Clear Data

Canada Revenue Agency | Agence du revenu du Canada

Protected B when completed

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

For the year

On the line next to the title of this form, enter the calendar year shown on your spousal or common-law partner's 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	SIN

Part 1 – RRSPs and SPP

Add the amounts from boxes 20, 22 and 26 of all your T4RSP slips and part of the amount from box 18 of your T4A slips that relate to SPP amount you received from spousal or common-law partner's RRSPs or SPP for the year you indicated above. Enter the total.		1	
Enter the amount of transfers from your spousal or common-law partner's RRSPs to your FHSAs that are considered to be a taxable withdrawal from your spousal or common-law partner's RRSPs for the year indicated above.	+	2	
Line 1 **plus** line 2	=	▶	3
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.	–	4	
Line 3 **minus** line 4	=	▶	5
Enter the total amount that your spouse or common-law partner contributed to your RRSPs and SPP in the year you indicated above and the two preceding years.		6	
Enter the part of the amount from line 6 that your spouse or common-law partner contributed to your RRSPs and SPP in the two preceding years and included in their income for one of those two preceding years.	–	7	
Line 6 **minus** line 7	=	▶	8
Enter the amount from line 3.			9
Enter the amount from line 5 or line 8, **whichever is less**. If part of this amount relates to withdrawals from an RRSP (including transfers from an RRSP that are considered to be taxable withdrawals), your spouse or common-law partner must report it on line 12900 of their income tax and benefit return for the year you indicated above. If part of this amount relates to withdrawals from an SPP, your spouse or common-law partner must report it on line 11500 of their income tax and benefit return if they are 65 or older at the end of the year, or on line 13000 otherwise, for the year you indicated above.		–	10
Line 9 **minus** line 10. If part of this amount relates to withdrawals from an RRSP (including transfers from an RRSP that are considered to be taxable withdrawals), you must report it on line 12900 of your own income tax and benefit return for the year you indicated above. If part of this amount relates to withdrawals from an SPP, you must report it on line 11500 of your own income tax and benefit return if you are 65 or older at the end of the year, or on line 13000 otherwise, for the year you indicated above.		=	11

Part 2 – RRIFs

Enter the total amounts from box 20 of all your T4RIF slips you received from spousal or common-law partner's RRIFs for the year you indicated above.		12	
Enter the total amounts from box 24 of the T4RIF slips you received from spousal or common-law partner's RRIFs in the year you indicated above.	13		
Enter the part of the amount from line 13 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.	–	14	
Line 13 **minus** line 14	= ▶	+	15
Line 12 **plus** line 15		= ▶	16
Enter the total amount that your spouse or common-law partner contributed to your RRSPs and SPP in the year you indicated above and the two preceding years. If you filled in Part 1 above, enter the amount from line 6.		17	
Enter the part of the amount from line 17 that your spouse or common-law partner contributed to your RRSPs and SPP in the two preceding years and included in their income for one of those two preceding years. If you filled in Part 1 above, add the amounts from line 7 and line 10 and enter the result.	–	18	
Line 17 **minus** line 18	=	▶	19
Add the amounts from boxes 16 and 20 of all T4RIF slips you received from spousal or common-law partner's RRIFs in the year you indicated above and enter the total.			20
Enter the amount from line 16 or line 19, **whichever is less**. If your spouse or common-law partner was 65 or older at the end of the year you indicated above, they must report this amount on line 11500 of their income tax and benefit return for that year. Otherwise, your spouse or common-law partner reports it on line 13000.		–	21
Line 20 **minus** line 21. If you were 65 or older at the end of the year you indicated above, report this amount on line 11500 of your own income tax and benefit return for that year. Otherwise, report it on line 13000.		=	22

See the privacy notice on your return.

Canada

Clear Data

Instructions

Who should fill out this form

Fill out this form if you meet both of the following conditions:

- you received an amount from a spousal or common-law partner's RRSP, SPP or RRIF or your direct transfer from your spousal or common-law partner's RRSPs to your FHSAs was considered to be a taxable withdrawal
- your spouse or common-law partner made a contribution to a spousal or common-law partner's 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.

If you are filing a paper return, 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. If you are filing electronically, keep this form in case the CRA asks to see it later.

Do not fill out 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 fill out this form if, when you received the amount or when the RRSP, SPP or RRIF was deregistered or your direct transfer from your spousal or common-law partner's RRSPs to your FHSAs was considered to be a taxable withdrawal, 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's RRSP, SPP, and RRIF

An RRSP, an SPP, or a RRIF is a spousal or common-law partner's 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's 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's 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's RRSP, SPP, or RRIF

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

Lines 7 and 18

If your spouse or common-law partner made more than one contribution to your RRSPs or SPP in the two preceding years, they have to include the contributions in income in the order they made them.

Example	
Donald makes the following contributions to Diane's RRSP:	Diane made the following withdrawals from her spousal or common-law partner's RRSP:
2022..... $3,000 2023..... $8,000 2024..... $0 2025..... $0	2022..... $0 2023..... $0 2024..... $5,000 2025..... $4,000

The $5,000 withdrawn by Diane in 2024 is applied against Donald's 2022 spousal contribution ($3,000) and the $2,000 balance ($5,000 **minus** $3,000) is applied to Donald's 2023 spousal contribution of $8,000. Because those contributions were made within the two immediate preceding years (2022 and 2023) from the withdrawal (2024), Donald had to include $5,000 in his income for 2024.

The $4,000 withdrawn by Diane in 2025 is applied against the 2023 spousal contribution (which has already had $2,000 applied against it, leaving $6,000).

The $4,000 withdrawal in 2025 will be attributed to Donald as income because the contribution was made within the two immediate preceding years (2023).

When Diane fills out this form for 2025, the amount on line 5 will be $2,000 (the amount Donald included in his 2024 income from the 2023 contribution). The amount included in Donald's income in 2024 from the 2022 contribution ($3,000) is not included on line 5 for 2025 because 2022 is beyond the two years that immediately precede 2025.

Direct transfers from your RRSP to your FHSA

In order to directly transfer property from a spousal or common-law partner's RRSP under which you are the annuitant to your FHSA without tax consequences, your spouse or common-law partner must not have contributed any amounts to any of your spousal or common-law partner's RRSPs during the current year or the two preceding calendar years. If such a transfer is made under these circumstances, the amount of the transfer will be considered to be:

- a taxable withdrawal from your RRSP in the year of the transfer. For more information, go to **canada.ca/withdrawing-spousal-common-law-partner-rrsp**
- a new contribution to your FHSA in the year of the transfer. For more information, go to **canada.ca/participating-fhsa**

Unused contributions

Part of the amount your spouse or common-law partner includes in income for the year, based on this filled out 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 their income tax and benefit return. To determine the deductible amount, your spouse or common-law partner must fill out 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 theT4RIF slip.