Area I – Applicant				
Name		Social insurance number	Telephone	
If the transfer is from a deferred prof If the transfer is from a registered pe Part A – Transfer from a DPSP	nsion plan (RPP), complete Parts			
I am an employee or form	er employee who is a beneficiary	of the DPSP.		
employee who was the be	neficiary of the DPSP.	partner requesting a transfer because of the dea partner of an employee or former employee who ge or common-law partnership.		
Canada Revenue Agency's DPSP rec	jistration number	Employer's name		
Plan number Part B – Transfer from an RPP	· · · · · · · · · · · · · · · · · · ·	Employer's address		
I am a member of the RPF				
I am a current or former be	eneficiary spouse or common-law	partner requesting a transfer because of the dea	th of a member of the RPP.	
I am the RPP member's c or common-law partnershi		on-law partner requesting a transfer because of a	breakdown of the marriage	
Canada Revenue Agency's RPP regi	stration number	Employer's name		
Plan number Part C – Description of amoun	t to be transferred	Employer's address		
Please transfer my whole	entitlement under the plan identifi	ed in Part A or B.		
Please transfer \$	, which is my partia	al entitlement under the plan identified in Part A o	r B.	
Part D – Identification of the R	RSP, RRIF, RPP, or DPSP th	e funds are being transferred.		
Please transfer the RPP o	r DPSP single amount to my regis	stered retirement savings plan (RRSP).		
Individual plan number		Name of plan and approved specimen plan n	umber	
	r DPSP single amount to my regis	stered retirement income fund (RRIF).		
Individual fund number	r DPSP single amount to my acco	Name of fund and approved specimen fund n	umber	
	single amount to my account as a			
	Employer's name	Canada Revenue Agency's n	egistration number of RPP or DPSP	
		Transferee's address		
Date		Applicant's signature		
Area II – Transferor's certificat				
the DPSP identified in Par	t A of Area I, or 📋 the RPP ident			
<ul> <li>2. We have transferred \$ according to:</li> <li>subsection 147(19) (a DPSP lump-sum transfer to an RPP, an RRSP, a RRIF, or another DPSP); or</li> <li>one of the following subsections: 147.3(1) to (8) (an RPP lump-sum transfer to an RRSP, a RRIF, or another RPP).</li> <li>3. A lock-in provision applies to \$ of the amount we transferred from the RPP identified in Part B of Area I, under the <i>Pension Benefits Standards Act</i> or a provincial pension benefits act (specify the act).</li> </ul>				
<ul> <li>4. We did not transfer \$ of the RPP single amount indicated in item 1 according to one of the following subsections: 147.3(1) to (7). We will report this amount as the applicant's income on a T4A slip.</li> <li>I certify that the information given on this form is, to the best of my knowledge, correct and complete.</li> </ul>				
	Tra	ansferor's name		
Date	Authorized person's signa	ture		
Area III – Transferee's certifica 1. We have received \$		l it to:		
the applicant's RRSP iden				
<ul> <li>the applicant's RRIF identified in Part D of Area I;</li> <li>the applicant's account as a member of the RPP identified in Part D of Area I; or</li> </ul>				
<ul><li>the applicant's account as</li><li>2. The plan to which the single amo</li></ul>	beneficiary under the DPSP iden			
<ol> <li>We will administer the amount ind</li> <li>We will issue a receipt for the am</li> </ol>	dicated in item 3 of Area II as a loo nount indicated in item 4 of Area II	cked-in amount under the recipient fund or plan.		
I certify that the information given on this form is, to the best of my knowledge, correct and complete.				
Date T2151 E (08) (Vou	Authorized person's signa s pouvez obtenir ce formulaire en fran	<sup>ature</sup> çais à <b>www.arc.gc.ca/formulaires</b> ou au <b>1-800-959-337</b>	76.)	
	Copy 1 – For the trans	feror (all areas completed)	524020 (0309) Canada	

Area I	– Applicant				
- <u></u>	Name	Social insurance number	Telephone		
		Address			
If the tra	nsfer is from a deferred profit-sharing plan (DPSP), compl nsfer is from a registered pension plan (RPP), complete P – <b>Transfer from a DPSP</b>	ete Parts A, C, and D below.			
	I am an employee or former employee who is a beneficia	ary of the DPSP.			
	I am a current or former beneficiary spouse or common-		ath of an employee or former		
	employee who was the beneficiary of the DPSP. I am a current or former beneficiary spouse or common- requesting a transfer because of a breakdown of our ma	law partner of an employee or former employee who			
(	Canada Revenue Agency's DPSP registration number	Employer's name			
Part B	Plan number    Transfer from an RPP	Employer's address			
	I am a member of the RPP.				
	I am a current or former beneficiary spouse or common-	law partner requesting a transfer because of the dea	ath of a member of the BPP		
	I am the RPP member's current or former spouse or con or common-law partnership.				
	Canada Revenue Agency's RPP registration number	Employer's name			
		Provide to the			
Part C	Plan number - Description of amount to be transferred	Employer's address			
	Please transfer my whole entitlement under the plan ide	ntified in Part A or B.			
	Please transfer \$, which is my p	artial entitlement under the plan identified in Part A	or B.		
Part D	<ul> <li>Identification of the RRSP, RRIF, RPP, or DPSI</li> </ul>	P the funds are being transferred.			
	Please transfer the RPP or DPSP single amount to my r	egistered retirement savings plan (RRSP).			
		Name of plan and approved specimen plan r	number		
	Please transfer the RPP or DPSP single amount to my r	egistered retirement income fund (RRIF).			
Individual fund number       Name of fund and approved specimen fund number         Please transfer the RPP or DPSP single amount to my account as a member of this RPP.         Please transfer the DPSP single amount to my account as a beneficiary under this DPSP.					
	Employer's name	Canada Bayenue Anency's	registration number of RPP or DPSP		
	Employers hand	Ganada Hovendo Agency s			
		Transferee's address			
	Date	Applicant's signature			
	- Transferor's certification				
	the DPSP identified in Part A of Area I, or  the RPP identified to				
3. A loc	subsection 147(19) (a DPSP lump-sum transfer to an RI one of the following subsections: 147.3(1) to (8) (an RPI	P lump-sum transfer to an RRSP, a RRIF, or anothe nount we transferred from the RPP identified in Part	B of Area I, under the		
4. We c 147.3	<ul> <li>4. We did not transfer \$ of the RPP single amount indicated in item 1 according to one of the following subsections: 147.3(1) to (7). We will report this amount as the applicant's income on a T4A slip.</li> <li>I certify that the information given on this form is, to the best of my knowledge, correct and complete.</li> </ul>				
		Transferor's name			
	Date Authorized person's s	signature			
1. We I	<ul> <li>Transferee's certification have received \$, and we have cred the applicant's RRSP identified in Part D of Area I;</li> </ul>	-			
	<ul> <li>☐ the applicant's RRIF identified in Part D of Area I;</li> <li>☐ the applicant's RRIF identified in Part D of Area I;</li> </ul>				
	the applicant's account as a member of the RPP identified the applicant's account as beneficiary under the DPSP in	·			
3. We v	plan to which the single amount has been transferred is required in the amount indicated in item 3 of Area II as a will issue a receipt for the amount indicated in item 4 of Area	a locked-in amount under the recipient fund or plan.			
<ol> <li>We will issue a receipt for the amount indicated in item 4 of Area II.</li> <li>I certify that the information given on this form is, to the best of my knowledge, correct and complete.</li> </ol>					
		Transferee's name			
<u> </u>	Date Authorized person's	signature			

(Vous pouvez obtenir ce formulaire en français à www.arc.gc.ca/formulaires ou au 1-800-959-3376.) Copy 2 – For the applicant (all areas completed). Do not attach this copy to your income tax return Canadä

Area I – Applicant				
Name	Social insurance number	Telephone		
If the transfer is from a deferred profit-sharing plan (DPSP), comp If the transfer is from a registered pension plan (RPP), complete F Part A – Transfer from a DPSP				
I am an employee or former employee who is a benefic	iary of the DPSP.			
<ul> <li>I am a current or former beneficiary spouse or common employee who was the beneficiary of the DPSP.</li> <li>I am a current or former beneficiary spouse or common requesting a transfer because of a breakdown of our mage.</li> </ul>	-law partner of an employee or former employee wh			
Canada Revenue Agency's DPSP registration number	Employer's name			
Plan number Part B – Transfer from an RPP	Employer's address			
I am a member of the RPP.				
I am a current or former beneficiary spouse or common	-law partner requesting a transfer because of the de	eath of a member of the RPP.		
I am the RPP member's current or former spouse or con or common-law partnership.				
Canada Revenue Agency's RPP registration number	Employer's name			
Plan number Part C – Description of amount to be transferred	Employer's address			
Please transfer my whole entitlement under the plan ide	antified in Part A or B			
Please transfer \$, which is my p		or B.		
Part D – Identification of the RRSP, RRIF, RPP, or DPS	-			
Please transfer the RPP or DPSP single amount to my	registered retirement savings plan (RRSP).			
Individual plan number Please transfer the RPP or DPSP single amount to my	Name of plan and approved specimen plan registered retirement income fund (RRIF).	number		
Individual fund number	Name of fund and approved specimen fund	number		
Please transfer the RPP or DPSP single amount to my	account as a member of this RPP.			
Please transfer the DPSP single amount to my account	as a beneficiary under this DPSP.			
Employer's name		s registration number of RPP or DPSP		
	Transferee's address			
	Applicant's signature			
Area II – Transferor's certification 1. The \$ transferred is the applicant's □	whole or   partial entitlement under:			
☐ the DPSP identified in Part A of Area I, or ☐ the RPP identified in Part B of Area I.				
<ul> <li>2. We have transferred \$ according to:</li> <li>subsection 147(19) (a DPSP lump-sum transfer to an RPP, an RRSP, a RRIF, or another DPSP); or</li> <li>one of the following subsections: 147.3(1) to (8) (an RPP lump-sum transfer to an RRSP, a RRIF, or another RPP).</li> <li>3. A lock-in provision applies to \$ of the amount we transferred from the RPP identified in Part B of Area I, under the <i>Pension Benefits Standards Act</i> or a provincial pension benefits act (specify the act) Does not apply</li> <li>4. We did not transfer \$ of the RPP single amount indicated in item 1 according to one of the following subsections:</li> </ul>				
<ol> <li>We did not transfer \$ of the RPP single 147.3(1) to (7). We will report this amount as the applicant's inclusion of the left that the information given on this form is, to the best</li> </ol>	come on a T4A slip.	ionowing subsections.		
	Transferor's name			
Date Authorized person's	signature			
Area III – Transferee's certification 1. We have received \$, and we have created as the second seco	dited it to:			
the applicant's RRSP identified in Part D of Area I;				
<ul> <li>the applicant's RRIF identified in Part D of Area I;</li> <li>the applicant's account as a member of the RPP identified in Part D of Area I; or</li> </ul>				
<ul> <li>the applicant's account as a member of the RPP identified</li> <li>the applicant's account as beneficiary under the DPSP</li> </ul>				
<ol> <li>The plan to which the single amount has been transferred is re</li> <li>We will administer the amount indicated in item 3 of Area II as</li> <li>We will issue a receipt for the amount indicated in item 4 of Area</li> </ol>	a locked-in amount under the recipient fund or plan.			
I certify that the information given on this form is, to the best				
	Transferee's name			
Date Authorized person's	s signature			
	n français à <b>www.arc.gc.ca/formulaires</b> ou au <b>1-800-959-3</b> 3 r the transfered (all areas completed)	Canada		
Copy 3 – Fo	r the transferee (all areas completed)	Vanaua		

Area I – Applicant		
Name	Social insurance number	Telephone
If the transfer is from a deferred profit-sharing plan (DPSP), complete Particle Par		
Part A – Transfer from a DPSP		
I am an employee or former employee who is a beneficia	ary of the DPSP.	
I am a current or former beneficiary spouse or common- employee who was the beneficiary of the DPSP.         I am a current or former beneficiary spouse or common- requesting a transfer because of a breakdown of our ma	law partner of an employee or former employee who	
Canada Revenue Agency's DPSP registration number	Employer's name	
Plan number	Employer's address	
Part B – Transfer from an RPP		
I am a member of the RPP.	low portrow requesting a transfer because of the data	oth of a member of the DDD
I am a current or former beneficiary spouse or common-		
I am the RPP member's current or former spouse or com or common-law partnership.	nmon-law partner requesting a transfer because of a	breakdown of the marriage
Canada Revenue Agency's RPP registration number	Employer's name	
Plan number Part C – Description of amount to be transferred	Employer's address	
Please transfer my whole entitlement under the plan idea	ntified in Part A or B.	
Please transfer \$, which is my pa	artial entitlement under the plan identified in Part A o	or B.
Part D – Identification of the RRSP, RRIF, RPP, or DPSF		
Please transfer the RPP or DPSP single amount to my re	-	
Individual plan number	Name of plan and approved specimen plan r	umber
Please transfer the RPP or DPSP single amount to my re	egistered retirement income fund (RRIF).	
Individual fund number	Name of fund and approved specimen fund r	number
Please transfer the RPP or DPSP single amount to my a	account as a member of this RPP.	
Please transfer the DPSP single amount to my account a	as a beneficiary under this DPSP.	
Employer's name	Canada Revenue Agency's	registration number of RPP or DPSP
	Transferee's address	
Date	Applicant's signature	
I. The \$ transferred is the applicant's	whole or partial entitlement under:	
the DPSP identified in Part A of Area I, or the RPP identified in Pa	lentified in Part B of Area I.	
2. We have transferred \$ according to:		
<ul> <li>subsection 147(19) (a DPSP lump-sum transfer to an RF</li> <li>one of the following subsections: 147.3(1) to (8) (an RPF</li> </ul>		r RPP).
B. A lock-in provision applies to \$ of the am Pension Benefits Standards Act or a provincial pension benefits		_
4. We did not transfer \$ of the RPP single	amount indicated in item 1 according to one of the f	Does not apply following subsections:
147.3(1) to (7). We will report this amount as the applicant's inc certify that the information given on this form is, to the best of		
	Transferor's name	
Date Authorized person's s	ignature	
Area III – Transferee's certification 1. We have received \$, and we have cred	lited it to:	
the applicant's RRSP identified in Part D of Area I;		
<ul> <li>the applicant's RRIF identified in Part D of Area I;</li> <li>the applicant's account as a member of the RPP identified</li> </ul>	ed in Part D of Area I; or	
the applicant's account as beneficiary under the DPSP in		
<ol> <li>The plan to which the single amount has been transferred is reg</li> <li>We will administer the amount indicated in item 3 of Area II as a</li> </ol>	a locked-in amount under the recipient fund or plan.	
4. We will issue a receipt for the amount indicated in item 4 of Are certify that the information given on this form is, to the best of		
	Transferee's name	
Date Authorized person's	signature	
· · · ·	français à <b>www.arc.gc.ca/formulaires</b> ou au <b>1-800-959-33</b>	76.)
	e transferor (Areas I and II completed)	Canad

### Instructions

# Who can use this form?

If you are a DPSP trustee or an RPP administrator, you can use this form to record the direct transfer of a single amount for an applicant.

- As a DPSP trustee, you can make a direct transfer to another DPSP, an RPP, an RRSP, or a RRIF.
- As an RPP administrator, you can make a direct transfer to another RPP, an RRSP, or a RRIF.

#### Note

If you do not use Form T2151 to document this transfer, ensure that you, as the transferor, provide the transferee with the information required to correctly complete the transfer.

## Who completes this form?

### Area I

The plan member or beneficiary requesting the transfer (the applicant) completes and signs Area I. All copies have to be given to the DPSP trustee or the RPP administrator from which the amount is to be transferred (the transferor).

#### Area II

The transferor completes and signs Area II. The transferor keeps copy 4, and sends copies 1, 2, and 3 to the DPSP trustee, the RPP administrator, the RRSP issuer, or the RRIF carrier to which the single amount is to be transferred (the transferee), along with the amount being transferred.

#### Area III

The transferee completes and signs Area III of copies 1, 2, and 3. The transferee keeps copy 3, and returns copy 1 to the transferor and copy 2 to the applicant.

# **Transfers from a DPSP**

As the transferor, you can transfer a single amount for an employee or former employee who participated in the plan as described in subsection 147(19). You can transfer the amount to an RPP for that person's benefit, to an RRSP or a RRIF under which that person is the annuitant. Also, you can transfer the amount to another DPSP for that person's benefit, **if it can reasonably be expected that the recipient DPSP will have at least five beneficiaries throughout the year in which you make the transfer**.

Similarly, you can transfer a single amount for the current or former spouse or common-law partner of the employee or former employee, if that person is entitled to the amount:

- because the employee or former employee died; or
- because the marriage or common-law partnership with the employee or former employee breaks down. In this case, the transfer has to result from a decree, order, or judgment of a competent tribunal, or from a written separation agreement that relates to a division of property in settlement of rights arising out of, or on the breakdown of, the marriage or common-law partnership.

**Do not** include the amount that you transfer under subsection 147(19) in the income of the person for whom you made the transfer. Also, that person cannot deduct the amount transferred. Do not issue a T4A slip or a receipt for the amount.

Do not withhold income tax from an amount you transfer under subsection 147(19).

### Transfers from an RPP

As the transferor, you can transfer a single amount for a plan member to another RPP for the member's benefit, or to the member's RRSP or RRIF. See section 147.3 for the details of such transfers.

You can transfer a single amount for the member's current or former spouse or common-law partner, if that person is entitled to the amount:

- because the member dies; or
- because the marriage or common-law partnership with the member breaks down. In this case, the transfer has to result from a decree, order, or judgment of a competent tribunal, or from a written separation agreement that relates to a division of property in settlement of rights arising out of, or on the breakdown of, the marriage or common-law partnership.

In certain cases, the rules in section 147.3 limit the amount that you can transfer without tax consequences. If part of an amount transferred does not meet the rules of the subsection under which you transfer, that part is considered to have been paid to the applicant as a pension benefit. In such cases, you have to report that part as the applicant's income on a T4A slip. That part is also considered to have been contributed by the applicant to the RRSP or to the other RPP, whichever applies. The transferee should give the applicant a receipt for the amount.

Similarly, if you transfer the single amount to a RRIF, the excess part is considered to have been contributed to an RRSP. In such cases, you have to report the excess part as the applicant's income on a T4A slip. The transferee should give the applicant an RRSP receipt for the excess part.

**Do not** include the amount that you transfer under any of subsections 147.3(1) to (8) in the income of the person for whom you make the transfer. Also, that person cannot deduct the amount transferred. Do not issue a T4A slip or a receipt for the amount.

Do not withhold income tax from the amount you transfer under section 147.3.

## Definitions

Annuitant - The person who is entitled to receive payments from an RRSP or a RRIF.

DPSP trustee – A corporation named as a trustee under the plan, that is resident in Canada, and licensed or otherwise authorized under Canadian law to carry on in Canada the business of offering to the public its services as a trustee. A DPSP trustee can also mean a group of at least three individuals who are resident in Canada, and who are named as trustees under the plan.

Individual plan number or individual fund number – The individual account, contract, certificate, or other identifier number that the RRSP issuer or RRIF carrier assigns.

RPP administrator - The person or organization that is responsible for administering the RPP.

RRIF carrier – A person described in subsection 146.3(1), with whom an annuitant has an arrangement that is a RRIF.

Single amount – An amount that is not part of a series of periodic payments.

RRSP issuer - A person described in subsection 146(1), with whom an annuitant has a contract or arrangement that is an RRSP.

Transferee - The administrator, issuer, or trustee of the plan, or the carrier of the fund to whom the amount is transferred.

Spouse or common-law partner - You can find the definition of these terms in most of the income tax guides or pamphlets we publish.

Transferor - The administrator or trustee of the plan from whom the amount is transferred.