Joint Election to Split Pension Income

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). You must 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 relationship, for a continuous period of 90 days or more which includes December 31, 2025
- You and your spouse or common-law partner were residents of Canada on December 31, 2025 (or on the date of death)
- You received **any** of the following amounts in the tax year:
  - pension income that qualifies for the pension income amount (see line 31400 of the Federal Worksheet), including eligible veterans benefits
  - certain qualifying amounts distributed from a retirement compensation arrangement (box 17 of your T4A-RCA slips) and you reached 65 years of age before the end of the tax year

Note: 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 be transferring and who will be receiving. The **transferring** spouse or common-law partner will be electing to allocate part of the eligible pension income to the **receiving** spouse or common-law partner.

Filing instructions

If you are filing electronically, keep this form in case the Canada Revenue Agency (CRA) asks 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's or common-law partner's return. The information on the forms must be the same.

This form needs to be filed by your filing due date for the year. For more information on filing due dates, go to **canada.ca/taxes-dates-individuals**.

Under certain circumstances, the CRA may allow you to make a late or amended election, or revoke an original election. Contact the CRA if you need more information.

Step 1 – Identification

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

Last name	First name	Social insurance number
Home address		Postal code

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 above)		Postal code

Step 2 – Calculate the maximum split-pension amount

To calculate the eligible pension income amount, the **transferring** spouse or common-law partner must complete the calculation for line 31400 on the Federal Worksheet found in the income tax package.

Enter the amount of eligible pension income that was calculated on line 8 of the transferring spouse's or common-law partner's Federal Worksheet for line 31400.	68020		1
Enter the amount from box 128 of the transferring spouse's or common-law partner's T4A slip.	68025	–	2
Line 1 minus line 2		=	3

Qualifying retirement compensation arrangement (RCA) payments

If the transferring spouse or common-law partner received life annuity payments from an RCA and was 65 years of age or older on December 31, 2025 (or on the date of death), complete lines 4 to 8. Otherwise, enter "0" on line 8 and continue to line 9 for veterans benefits.

Enter the amount from box 17 of the transferring spouse's or common-law partner's T4A-RCA slips.	68026		4			
	131,483.45		5			
Enter the amount from line 3.	–		6			
Line 5 minus line 6 (if negative, enter "0")	=		7	► =		
Enter **whichever is less**: line 4 or line 7.					+	8

Veterans benefits

If the transferring spouse or common-law partner received eligible veterans benefits, complete lines 9 to 16. Otherwise, enter "0" on line 16 and continue to line 17.

Enter the amount from line 2.						9
Enter the amount from line 3.			10			
Enter the amount from line 8.	+		11			
Line 10 plus line 11	=		12			
				131,483.45		13
Enter the amount from line 12.				–		14
Line 13 minus line 14 (if negative, enter "0")				=		15
Enter **whichever is less**: line 9 or line 15.					+	16
Add lines 3, 8, and 16.					=	17

Adjustment for marital status change during the tax year

If your marital status changed during the year, use line 18 to calculate the eligible pension income to enter at line 19. Otherwise, enter the amount from line 17 on line 19.

Number of months married or living common-law / Number of months in the tax year	68030 / 12[(1)]	×	Amount from line 17		=	18
Enter the amount from line 18, if it applies. Otherwise, enter the amount from line 17.						19
Maximum rate					× 50%	20
Line 19 multiplied by line 20			**Maximum split-pension amount**		=	21

(1) If the transferring spouse or common-law partner is deceased, replace the "12" with the number of months up to and including the month of death. For example, if the month of death is May, the number of months in the tax year would be "5".

Step 3 – Enter the 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 21.		22

Enter this amount on line 21000 of the **transferring** spouse's or common-law partner's return and on line 11600 of the **receiving** spouse's or common-law partner's return.

Clear Data

Protected B when completed

Step 4 – Determine the adjustment to pension income amount

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

Amount from line 1						**23**

If the transferring spouse or common-law partner entered an amount on line 8, complete lines 24 to 30. If not, enter the amount from line 22 on line 30.

Amount from line 22							**24**	
Amount from line 8			**25**					
Amount from line 17		÷	**26**					
Line 25 divided by line 26		=	**27**					
Amount from line 24		×	**28**					
Line 27 multiplied by line 28		=		►	–	**29**		
Line 24 minus line 29					=	►	–	**30**
Line 23 minus line 30							=	**31**

Enter on line 31400 of the transferring spouse's or common-law partner's return, **whichever is less**: $2,000 or the amount from line 31.

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

If there is an amount on line 11500 or line 12900 of the receiving spouse's or common-law partner's return, enter the amount from line 8 of their Federal Worksheet for line 31400. Otherwise, enter "0".		**32**

If **all** of the following conditions apply, calculate line 33 according to the instructions in **note 1**:

- the amount on line 32 is **less than $2,000**
- the receiving spouse or common-law partner was under age 65 on December 31, 2025
- the transferring spouse or common-law partner was age 65 or older and received any of the following amounts in the year:
  - a) registered retirement income fund (RRIF), registered retirement savings plan (RRSP), or other annuity payments
  - b) payments (other than life annuity payments) from a money purchase provision of a registered pension plan (RPP) or a specified pension plan (SPP)
  - c) payments out of a pooled registered pension plan (PRPP)
  - d) payments out of an advanced life deferred annuity
  - e) eligible veterans benefits

Otherwise, enter the amount from line 30	+	**33**
Line 32 plus line 33	=	**34**

Enter on line 31400 of the receiving spouse's or common-law partner's return, **whichever is less**: $2,000 or the amount from line 34.

Note 1: If all the above conditions apply, calculate the amount to enter on line 33 as follows:

- Subtract from line 1 any of the above amounts noted in a) through e) received by the transferring spouse or common-law partner in the year. The receiving spouse or common-law partner does not need to remove those payments from line 1 if the transferring spouse or common-law partner has received those payments as a consequence of the death of a spouse or common-law partner in the year:
  - If the result is **$4,000 or more**, enter on line 33 the amount from line 30.
  - If the result is **less than $4,000**, use that result as the amount for line 17 to recalculate lines 18 to 31. Enter on line 33 **whichever is less**: the amount from line 22 or line 30.

Clear Data

Protected B when completed

Step 5 – Calculate the income tax deducted

Enter the total tax deducted from the transferring spouse's or common-law partner's pension income entered on line 17. 68040 •35

If the information slips of the transferring spouse or common-law partner include income tax deducted for eligible and non-eligible pension income on the same slip, calculate the proportionate amount of income tax deducted to be included at line 35 for each slip as follows:

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

Calculate the income tax deducted for the elected split-pension amount

Amount from line 35 × (Amount from line 22 ÷ Amount from line 17) = 68050 •36

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

Total tax deducted from **all** of the transferring spouse's or common-law partner's slips. Enter the amount that you would have entered on line 43700 of your return if you did not choose to split your eligible pension income. If you were a resident of Quebec on December 31, 2025, do not include any of your Quebec provincial income tax deducted.		**37**
Amount from line 36	–	**38**
Line 37 minus line 38 Enter the result on line 43700 of the **transferring** spouse's or common-law partner's return.	=	**39**

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

Total tax deducted from **all** of the receiving spouse's or common-law partner's slips. Enter the amount that you would have entered on line 43700 of your return if you did not choose to split your eligible pension income. If you were a resident of Quebec on December 31, 2025, do not include any of your Quebec provincial income tax deducted.		**40**
Amount from line 36	+	**41**
Line 40 plus line 41 Enter the result on line 43700 of the **receiving** spouse's or common-law partner's return.	=	**42**

Step 6 – Complete the joint certification

By completing this form and signing below, we jointly elect and certify that the split-pension amount entered on line 22 of Step 3 will be deducted in calculating 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 and benefit returns for 2025.

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.

Signature of **transferring** spouse or common-law partner — Date

Signature of **receiving** spouse or common-law partner — Date

It is a serious offence to make a false statement.

See the privacy notice on your return.