certification - Attestation</b></p>			
<p>I certify that the information given in this return (summary, related supplementaries, and any payments) is true, correct, and complete. J'atteste que les renseignements fournis dans cette déclaration (sommaire, supplémentaires connexes, et n'importe quels segments) sont vrais, exacts, et complets.</p>			
Date		Position or office - Titre ou poste	
Signature of authorized person - Signature de la personne autorisée			
<p><b>For departmental use only: Please do not write in this area - Réservé au ministère: Ne rien écrire ici!</b></p>			
<p>90 Last to current Précédents à courante</p>		<p>91 No Non</p>	
<p>2 No action Aucune mesure</p>		<p>92 3 5 1 Type Genre</p>	
<p>3 Other Autre</p>		<p>93 Date</p>	
<p>94</p>		<p>Memo - Note</p>	
<p>Prepared by - Établi par</p>		<p>Date</p>	
<p>Code 2</p>		<p>Correspond.</p>	
<p>Inc.</p>		<p>TPC - CGT</p>	
<p>Dressed - MAP</p>		<p>Rev. - Riv.</p>	
<p>No Accounts - Aucun n°</p>			
<p>Initials - Initiales</p>			
<p>Date</p>			

\* Keep the working copy of this summary for your records.  
\* Send copies 1 and 2, copy 1 of the related supplementaries, and any segments to your local taxation centre. See the back of this summary for the mailing address.

\* Conservez le brouillon de ce sommaire pour vos dossiers.  
\* Envoyez les copies 1 et 2, la copie 1 des supplémentaires connexes, et n'importe quels segments à votre centre fiscal dont l'adresse figure au verso de la présente.

# 1992 T4RIF Segment



Revenue Canada  
Taxation

Revenu Canada  
Impôt

T4RIF SEGMENT  
Rev. 92

## T4RIF SEGMENT

This form will help you balance the amounts on your *T4RIF Supplementary* forms with the totals on the *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 return has more than 100 sheets of *T4RIF Supplementaries* or more than 300 single supplementaries, divide it into bundles of about 100 sheets or 300 supplementaries.

Attach a *T4RIF Segment* form to the top of each bundle. Be sure to complete all areas on the form. Keep a duplicate copy for your files.

The total amount for each box on all the *T4RIF Segments* has to be the same as the corresponding totals on the *T4RIF Summary*.

If you need more information or forms, please contact any taxation office.

## T4RIF SEGMENT

Cette formule vous permettra de faire concorder vos feuillets *T4RIF Supplémentaires* avec votre *T4RIF Sommaire*.

**Remarque:** Vous n'avez pas à remplir de *T4RIF Segment* si vous produisez votre déclaration sur support magnétique.

### Quand et comment utiliser la présente formule

Si votre déclaration renferme plus de 100 feuillets *T4RIF* ou plus de 300 supplémentaires singuliers, divisez-les en lots d'environ 100 feuillets ou 300 supplémentaires.

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

Pour chaque case, le total des montants figurant sur toutes les formules *T4RIF Segment* doit correspondre au total figurant sur la déclaration *T4RIF Sommaire*.

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

### Complete this section

### Remplissez les parties suivantes

Payer (carrier's) name (as shown on the T4RIF Summary) Nom du payeur (émetteur) (tel qu'il figure sur 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 (as shown on T4RIF Summary) Numéro du payeur (tel qu'il figure sur la T4RIF Sommaire)							

Year Année
---------------

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

### Total of the amounts on the attached T4RIF Supplementary forms

### Totaux des montants inscrits sur les feuillets T4RIF Supplémentaire ci-joints

16	Deemed receipt by annuitant		22	24	28
Amounts taxable	18	20	Other income or deductions	Excess amount	Income tax deducted
	Deceased	Deregistration			
	Personne décédée	Désenregistrement	Autres revenus ou déductions	Excédent	Impôt retenu
Sommes imposables	Sommes réputées reçues par le rentier				

1992 T4RIF Supplementary



Revenue Canada  
Taxation

Revenu Canada  
Impôt

**T4RIF**  
Supplementary - Supplémentaire  
Rev. 92

**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	18 Deceased Personne décédée	20 Deregistration Désenregistrement	22 Other income or deductions Autres revenus ou déductions	24 Excess amount Excédent	25 Spousal Conjoint
	28 Income tax deducted Impôt retenu	30 Day Month Year Jour Mois Année		Contributor spouse - Conjoint cotisant		
				32 Social insurance number Numéro d'assurance sociale	34 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.

Surname (in capital letters) Nom de famille (en capitales)	Recipient's name and address - Nom et adresse du bénéficiaire		Initials Initiales	12 Social insurance number Numéro d'assurance sociale	14 Contract number Numéro de contrat
	First name Prénom			60 Name of payer (carrier) of fund Nom du payeur (émetteur) du fonds	
				61 Payer number Numéro du payeur	

For taxation office  
Pour le bureau d'impôt

1

DISTRICT TAXATION OFFICES	GENERAL ENQUIRIES		FORMS REQUEST
	ENGLISH SERVICES		
	LOCAL	LONG DISTANCE	LOCAL
<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

<b>Hearing Impaired</b> If you have access to a Telephone Device for the Hearing Impaired, call 1-800-665-0354.	<b>Regular hours of telephone and counter service</b> Monday to Friday – 8:15 a.m. to 5:00 p.m. (except holidays)	No charge to calling 1-800 service.
--	--	-------------------------------------