



Amounts from a Spousal or Common-law Partner RRSP, RRIF or SPP to Include in Income

For the year _____

On the line below the title of this form, enter the calendar year shown on your spousal or common-law partner T4RSP or T4RIF, or T4A slips. To find out if your registered retirement savings plan (RRSP) or registered retirement income fund (RRIF) is such a plan or fund, see box 24 of your T4RSP slip or box 26 of your T4RIF slip. To find out if your specified pension plan (SPP) is such a plan, contact your SPP administrator. For more information and instructions, see the last page of this form.

Your name	Social insurance number (SIN)
Your spouse or common-law partner's name	Social insurance number (SIN)

Part 1 – RRSPs and SPPs

1. **Add** the amounts from boxes 20, 22, and 26 of all your T4RSP slips and SPP amounts from box 16 of your T4A slips you received from spousal or common-law partner RRSPs or SPPs for the year you indicated above. Enter the total. _____ | 1
2. Enter the part of the amount from line 1 that was directly transferred to an RRSP, PRPP, SPP, RRIF or that was used to buy an annuity that cannot be commuted (converted into a lump sum at the current value) for at least three years from the day it was bought. - _____ | 2
3. Line 1 **minus** line 2 = _____ | 3
4. Enter the total amount that your spouse or common-law partner contributed to your RRSPs and SPPs in the year you indicated above and the two preceding years. _____ | 4
5. Enter the part of the amount from line 4 that your spouse or common-law partner contributed to your RRSPs and SPPs in the two preceding years and included in his or her income for one of those two preceding years. - _____ | 5
6. Line 4 **minus** line 5 = _____ | 6
7. Enter the amount from line 1. _____ | 7
8. Enter the amount from line 3 or line 6, **whichever is less**. Your spouse or common-law partner must report this income on line 129 of his or her income tax and benefit return for the year you indicated above. - _____ | 8
9. Line 7 **minus** line 8. Report this income on line 129 of your own income tax and benefit return for the year you indicated above. = _____ | 9

Part 2 – RRIFs

10. Enter the total amounts from box 20 of all your T4RIF slips you received from spousal or common-law partner RRIFs for the year you indicated above. _____ | 10
11. Enter the total amounts from box 24 of the T4RIF slips you received from spousal or common-law partner RRIFs in the year you indicated above. _____ | 11
12. Enter the part of the amount from line 11 that was directly transferred to a RRIF, an RRSP, a PRPP, an SPP or that was used to buy an annuity that cannot be commuted for at least three years from the day it was bought. - _____ | 12
13. Line 11 **minus** line 12 = _____ | 13
14. Line 10 **plus** line 13 + _____ | 14
15. Enter the total amount that your spouse or common-law partner contributed to your RRSPs or SPPs in the year you indicated above and the two preceding years. If you completed Part 1 above, enter the amount from line 4. _____ | 15
16. Enter the part of the amount from line 15 that your spouse or common-law partner contributed to your RRSPs and SPPs in the two preceding years and included in his or her income for one of those two preceding years. If you completed Part 1 above, add the amounts from line 5 and line 8, and enter the result. - _____ | 16
17. Line 15 **minus** line 16 = _____ | 17
18. **Add** the amounts from boxes 16 and 20 of all T4RIF slips you received from spousal or common-law partner RRIFs in the year you indicated above, and enter the total. _____ | 18
19. Enter the amount from line 14 or line 17, **whichever is less**. If your spouse or common-law partner was 65 or older at the end of the year you indicated above, he or she must report this amount on line 115 of his or her income tax and benefit return for that year. Otherwise, your spouse or common-law partner reports it on line 130. - _____ | 19
20. Line 18 **minus** line 19. If you were 65 or older at the end of the year you indicated above, report this amount on line 115 of your own income tax and benefit return for that year. Otherwise, report it on line 130. = _____ | 20

See the privacy notice on your return.

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
- 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
- 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
- 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 or SPP while you were the annuitant or member
- 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
- 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:

2015: \$3,000

2016: \$8,000

2017: \$0

2018: \$0

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

2017: \$5,000

2018: \$4,000

The \$5,000 withdrawn by Tania in 2017 is applied against James 2015 spousal contribution (\$3,000) and the \$2,000 balance (\$5,000 **minus** \$3,000) is applied to James' 2016 spousal contribution of \$8,000. Because those contributions were made within the two immediate preceding years (2015 and 2016) from the withdrawal (2017), James had to include \$5,000 in his income for 2017.

The \$4,000 withdrawn by Tania in 2018 is applied against the 2016 spousal contribution (which has already had \$2,000 applied against it, leaving \$6,000).

The \$4,000 withdrawal in 2018 will be attributed to James as income because the contribution was made within the two immediate preceding years (2016).

When Tania completes this form for 2018, the amount on line 5 will be \$2,000 (the amount James included in his 2017 income from the 2016 contribution).

The amount included in James' income in 2016 from the 2015 contribution (\$3,000) is not included on line 5 for 2018 because 2015 is beyond the two years that immediately precede 2018.

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 named as recipient 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, box 022 of a T4A slip or box 28 of the T4RIF slip.