

Instructions

Who should complete this form?

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

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

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

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

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

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

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

- you and your spouse or common-law partner were living separate and apart because of a breakdown in your relationship; or
- you or your spouse or common-law partner was not a resident of Canada.

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

Spousal or common-law partner RRSP, SPP, and RRIF

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

- your spouse or common-law partner contributed an amount to the RRSP and SPP while you were the annuitant;
- it is an RRSP that has received a payment or a transfer of property from a spousal or common-law partner RRSP, SPP or RRIF;
- it is a RRIF that has received a payment or a transfer of property from a spousal or common-law partner RRSP, SPP, or RRIF; or
- it is an SPP that has received a payment or a transfer of property from a spousal or common-law partner RRSP, SPP or RRIF.

For more information, see "Amounts paid from or into a spousal or common-law partner RRSP, RRIF or SPP" in Chapter 5 of Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

Lines 5 and 16

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

Example

James makes the following contributions to Tania's RRSP:

2013: \$3,000

2014: \$8,000

2015: \$0

2016: \$0

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

2015: \$5,000

2016: \$4,000

James had to include \$5,000 in income for 2015. That \$5,000 represented, in order, \$3,000 from 2013 and \$2,000 from the 2014 contribution of \$8,000. James will include \$4,000 of the 2014 contributions in his 2016 income tax and benefit return.

When Tania completes this form for 2016, the amount on line 5 will be \$2,000 (the amount James included in income from the 2014 contribution).

Unused contributions

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

Tax deducted

Only the individual who is shown as the annuitant on the T4RSP, T4A or T4RIF slip can claim the income tax deducted. The amount of tax deducted is shown in box 30 of the T4RSP slip or box 28 of the T4RIF slip.