



Joint Designation on the Death of a RRIF Annuitant, PRPP Member, or ALDA Annuitant

For the year _____

For instructions, see the last page of this form.

Section 1 – Identification

Deceased's last name	First name and initials	Social insurance number (SIN)
Legal representative's last name	First name and initials	Capacity
Qualifying survivor's last name	First name and initials	SIN
Qualifying survivor's relationship to the Deceased		
Carrier, Administrator, or Issuer of the Deceased's registered retirement income fund (RRIF), pooled registered pension plan (PRPP), or advanced life deferred annuity (ALDA)		
Fund/Plan/Annuity name		Fund/Plan/Annuity number

Section 2 – Calculating the amount for joint designation

Enter the total amounts paid to the estate of the Deceased for the year indicated above from the particular RRIF, PRPP, or ALDA that you can properly treat as a designated benefit or as a designated amount for the qualifying survivor named above. **Note**

_____ | 1

Enter the part of the amount from line 1 that was reported in box 36 of the T4RIF slip issued in the name of the estate of the Deceased for this RRIF for the year indicated above (if the T4RIF has not been issued at the time you are filling out the form, contact the Deceased's RRIF carrier to determine this amount).

– _____ | 2

Line 1 **minus** line 2 (this is the maximum amount that can be treated as a designated benefit or as a designated amount received from this RRIF, PRPP, or ALDA by the qualifying survivor named above for the year you indicated above).

= _____ | ► _____ | 3

Enter the part of the amount on line 3 that you want to jointly designate as a designated benefit or as a designated amount.

_____ | 4

Note: For more information about the amount that you can treat as a designated benefit or as designated amount, see the Information Sheet RC4178, Death of a RRIF Annuitant, PRPP Member, or ALDA Annuitant.

Section 3 – Designation

We, the undersigned, jointly designate the amount on line 4 of Section 2 to be a designated benefit or a designated amount.

Legal representative _____ Date (YYYYMMDD) _____

Qualifying survivor _____ Date (YYYYMMDD) _____

Personal information (including the SIN) is collected and used to administer or enforce the *Income Tax Act* and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be disclosed to other federal, provincial, territorial, aboriginal or foreign government institutions to the extent authorized by law. Failure to provide this information may result in paying interest or penalties, or in other actions. Under the *Privacy Act*, individuals have a right of protection, access to and correction of their personal information, and to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 005 on Info Source at canada.ca/cra-info-source.

Instructions

On the line next to the title of this form, enter the year the payment was made to the estate of the deceased.

Fill out a separate form for each RRIF, or PRPP, or ALDA of the Deceased, for each year for which payments are made out of the fund, plan or annuity to the Deceased's estate, and for each qualifying survivor.

This form applies when amounts from the Deceased's RRIF, PRPP, or ALDA are paid to the Deceased's estate **and** a qualifying survivor is a beneficiary of the estate. The Deceased's legal representative and the qualifying survivor can jointly file this form to designate, in favour of a qualifying survivor, all or part of the amounts the Deceased's estate received in satisfaction of the qualifying survivor's rights, to have been received by the qualifying survivor as a designated benefit or designated amount.

If filed, this election allows both of the following:

- the Deceased's legal representative to reduce the amount the Deceased is considered to have received from the RRIF, PRPP, or ALDA at the time of death. For PRPPs and ALDAs the reduction is equal to the amount jointly designated
- the qualifying survivor to transfer the payment to an eligible plan or fund, or to an issuer to buy an eligible annuity

The qualifying survivor has to attach a copy of this form to their income tax and benefit return for the year in which the amount being designated was paid to the Deceased's estate. The part of the amount designated on line 4 that is not included in the Deceased's income for the year of death has to be reported by the qualifying survivor on line 11500 in the year the payment was paid to the Deceased's estate.

If part of the amount on line 4 has already been included in the Deceased's income, the Deceased's legal representative can use this form to reduce the amount reported in the Deceased's final income tax and benefit return. This form can be filed with the Deceased's final income tax and benefit return, or filed later to ask for an adjustment to the income tax and benefit return. We recommend that the qualifying survivor and the legal representative make two copies of this form for their records.

For more information on the reduction to the Deceased's income and the transfer options available to a qualifying survivor, see Information Sheet RC4178, Death of a RRIF Annuitant, PRPP Member, or ALDA Annuitant.

Definitions

Deceased – the deceased annuitant of a RRIF, deceased member of a PRPP, or deceased annuitant of an ALDA.

Designated amount – this is an amount that is paid or considered to have been paid from the Deceased's PRPP or ALDA to a qualifying survivor.

Designated benefit – this is an amount that is paid or considered to have been paid from the Deceased's RRIF to a qualifying survivor.

Qualifying survivor – A qualifying survivor is the Deceased's spouse or common-law partner or a financially dependent child or grandchild.

Financially dependent child or grandchild – A child or grandchild of the Deceased is generally considered financially dependent on the Deceased at the time of the Deceased's death if, before the Deceased's death, they ordinarily resided with and depended on the Deceased, and they meet **one of the following conditions**:

- their net income for the previous year (shown on line 23600 of their income tax and benefit return) was less than the unreduced maximum basic personal amount (line 30000 of their income tax and benefit return) for that previous year
- their financial dependence is due to a mental or physical infirmity and their net income for the previous year was equal to or less than the unreduced maximum basic personal amount **plus** the disability amount (line 31600 of their income tax and benefit return) for that previous year

If they were away from home at the time of the Deceased's death because they were attending school, we still consider them to have resided with the Deceased.

If they did not reside with the Deceased at the time of the Deceased's death but received significant financial support from the Deceased **and** they meet one of the above conditions, we may consider them to be financially dependent on the Deceased at the time of their death, if they can establish that they were. To do so, the child or grandchild (or the legal representative) should send a written request to their tax services office explaining why we should consider them to be financially dependent on the Deceased at the time of the Deceased's death.

If your net income was **more than the amounts described above**, we will **not** consider you to be financially dependent on the Deceased at the time of the Deceased's death unless you can establish that you were. To do so, send a written request as described above.