

**Member:**

**Identifier:**

**TO BE COMPLETED BY THE MEMBER**

Check the appropriate boxes below.

**Transfer to a locked-in retirement account (LIRA), see definitions on the back of this form**

- Amount: \$ \_\_\_\_\_
- Required documents: Form A  
Form G  
Form H

**Transfer or contribution to a registered retirement savings plan (RRSP), see definitions on the back of this form**

- Amount: \$ \_\_\_\_\_
- Required documents: Form A  
Form G  
Form H

**IMPORTANT:**

If your statement of benefits indicates you have an **excess amount**, you can request to have all or part of this amount paid into an RRSP, provided the transfer amount will not exceed your RRSP contribution limit. To proceed with the transfer, please confirm you have the required contribution room by signing below. You can find your RRSP contribution limit on the most recent Notice of Assessment sent to you by the Canada Revenue Agency.

I hereby certify **that the amount I want to transfer to my RRSP does not exceed my RRSP contribution limit.**  
I understand that the DGPP cannot be held liable for any tax consequences I may suffer should the transfer amount exceed my contribution limit.

Signature of member :  
(Handwritten signature only)

Date: (YYYY/MM/DD)

**Lump-sum payment**

- A cheque or direct deposit
- Change of address, if applicable: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- Required documents: Form A  
Form G

**Transfer to another registered pension plan (RPP), see definitions on the back of this form**

- Amount: \$ \_\_\_\_\_
- Required documents: Form A  
Form G  
Form H  
Form I

## DEFINITIONS

### **LIRA (Locked-in Retirement Account)**

A LIRA is a specific type of registered retirement savings plan (RRSP), to which you can transfer amounts from a supplemental pension plan or a life income fund (LIF). Unlike the amounts invested in a traditional RRSP, those in a LIRA are locked-in and can only be used, allowing for exceptions, to provide a retirement income. You cannot withdraw the amounts.

### **LIF (Life Income Fund)**

A LIF is a specific type of registered retirement income fund (RRIF) to which you can transfer amounts coming from your supplemental pension plan or your LIRA. Unlike with a traditional RRIF (which has no withdrawal ceiling), you cannot withdraw more than an authorized maximum amount each year from a LIF.

### **RRSP (Registered Retirement Savings Plan)**

A RRSP is a retirement savings plan that you establish that we register, and to which you or your spouse or common-law partner contribute. Deductible RRSP contributions can be used to reduce your tax.

Any income you earn in the RRSP is usually exempt from tax as long as the funds remain in the plan; you generally have to pay tax when you receive payments from the plan.

### **RRIF (Registered Retirement Income Fund)**

A personal retirement income fund offered by financial institutions and governed by the federal [Income Tax Act](#). A RRIF is used to provide an ongoing minimum flow of income and is subject to minimum annual income payment requirements. In Ontario, money cannot usually be transferred from a [registered pension plan](#) for a regular unlocked RRIF, but can be transferred to a [Life Income Fund \(LIF\)](#) in some circumstances.

### **RPP (Registered Pension Plans)**

A Registered Pension Plan (RPP) is an arrangement by an employer or a union to provide pensions to retired employees in the form of periodic payments. The *Income Tax Act* provides deductions in respect of both employee and employer contributions. Contributions and investment earnings are tax-exempt until such time as benefits commences to be paid.