Tax Deduction Waiver on the Refund of your Unused

On this form "unused RRSP contributions" means the contributions made to your registered retirement savings plan (RRSP), pooled registered pension plan (PRPP), and specified pension plan (SPP), and to your spouse's or common-law partner's RRSP and SPP, that you did not deduct in your income tax and benefit return for any year.

For more information and instructions, see the back of this form.

					For the year		
Enter the year you made the RRSP, PRPP, or SPP contributions.							
Part 1 – Calculating your eligible unused RRSP contrib							
Enter the total contributions you made to your own RRSPs, PRPPs, and SPP, and your spouse's or common-law partner's RRSPs and SPP from January 1 to December 31 of the year you indicated above. Attach proof of your contributions. The CRA accepts a photocopy of a receipt only if the issuer certifies it to be a true copy of the original. If you have already attached your receipt to an income tax and benefit return, attach a note indicating the year of the return. Do not include the following:						1	
• contributions that you cannot deduct for any year because you or your	spouse or common-law part	tner participated in the	Home				
 Buyers' Plan or Lifelong Learning Plan (see the last page) direct transfers of a lump sum from registered pension plans (RPPs) (ir profit sharing plans (DPSPs), registered retirement income funds (RRIF amounts transferred and direct transfers on marriage or common-law re or a receipt for these transfers 	s) or other RRSPs, PRPPs	, or SPP. Except for the					
Enter the part of the amount from line 1 that you contributed in the first 60 days of the year you indicated above.		2					
Enter the part of the amount from line 2 that you deducted or intend to de from your income for the year before the year you indicated above.	duct		3	4			
Enter the part of the amount from line 1 that you deducted or intend to de- income for the year you indicated above.	duct when calculating your	+ +	0	ļ			
Enter the part of the amount from line 1 that you deducted or intend to de- income for any year after the year you indicated above.	duct when calculating your	<u> </u>	·				
If the CRA already approved one or more T3012A forms for you for the year you indicated above. If the CRA already approved one or more T3012A forms for you for the year amounts that were designated to be refunded in part 2 of those T3012A for unused contributions for the year you indicated above and claimed a dedu amount that you reported on line 13 of the Form T746. Enter the total on I Add lines 3, 4, 5, and 6.	orms. Also, if you withdrew uction with a Form T746, ad		5 6	; ;	-	7	
Line 1 minus line 7. This is the amount of unused RRSP contributions the without withholding tax.	t your RRSP issuer can ref	und to you	I	_	s	8	
Part 2 – Designating the amount to be refunded					``		
	the RRSP described below.	This is the same type		which			
I made unused RRSP contributions (my own RRSPs or my spouse's or co contributions made to my PRPP or SPP, or to my spouse's or common-la this RRSP and any other RRSPs cannot be more than the amount from lin • when I made the contributions, I expected to be able to fully deduct the	ommon-law partner's RRSP w partner's SPP. I understa ne 8. I confirm that at least o	s); or the designated a nd that the amounts I one of the following co	amount will o designate to nditions app	offset unused be refunded			
• I did not make the contributions intending to withdraw them later and de							
RSP issuer RRSP name Contract or					er		
Annuitant's name	L		Social ins	urance numb			
Contributor's name (if different from annuitant's)			Social ins	urance numb	er (SIN)		
Contributor's address							
Contributor's signature	Year Month Day	-	_	Telephone	number		
Part 3 – Agency's approval (do not complete this part)							
For the above RRSP, the issuer can refund the amount the contributor designated in Part 2 Do not use the without withholding tax.							
Signature of authorized person	Date (YYYYMMDD)						
Part 4 – Requesting the refund from the RRSP issuer							
Of the total amount designated in Part 2, I (we) request a \$ refund. I (we) understand that I (we) can only apply for a refund of an amount that has not already been withdrawn . If the amount has already been withdrawn, see "Who can use this form" in the third paragraph on the last page.							
Contributor's signature	Annuitant's signature (if oth	her than contributor)		Year Mo	onth Day		
Part 5 – RRSP issuer's certification							
Of the total unused amount designated in Part 2, we have refunded \$	as an unused	contribution to either					
the contributor or the annuitant indicated in Part 2.							
We have issued, or will issue, a T4RSP slip for this amount for year (YYY as the refund recipient.	Y) indicating						
Signature of authorized person	Year Month Day						
- ·			See the pr	rivacy notice	on your retur		

Canadä

Instructions

Who can use this form

Use this form if you want the CRA to authorize your RRSP issuer to refund your unused RRSP contributions without withholding tax. You have to meet all of the following conditions:

- You made the contributions to your own RRSP, PRPP, or SPP or your spouse's or common-law partner's RRSP or SPP, and you have not previously
 deducted them, or have not designated them as a repayment under the Home Buyers' Plan or the Lifelong Learning Plan.
- You have not designated the refund as a qualifying withdrawal to have your past-service pension adjustment certified.
- No part of the refund relates to a lump-sum payment from a registered pension plan (RPP), a PRPP or an SPP, or certain deferred profit sharing plan amounts, that were transferred directly to an RRSP, a PRPP or an SPP.
- You or your spouse or common-law partner will receive the refund of contributions from an RRSP in one of the following years:
- in the year you made the contributions
 - in the following year

- in the year that the CRA sent you a notice of assessment or reassessment for the year you made the contributions, or in the following year

- In addition, it has to be reasonable for the CRA to consider that at least one of the following conditions applies:
- you reasonably expected to be able to fully deduct the RRSP, PRPP and SPP contributions for the year you made the contributions or the immediately preceding year
- you did not make the RRSP, PRPP or SPP contributions intending to withdraw them and deduct an amount from your income for the withdrawal
- Do not use this form if any of the following situations apply to the individual who is receiving the refund (you or your spouse or common-law partner):
- a) you received the unused RRSP, PRPP or SPP contributions in the form of a commutation payment from a matured RRSPb) you received or will receive a RRIF payment that is more than the minimum amount for the year, and the payment is for unused RRSP, PRPP or SPP
- contributions that were transferred to the RRIF c) an RPP excess amount was transferred to an RRSP, PRPP, SPP or a RRIF in the year or a previous year, and you are now withdrawing some or all of this amount from your RRSP or RRIF
- If situation a) or b) applies, use Form T746, Calculating Your Deduction for Refund of Unused RRSP, PRPP, and SPP Contributions.
- If situation c) applies, use Form T1043, Deduction for Excess Registered Pension Plan Transfers You Withdrew from an RRSP or RRIF.

If you have already withdrawn your unused RRSP contribution without using Form T3012A, Tax Deduction Waiver on the Refund of your Unused RRSP, PRPP, or SPP Contributions from your RRSP, use Form T746 to calculate the amount you can deduct.

How to complete this form

Parts 1 and 2: Line 1 – If you contribute to an RRSP in the 89-day period before you or your spouse or common-law partner make a withdrawal under the Lifelong Learning Plan or Home Buyers' Plan, you may not be able to deduct the contribution from your income for any year. Do not include these contributions on line 1. For more information, see Guide RC4112, Lifelong Learning Plan, or canada.ca/home-buyers-plan.

Complete Parts 1 and 2 and send four copies of the form to your tax centre. Do not send the form with your income tax and benefit return.

Part 3: After the CRA has approved the amount that the plan issuer can refund without withholding tax, the CRA will return three copies to you with Part 3 completed.

Part 4: After the CRA has completed Part 3 and returned the form to you, complete Part 4 and send all three copies to your plan issuer. Part 5: The issuer completes Part 5 and returns two copies to you.

Reporting the refund on your income tax and benefit return

When you complete your income tax and benefit return for the year you receive the refund, report the total refund of unused contributions that you made to your own or your spouse's or common-law partner's registered plans. The amount is reported on line 12900 of the income tax and benefit return. You will find this total in box 20 of your own or your spouse's or common-law partner's T4RSP slips.

Claim the deduction at line 23200 if the refund is received within the time frame outlined above. Attach these T4RSP slips and a copy of this form showing the designated refund amount to your income tax and benefit return.

After you have deducted the amount you entered on line 23200 from your income, you cannot deduct it on line 20800 for any year. The CRA will reduce your unused RRSP contributions available to carry forward to later years by the amount of your refund.

Tax on excess contributions

Generally, you have RRSP, PRPP or SPP excess contributions if your unused contributions from prior years and your current calendar year contributions are more than your RRSP deduction limit shown on your latest notice of assessment, notice of reassessment, or T1028, plus \$2,000. For more information, see "Tax on RRSP, PRPP, or SPP excess contributions" in Chapter 2 of Guide T4040, RRSPs and Other Registered Plans for Retirement and Form T1-OVP, Individual Tax Return for RRSP, PRPP and SPP Excess Contributions.

Send the completed form to your tax centre as indicated on your notice of assessment. You will find the address listed below.

Canada Revenue Agency Jonquière Tax Centre Pension Workflow Team 2251 René-Lévesque Boulevard Jonquière QC G7S 5J2 Canada Revenue Agency Sudbury Tax Centre Pension Workflow Team Post Office Box 20000, Station A Sudbury ON P3A 5C1 Canada Revenue Agency Winnipeg Tax Centre Pension Workflow Team Post Office Box 14000, Station Main Winnipeg MB R3C 3M2