



## **Joint Election to Split Pension Income for 2017**

**NOTE:** In this form, the text inserted between square brackets represents the regular print information.

Complete this form if you (the transferring spouse or common-law partner) are electing to split your eligible pension income with your spouse or common-law partner (the receiving spouse or common-law partner) and if you meet **all** of the following conditions:

- You and your spouse or common-law partner were not living separate and apart from each other, because of a breakdown in your marriage or common-law partnership, at the end of the tax year and for a period of 90 days beginning in the tax year.
- You and your spouse or common-law partner were residents of Canada on December 31, 2017 (or on the date of death).

continue on next page →

- You received pension income in the tax year qualifying for the pension income amount (see line 314 in the "General Income Tax and Benefit Guide") or you were 65 years of age or older and received certain qualifying amounts distributed from a retirement compensation arrangement (Box 17 of your T4A-RCA slips).

**Only one joint election can be made for a tax year.** If both you and your spouse or common-law partner have eligible pension income, you need to decide who will act as the transferring spouse or common-law partner electing to allocate part of his or her eligible pension income to the other spouse or common-law partner (the receiving spouse or common-law partner).

This form needs to be filed by your **filing due date** for the year. For more information on filing due dates, see the "General Income Tax and Benefit Guide". We may allow you to make a late or amended election, or revoke an original election, under certain circumstances. Contact us if you need more information.

If you are filing electronically, keep this form in case we ask to see it later. If you are filing a paper return, you **must** complete, **sign**, and attach copies of this form to **both** your return and your spouse or common-law partner's return. **The information on the forms must be the same.**

## Step 1 – Identification

Information about you (the transferring spouse or common-law partner)

Last name		
First name	Social insurance number 	
Home address		
City	Province/Territory	Postal code 

continue on next page →

**Information about your spouse or common-law partner  
(the receiving spouse or common-law partner)**

Last name		
First name	Social insurance number 	
Home address (if different from on page 3 [above] )		
City	Province/Territory	Postal code 

**Step 2 – Maximum split-pension amount**

To calculate the eligible pension income amount, the **transferring spouse or common-law partner** must complete line 314 of the "Federal Worksheet" found in the forms book.

Enter the amount from **line A** of line 314 of the **transferring spouse or common-law partner's** "Federal Worksheet".

<b>6802</b>			<b>A</b>
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### Qualifying RCA payments

If you were **65 years of age or older on December 31, 2017** (or on the date of death) and received life annuity payments from a retirement compensation arrangement, complete lines 1 and 2.

**Otherwise**, enter "0" on line B.

Enter the amount from box 17 of the **transferring spouse or common-law partner's** T4A-RCA slips.

\$102,006 minus amount from line A

<b>6806</b>			<b>1</b>
			<b>2</b>

Enter the **lesser** of lines 1 and 2.

+			<b>B</b>
=			<b>C</b>

Add lines A and B.

continue on next page →

## Marital status change

If your marital status changed during the tax year, calculate the eligible pension income for the period that you were married or living common-law. **Otherwise**, enter the amount from line C on line E.

Number of months married  
or living common-law

**6803**

**12 \***

Divided by:  
Number of months  
in the tax year

× Amount from line C

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=		<b>D</b>
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Enter the amount from line D, if it applies.  
Otherwise, enter the amount from line C.

		<b>E</b>
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Multiply the amount  
on line E by 50%.

**Maximum  
split-pension amount**

× **50%**

=		<b>F</b>
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\* If the transferring spouse or common-law partner is deceased, use the number of months up to and including the month of death.

### Step 3 – Elected split-pension amount

Enter the amount that you and your spouse or common-law partner decide to jointly elect to be your split-pension amount for the year. The split-pension amount cannot be more than the amount from Line F.

		<b>G</b>
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Enter this amount on line 210 of the **transferring spouse or common-law partner's** return and on line 116 of the **receiving spouse or common-law partner's** return.

### Step 4 – Pension income amount (line 314)

**Part A** – Calculate the pension income amount of the **transferring spouse or common-law partner**.

Amount from line A

		<b>H</b>
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Amount from line G unless **Note 1** on page 8 [below] applies

-		<b>J</b>
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continue on next page →

Line H minus line J

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=		
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**K**

Enter \$2,000 or the amount from line K, whichever is **less**, on line 314 of the transferring spouse or common-law partner's Schedule 1.

**Note 1**

If the transferring spouse or common-law partner entered an amount on line B, complete the following calculation and enter the result on line J: **line G – ((line B ÷ line C) x line G)**

**Part B – Calculate the pension income amount of the receiving spouse or common-law partner.**

If there is an amount on line 115 or line 129 of the receiving spouse or common-law partner's return, enter the amount from line A of line 314 of **their** "Federal Worksheet". Otherwise, enter "0".

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**L**

Amount from line J unless **Note 2a** on page 9 [below] applies

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+		
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**M**

Add lines L and M.

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=		
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**N**



Enter \$2,000 or the amount from line N, whichever is **less**, on line 314 of the receiving spouse or common-law partner's Schedule 1.

## **Note 2a**

**If all of the following conditions apply**, read Note 2b on page 10 [below]:

- the amount on line L is **less than \$2,000**; and
- the receiving spouse or common-law partner was under age 65 on December 31, 2017; and
- the transferring spouse or common-law partner was age 65 or older and received any:
  - RRIF, RRSP, or other annuity payments;
  - variable pension benefits paid from a money purchase provision of a registered pension plan;
  - payment out of a pooled registered pension plan (other than amounts received due to the death of his or her former spouse or common-law partner).

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## Note 2b

If Note 2a applies, calculate the amount to enter on line M as follows:

- (1) Do not include at line A any of the following sources of pension income:
  - RRIF, RRSP, or other annuity payments received by your spouse or common-law partner,
  - variable pension benefits paid from a money purchase provision of a registered pension plan, or
  - any payment out of a pooled registered pension plan (other than amounts received due to the death of his or her former spouse or common-law partner).
- (2) If the result from (1) above is **\$4,000 or more**, enter on line M the amount from line J.
- (3) If the result from (1) above is **less than \$4,000**, complete Step 2 using the result from (1) as the amount for line A.  
Enter on line M the **lesser** of the amount from line G or J if Steps 2 and 3 were recalculated using the formula in Note 1 on page 8 [above].

## Step 5 – Income tax deducted (line 437)

Enter the total tax deducted from the **transferring spouse or common-law partner's** pension income entered on line C.\*

<b>6804</b>			● O
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Calculate the tax deducted for the elected split-pension amount:

Amount from line O 

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×	Amount from line G		
	÷		
	Amount from line C		

<b>6805</b>	=		● P
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\* If the transferring spouse or common-law partner's information slip(s) include(s) income tax deducted for both eligible and non-eligible pension income on the same slip, calculate the proportionate amount of tax deducted to be included at line O for each slip as follows:

**(Eligible pension ÷ total of eligible and non-eligible pension)**  
**× total tax deducted**

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**Part A – Calculate the income tax deducted for the transferring spouse or common-law partner.**

Total tax deducted from **all** of the transferring spouse or common-law partner's slips \*\*

Amount from line P

Line 1 minus line 2

		<b>1</b>
–		<b>2</b>
=		<b>3</b>

Enter the result on line 437 of the **transferring spouse or common-law partner's** return.

\*\* Enter the amount that you would have entered on line 437 of your return if you did not choose to split your eligible pension income. If you were a **resident of Quebec** on December 31, 2017, do **not** include any of your Quebec provincial income tax deducted.

**Part B – Calculate the income tax deducted for the receiving spouse or common-law partner.**

Total tax deducted from **all** of the receiving spouse or common-law partner's slips **\*\***

Amount from line P

Line 1 plus line 2

		<b>1</b>
+		<b>2</b>
=		<b>3</b>

Enter the result on line 437 of the **receiving spouse or common-law partner's** return.

**\*\*** Enter the amount that you would have entered on line 437 of your return if you did not choose to split your eligible pension income. If you were a **resident of Quebec** on December 31, 2017, do **not** include any of your Quebec provincial income tax deducted.

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## Step 6 – Joint certification

By completing this form and **signing** below, **we jointly elect and agree** that the split-pension amount entered on line G of Step 3 will be deducted in computing the net income of the transferring spouse or common-law partner and reported as income by the receiving spouse or common-law partner on our income tax returns for the 2017 tax year.

We understand that we will be jointly and severally liable for any amounts of tax, interest and penalties that may be owing as a result of this election.

<b>Signature of transferring spouse or common-law partner</b>	Year	Month	Day

<b>Signature of receiving spouse or common-law partner</b>	Year	Month	Day

**It is a serious offence to make a false statement.**

See the privacy notice on your return.