



Tax Withholding Waiver on Accumulated Income Payments from RESPs

For information on how to fill out this form, see the instructions on the next page.

Identification

Last name (print)	First name and initials (print)	Social insurance number
Address		

Part of the accumulated income payment (AIP) that qualifies for a waiver of tax deductions

1. AIP you are entitled to receive from this RESP	\$		1	
2. RRSP deduction limit shown on your notice of assessment for the preceding year	\$		2	
3. Amount from line 1 or 2, whichever is less	\$		3	
4. Allowable lifetime limit: maximum amount for which a waiver can be authorized for all years	\$	50,000.00	4	
5. Total of all amounts used to reduce the amount of additional tax payable on all AIPs received in previous years (if applicable). This amount is the total of the amount entered at line 5 of all T1172 forms you filed for 1998 and at line 7 of all T1172 forms you filed for 1999 and later years	-		5	
6. Line 4 minus line 5	= \$		6	
7. Total of all AIPs that you contributed or had your promoter transfer to your RRSP, PRPP, or SPP or your spouse's or common-law partner's RRSP or SPP so far this year to reduce the amount of AIPs subject to the additional tax	-		7	
8. Line 6 minus line 7	= \$		8	▶
9. Enter the amount from line 3 or line 8, whichever is less . This is the part of the AIP on which the promoter is authorized to not withhold tax	\$		9	

Details of transfer

From: _____ RESP name	_____ RESP contract number	\$ _____ Amount transferred
To: _____ RRSP, PRPP, or SPP name	_____ RRSP, PRPP, or SPP account number	Tick the box that applies to the RRSP: <input type="checkbox"/> Your RRSP <input type="checkbox"/> Your spouse's or common-law partner RRSP or SPP <input type="checkbox"/> Your PRPP <input type="checkbox"/> Your SPP

Certification of subscriber or spouse or common-law partner of a deceased subscriber

I certify that I will deduct the amount transferred to my RRSP, PRPP, or SPP or my spouse's or common-law partner's RRSP or SPP on my income tax and benefit return for the year I received the AIP. I also certify that the issuer of the RRSP, PRPP, or SPP has advised me that the plan is registered, or that the issuer will apply to register the RRSP under the *Income Tax Act*.

Signature of subscriber (or signature of spouse or common-law partner of a deceased subscriber)	Year Month Day
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Certification of promoter

I certify that I have verified the subscriber's RRSP deduction limit, or spouse's or common-law partner's RRSP deduction limit in the case of a deceased subscriber. I also certify that I will transfer an amount that is not more than the amount indicated on line 9, on behalf of the individual, directly to the RRSP, PRPP, or SPP stated above and that I will report the amount transferred.

Signature of authorized person	Year Month Day
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Personal information is collected under the *Income Tax Act* to administer tax, benefits, and related programs. It may also be used for any purpose related to the administration or enforcement of the Act such as audit, compliance and the payment of debts owed to the Crown. It may be shared or verified with other federal, provincial/territorial government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the *Privacy Act*, individuals have the right to access their personal information and request correction if there are errors or omissions. Refer to Info Source canada.ca/cra-info-source, personal information bank CRA PPU 005.

Instructions

This form authorizes the promoter of your registered education savings plan (RESP) to not withhold tax on an accumulated income payment that you are entitled to receive from the RESP.

You can use this form to reduce the amount of AIPs subject to tax if one of the following situations applies:

- you are the original subscriber;
- you acquired the former subscribers' rights as a consequence of marriage breakdown; or
- where there is no subscriber of the plan, you are or were the spouse or common-law partner of a deceased original subscriber.

Note

You cannot reduce the AIPs subject to tax if you became a subscriber under the plan after the death of the **original** subscriber.

If you meet one of the situations above, you must also meet all of the following conditions:

- you include the accumulated income payment (AIP) as income on line 130 of your return for the year in which you received it;
- the promoter transfers the AIP directly to your registered retirement savings plan (RRSP), pooled registered pension plan (PRPP), or specified pension plan (SPP) or your spouse's or common-law partner's RRSP or SPP. The amount transferred is the lesser of the amount on line 9 from page 1 or the RRSP/PRPP deduction limit shown on your notice of assessment for the preceding year. If you do not have your notice of assessment, you can get your RRSP deduction limit in My Account by going to canada.ca/my-cra-account; or using the MyCRA mobile app by going to canada.ca/cra-mobile-apps or by calling **1-800-959-8281**;
- you deduct the amount transferred to your RRSP, PRPP, or SPP or your spouse's or common-law partner's RRSP or SPP on line 208 of your income tax and benefit return;
- you deduct the amount you contribute to your RRSP, PRPP or SPP or your spouse's or common-law partner's RRSP or SPP in the year the AIPs are received or in the first 60 days of the following year; and
- you fill out Form T1172, *Additional Tax on Accumulated Income Payments from RESPs*, to determine if you have to pay an additional tax on a portion or all of the AIPs you received.

Complete a separate waiver for each AIP you would like the promoter to transfer to an RRSP, PRPP, or SPP. Once you and the RESP promoter have filled out and signed this waiver, the promoter will have the authority to not withhold tax on the AIP transferred to your RRSP, PRPP, or SPP or your spouse's or common-law partner's RRSP or SPP. The promoter has to ensure that your RRSP deduction limit for the year is equal to or greater than the amount indicated on line 9 below. The promoter should keep a copy of this waiver, in case we ask to see it later.

For more information about RESPs, see the Information Sheet RC4092, *Registered Education Savings Plans*, which is available at canada.ca/cra-forms.