

**AMOUNTS FROM A SPOUSAL OR
COMMON-LAW PARTNER RRSP OR RRIF TO INCLUDE IN INCOME FOR** _____
(year)

On the line in the title of this form, enter the calendar year indicated on your spousal or common-law partner T4RSP or T4RIF slips. To find out if your RRSP or RRIF is such a plan or fund, see box 24 of your T4RSP slip, or box 26 of your T4RIF slip. For more information and instructions, see the back of this form.

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

Part 1 – RRSPs

- | | | | |
|---|------------------------------------|---|---------------------------------------|
| 1. Add the amounts from boxes 20, 22, and 26 of all your T4RSP slips you received from spousal or common-law partner RRSPs for the year you indicated above. Enter the total. | <div><div></div><div></div></div> | 1 | |
| 2. Enter the part of the amount from line 1 that was directly transferred to another RRSP or RRIF, or used to buy an annuity that cannot be commuted for at least three years from the day it was bought. | <div><div>—</div><div></div></div> | 2 | |
| 3. Line 1 minus line 2. | <div><div>=</div><div></div></div> | | ▶ <div><div></div><div></div></div> 3 |
| 4. Enter the total amount that your spouse or common-law partner contributed to your RRSPs in the year you indicated above and the two preceding years. | <div><div></div><div></div></div> | 4 | |
| 5. Enter the part of the amount from line 4 that your spouse or common-law partner contributed to your RRSPs in the two preceding years, and included in income for one of those two preceding years. | <div><div>—</div><div></div></div> | 5 | |
| 6. Line 4 minus line 5. | <div><div>=</div><div></div></div> | | ▶ <div><div></div><div></div></div> 6 |
| 7. Enter the amount from line 1. | <div><div></div><div></div></div> | | <div><div></div><div></div></div> 7 |
| 8. Enter the amount from line 3 or line 6, whichever is less . Your spouse or common-law partner reports this income on line 129 of his or her return for the year you indicated above. | <div><div>—</div><div></div></div> | | <div><div></div><div></div></div> 8 |
| 9. Line 7 minus line 8. Report this income on line 129 of your own return for the year you indicated above. | <div><div>=</div><div></div></div> | | <div><div></div><div></div></div> 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 another RRIF or an RRSP, or 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

 14. Line 10 **plus** line 13. = _____ 14

 15. Enter the total amount that your spouse or common-law partner contributed to your RRSPs 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 in the two preceding years and included in 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 reports this income on line 115 of his or her return for that year. Otherwise, your spouse or common-law partner reports this amount 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 income on line 115 of your own return for that year. Otherwise, report this amount on line 130. = _____ 20

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 or RRIF; and
- your spouse or common-law partner made a contribution to a spousal or common-law partner RRSP 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 return, and how much your spouse or common-law partner has to include in income. If your RRSP or RRIF has been deregistered, we consider that you received an amount from it in the year it was deregistered. The amount we consider that you received is the fair market value of the plan or fund 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 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;
- 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 or RRIF was deregistered, either of the following applied:

- you and your spouse or common-law partner were living separate and apart because of your relationship breakdown or;
- you or your spouse or common-law partner were a non-resident.

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

Spousal or common-law partner RRSP and RRIF

An RRSP 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 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 or RRIF;
- it is a RRIF that has received a payment or a transfer of property from a spousal or common-law partner RRSP or RRIF.

For more details, see "Amounts from a spousal or common-law partner RRSP or RRIF" in Chapter 4 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 in the two preceding years, he or she has to include the contributions in income in the order he or she contributed them.

Example:

James makes the following contributions to Tania's RRSP:

2007:	\$3,000
2008:	\$8,000
2009:	\$ 0
2010:	\$ 0

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

2009:	\$5,000
2010:	\$4,000

James had to include \$5,000 in income for 2009. That \$5,000 represented, in order, \$3,000 from 2007, and \$2,000 from the 2008 contribution of \$8,000.

When Tania completes this form for 2010, the amount on line 5 will be \$2,000 (the amount James included in income for the 2008 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 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 return. To determine the deductible amount, your spouse or common-law partner can complete Form T746, *Calculating Your Deduction for Refund of Unused RRSP Contributions*.

Tax deducted

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