Death of a RRIF Annuitant or a PRPP Member

This information sheet contains general information about the taxation of amounts held in a registered retirement income fund (RRIF) and a pooled registered pension plan (PRPP) at the time the annuitant or the member died.

Part 1 – Death of a RRIF annuitant

A RRIF annuitant is the owner of a RRIF. This part contains general information about the taxation of amounts held in a RRIF at the time the annuitant died. It also explains how these amounts are generally reported, and the options that are available to reduce or defer the tax liability resulting from the annuitant's death.

Slips issued by the RRIF issuer

The chart below shows how the RRIF carrier generally prepares the slips used to report the amounts paid out or considered to have been received from a deceased annuitant's RRIF.

Chart 1 – How the RRIF carrier generally prepares the slips used to report the amounts paid out of a deceased annuitant's RRIF

Period	Day the annuitant died*	**From** the day after the day the annuitant died **to** December 31 of the year after the year of death	**From** January 1 of the year after the period described in the previous column **to** the date the RRIF property is distributed
Amount	Fair market value of the RRIF	Income earned in the RRIF during this period	Income earned in the RRIF during this period
How the RRIF carrier generally reports the amount	We consider that the annuitant received this amount at the time of death. This amount is reported in box 18 of a T4RIF slip issued in the name of the annuitant for the year of death. This slip also shows any other amounts the annuitant received in the year.	■ If the annuitant's spouse or common-law partner is named as a beneficiary in the RRIF contract, income paid to that beneficiary is reported in box 16 of a T4RIF slip issued in his or her name, for the year of payment. ■ For all other beneficiaries named in the RRIF contract or the annuitant's estate (if no beneficiary is named), income paid is reported in box 22 of a T4RIF slip issued to each beneficiary or the estate, for the year of payment.	**Depositary RRIF** – Income is paid to the beneficiaries named in the RRIF contract or the annuitant's estate (if no beneficiary is named) and reported in box 13 of a T5 slip issued to each beneficiary or the estate, for the year in which the income is credited or added to the deposit. **Trusteed RRIF** – Income is paid to the beneficiaries named in the RRIF contract or the annuitant's estate (if no beneficiary is named) and reported in boxes 22 and 36 of a T4RIF slip issued to each beneficiary or the estate, for the year of payment.** **Insured RRIF** – Income is paid to the beneficiaries named in the RRIF contract or the annuitant's estate (if no beneficiary is named) and reported in the same way as described in the previous column.

The shaded areas represent amounts that qualify as a **designated benefit** if received by a **qualified beneficiary** (see the definitions of these terms on the pages that follow). If you do not know the type of RRIF the annuitant has, or need a breakdown of the amount reported in box 22, contact the fund carrier.

* Two exceptions to the reporting requirement are provided where the spouse or common-law partner is the successor annuitant or the sole beneficiary of the RRIF. For more information, see the exceptions on the next page.

** Only the part of the income earned in this period that is not taxable to the RRIF trust is reported to the beneficiary. A beneficiary will not have to pay tax on any part of the amount he or she receives, to the extent that it can reasonably be regarded as having been included in the RRIF trust's income.

RC4178 (E) Rev. 17

La version française de cette publication est intitulée Décès du rentier d'un FERR ou d'un participant d'un RPAC

General rule – deceased annuitant

When the annuitant of a RRIF dies, we consider that the annuitant received, immediately before death, an amount equal to the fair market value of all the property held in the RRIF at the time of death. This amount and all other amounts the annuitant received from the RRIF in the year have to be reported on the annuitant's income tax and benefit return for the year of death.

A beneficiary will not have to pay tax on any amount paid out of the RRIF if it can reasonably be regarded as having been included in the deceased annuitant's income.

Exception 1 – Spouse or common-law partner as successor annuitant – We **do not** consider the deceased annuitant to have received an amount from the RRIF at the time of death if the RRIF contract or the annuitant's will names his or her spouse or common-law partner as the successor annuitant of the RRIF. In this situation, the RRIF continues and the spouse or common-law partner becomes the successor annuitant under the fund. All amounts paid out of the RRIF after the date the annuitant died become payable to that successor annuitant. The successor annuitant will receive a T4RIF slip for the year of death (if applicable) and for future years showing the amounts he or she received. The successor annuitant has to report the amounts on his or her income tax and benefit return for the year they are received.

If the spouse or common-law partner is not named as the successor annuitant, he or she can still be considered as a successor annuitant if the deceased annuitant's legal representative consents to the designation and the RRIF carrier agrees.

Exception 2 – Spouse or common-law partner is the sole beneficiary of the RRIF – We **do not** consider the deceased annuitant to have received an amount from the RRIF at the time of death if the annuitant had a spouse or common-law partner when he or she died and **both** the following conditions are met:

- the spouse or common-law partner is named in the RRIF contract as the **sole** beneficiary of the RRIF; and
- **by** December 31 of the year following the year of death, the entire eligible part of the RRIF property is directly transferred to a registered retirement savings plan (RRSP), pooled registered pension plan (PRPP), specified pension plan (SPP), or RRIF under which the spouse or common-law partner is the annuitant, or to an issuer to buy an eligible annuity for the spouse or common-law partner.

If **both** these conditions are met, only the spouse or common-law partner will receive a T4RIF slip. The total amount that was paid out of the RRIF will be shown in box 16 of the slip, and the part that was transferred will be shown in box 24 of the slip. The amount shown in box 16 has to be reported on line 115 of the spouse's or common-law partner's income tax and benefit return for the year the transfer was made. The spouse or common-law partner will receive a receipt for the amount that was transferred. To find out how to claim a deduction for the transfer, see "Qualified beneficiaries – transfers" on page 3.

General rule – beneficiaries of the RRIF

Amounts paid from the RRIF, which represent income earned in the RRIF after the date the annuitant died, have to be reported by the beneficiaries named in the RRIF contract or by the annuitant's estate (if no beneficiary is named). These amounts have to be included in the income of the beneficiaries or the estate for the year they are received. Chart 1 on page 1 shows how RRIF carriers generally prepare the slips that report the amounts paid out of a deceased annuitant's RRIF.

Optional reporting

If the two exceptions described before do not apply, read this section.

If a **qualified beneficiary** (definition follows) **receives** an amount from a deceased annuitant's RRIF that qualifies as a **designated benefit** (definition on next page), the annuitant's legal representative can claim a reduction to the amount that we consider the annuitant received at the time of death.

The reduction, which is determined by filling out Chart 2 on page 5, allows for a redistribution of the annuitant's income to the qualified beneficiary who actually received it. This redistribution of income allows the deceased annuitant and the qualified beneficiary to pay the least amount of tax the law allows.

If none of the amounts paid out of the RRIF are made to a qualified beneficiary or designated as a designated benefit, the amount that we consider the annuitant received at the time of death cannot be reduced.

Qualified beneficiary – A **qualified beneficiary** is the deceased annuitant's spouse or common-law partner, or a financially dependent child or grandchild. A child or grandchild of a deceased annuitant is generally considered financially dependent on that annuitant at the time of death if, before that person's death, the child or grandchild ordinarily resided with and was dependent on the annuitant and they meet one of the following conditions:

- the child or grandchild's net income for the previous year (shown on line 236 of their income tax and benefit return) was less than the basic personal amount (line 300 from Schedule 1) for that previous year; or
- the child or grandchild is impaired in physical or mental functions and their net income for the previous year was equal to or less than the basic personal amount **plus** the disability amount (line 316 from Schedule 1) for that previous year.

If, before the annuitant's death, the child or grandchild had ordinarily resided with and was dependent on the annuitant but was away from home to attend school, we still consider them to have resided with the annuitant.

If the child or grandchild's net income was **more than the amounts described above**, we will **not** consider them to be financially dependent on the annuitant at the time of death, unless they can establish the contrary. In such a case, the child or grandchild or the legal representative should submit a request in writing to the child or grandchild's tax services office outlining the reasons why we should consider them to be financially dependent on the annuitant at the time of death.

Designated benefit – A **designated benefit** out of a RRIF is any of the amounts shown in the shaded areas of Chart 1 on page 1 if paid to a qualified beneficiary. If these amounts are paid to the annuitant's estate, they will qualify as a designated benefit if **both** the following conditions are met:

- there is a qualified beneficiary who is a beneficiary of the annuitant's estate; and
- the annuitant's legal representative and the qualified beneficiary jointly file Form T1090, Death of a RRIF Annuitant – Designated Benefit or Joint Designation on the Death of a PRPP Member , to designate all or part of the amounts paid to the estate as a designated benefit received by the qualified beneficiary.

Sometimes there can be an **increase** in the value of a RRIF between the date of death and the date of the final distribution to the beneficiary or estate. Generally, this amount has to be included in the income of the beneficiary or the estate for the year it is received. A T4RIF slip may be issued for this amount. For more information, see "Chart 7 – Amounts from a deceased annuitant's RRIF," in Chapter 4 of Guide T4040, RRSPs and Other Registered Plans for Retirement.

If there is a **decrease** in the value of a RRIF **between** the date of death and the date of the final distribution to the beneficiary or the estate after 2008, the deceased's legal representative can ask that the amount of the decrease be carried back and deducted on the deceased's final income tax and benefit return through a reassessment. However, if the final distribution is made in the year of death, the deduction will be claimed when filing the final income tax and benefit return. The deduction is claimed on line 232 of the T1 General Income Tax and Benefit Return.

The amount of that deduction is the total of:

- the part of the fair market value of the RRIF at the time of death included in the deceased annuitant's income as a result of the annuitant's death;
- all amounts received after the annuitant's death that have been included in the recipient's income as a taxable payment from the RRIF, other than tax-paid amount(s); and
- all tax-paid amount(s) (see box 36 of T4RIF slip);

  MINUS

- the total of all amounts distributed from the RRIF after the death of the annuitant.

Generally, the deduction will not be available if the RRIF held a non-qualified investment after the annuitant dies or if the final distribution is made after the end of the year that follows the year in which the annuitant died. However, this rule may be waived to allow the deduction to deceased annuitants on a case-by-case basis.

If a RRIF experiences a post-death decline in value, and the exceptional reporting described starting at Exception 1 on page 2 does not apply, the financial institution that holds the RRIF will issue Form RC249, Post-Death Decline in the Value of a RRIF, an Unmatured RRSP and Post-Death Increase or Decline in Value of a PRPP.

This form will be issued to the executor of the deceased annuitant's estate for the year in which the final distribution is made.

Qualified beneficiaries – transfers

When a qualified beneficiary includes a designated benefit into income, he or she can defer paying tax on the eligible part of it by transferring it to a RRSP, PRPP, SPP, or RRIF, or to an issuer to buy an eligible annuity.

See the definitions of **qualified beneficiary** and **designated benefit** in the previous section. To calculate the **eligible part of a designated benefit**, which is the amount that can be transferred, fill out Chart 3 on page 5.

The following table shows the transfers that qualified beneficiaries can choose.

Designated benefit paid to:	Can be transferred to:				
	RRSP*	PRPP	SPP	RRIF	Annuity
■ the annuitant's spouse or common-law partner	✓	✓	✓	✓	✓
■ the annuitant's financially dependent child or grandchild who: – was dependent because of an impairment in physical or mental functions; or	✓	✓	✓	✓	✓
– was dependent but **not** because of an impairment in physical or mental functions.					✓**

* The qualified beneficiary must be 71 years of age or younger at the end of the year the transfer is made.

** The annuity can provide for payments based on a period of not more than 18 years, minus the child's or grandchild's age at the time the annuity was bought. The payments from the annuity have to start no later than one year after the purchase.

The transfer or purchase has to be completed in the year the designated benefit is received or within 60 days after the end of the year. If the qualified beneficiary is 71 years of age in the year the designated benefit is received, the transfer to an RRSP must be completed by December 31 of that year.

The carrier or issuer who receives the transferred funds will issue a receipt to the qualified beneficiary. The beneficiary can use the receipt to claim a deduction on his or her income tax and benefit return for the year the designated benefit was received.

The following table shows where on the income tax and benefit return that the beneficiary should claim the deduction.

Designated benefit transferred to:	Claim deduction on:	
	line 208	line 232
an RRSP	✓	
a PRPP	✓	
an SPP	✓	
a RRIF		✓
an annuity		✓

Example
Sarah was born July 14, 1948. She died on December 10, 2015 at the age of 67. When she died the fair market value of her trusteed RRIF was $150,000. The fair market value of the RRIF on December 31, 2016, was $160,000. The distribution of the RRIF property was delayed until 2017.

The RRIF contract named Sarah's husband, Dan, as the sole beneficiary of the RRIF. On June 30, 2017, he received $165,000 from the RRIF carrier.

Dan, who is also the legal representative of Sarah's estate, received the following slips from the RRIF carrier:

- a T4RIF slip for 2017 issued in his name, showing $10,000 in box 16 and $5,000 in boxes 22 and 36; and
- a T4RIF slip for 2015 issued in Sarah's name, showing $150,000 in box 18. Although Dan is the sole beneficiary of the RRIF, the slip was issued to Sarah because both conditions listed in Exception 2 under the section "General rule - deceased annuitant" on page 2, were not met.

Had Sarah not died, the minimum payment under the RRIF for 2017 would have been $7,272.73. Dan decides that it would be beneficial to ask for a reduction to the amount Sarah is considered to have received from her RRIF. This would allow him to shift some of her income onto his income tax and benefit return.

After filling out Chart 2 on page 5, Dan decides to claim a $130,000 reduction. This reduces the amount reported on line 115 of Sarah's 2015 income tax and benefit return to $20,000 ($150,000 – $130,000). Because the fair market value of the RRIF at the time of death was included in Sarah's income for 2015, Dan has to write a letter to request an adjustment to that year's return. Dan has to report $145,000 ($130,000 + $10,000 + $5,000) on line 115 of his 2017 income tax and benefit return.

To minimize his 2017 taxes, Dan decides to transfer the eligible part of his designated benefit to his RRIF. The amount that qualifies as a designated benefit is $140,000 ($145,000 – $5,000). Dan fills out Chart 3 on the next page, and determines that he can transfer $132,734 to his RRIF. He claims a $132,734 deduction on line 232 of his 2017 income tax and benefit return.

Transfers to registered disability savings plans

As of July 1, 2011, for deaths occurring after March 3, 2010, the existing RRSP rollover rules are extended to allow a rollover of a deceased individual's RRSP proceeds to the registered disability savings plan (RDSP) of the deceased individual's financially dependent child or grandchild with an impairment in physical or mental functions. These rules also apply to RRIF proceeds; certain lump-sum amounts paid from registered pension plans (RPPs), lump-sum amounts from a PRPP, and certain payments from an SPP.

For more information on the RDSP, go to **canada.ca/taxes-rdsp**.

RDSP rollover reporting

The amount of the rollover will be shown in box 22 of a T4RIF slip. This amount has to be reported in the deceased annuitant's income tax and benefit return on line 130 and the amount of the transfer deducted on line 232. For the eligible individual (defined below), the amount has to be reported on line 130 and the amount of the transfer deducted on line 232. Form RC4625, Rollover to a Registered Disability Savings Plan (RDSP) Under Paragraph 60(m), must be attached to both the deceased annuitant's and the eligible individual's income tax and benefit returns. In these situations, you will not have to fill out a Schedule 7, RRSP and PRPP Unused Contributions, Transfers, and HBP or LLP Activities. However, you must attach to the income tax and benefit return the receipt indicating the amount of the rollover.

Notes

If you are filing electronically, keep all your supporting documents in case we ask to see them later.

The amount that can be rolled over to an RDSP cannot exceed the RDSP lifetime limit of $200,000.

Eligible individual

An eligible individual is a child or grandchild of a deceased annuitant under an RRSP or RRIF, or of a deceased member of an RPP, PRPP, or SPP, who was financially dependent on the deceased for support, at the time of the deceased's death, by reason of an impairment in physical or mental functions. The eligible individual must also be the beneficiary under the RDSP into which the eligible proceeds will be paid.

Chart 2 – How to calculate the reduction to the amount that we consider the deceased annuitant received at death Fill out a separate calculation for each RRIF belonging to the deceased annuitant.			**Example from the previous page**	
1. Enter the amount shown in box 18 of the T4RIF slip issued to the annuitant for the year of death.	$	1	$ 150,000	1
2. Enter the fair market value of the RRIF on the later of the following dates (you may need to contact the deceased annuitant's RRIF carrier to determine these amounts): ■ December 31 of the year after the year the annuitant died; or ■ the end of the day the last time a designated benefit was paid out of the RRIF.	$	2	$ 0	2
3. Enter the total of all amounts paid out of the RRIF after the annuitant died.	+ $	3	+ $ 165,000	3
4. **Add** lines 2 and 3	= $	4	= $ 165,000	4
5. Enter the amount from line 1 or line 4, **whichever is less**.	– $	5	– $ 150,000	5
6. Line 4 **minus** line 5	= $	6	= $ 15,000	6
7. Enter the total of the following amounts: ■ amount designated as a designated benefit on each Form T1090 filed for the RRIF; ■ the part of the amounts shown in box 36 of all T4RIF slips and box 13 of all T5 slips issued in the name of the estate that the qualified beneficiaries are entitled to receive from the estate; ■ amounts shown in boxes 16 and 22 of all T4RIF slips and box 13 of all T5 slips issued to qualified beneficiaries; ■ the part of the amount shown in box 36 of all T4RIF slips that were issued to the qualified beneficiaries that does not have to be included in income (contact the deceased annuitant's RRIF carrier to determine these amounts); and ■ the part of the amount shown in box 18 of the T4RIF slip that was issued to the deceased annuitant for the year of death and that the qualified beneficiaries are entitled to receive.	$	7	$ 165,000	7
8. Enter the result of the following calculation: $1 - \left(\frac{\$\_\_\_\_\_ \text{ (amount from line 6)}}{\$ \text{ (amount from line 4)}}\right)$	×	8	× 0.909091*	8
9. Maximum reduction to the amount that we consider the deceased annuitant received at the time of death (line 7 **multiplied** by line 8). The reduction can be any amount, from zero to the amount on this line.	= $	9	= $ 150,000	9
If the reduction is claimed in the year the annuitant died, the legal representative has to attach a letter to the annuitant's income tax and benefit return for that year to explain how the amount reported on line 130 was calculated. If the reduction is claimed after the year of death, the legal representative has to write us a letter asking for an adjustment to the annuitant's income tax and benefit return for the year of death.			* Calculation of line 8 $1 - \left(\frac{\$\ 15,000}{\$\ 165,000}\right)$	

Chart 3 – How to calculate the eligible part of a designated benefit Fill out a separate calculation for each RRIF of the deceased annuitant, for each year in which a designated benefit is paid and transferred, and for each beneficiary who receives a designated benefit. You may have to contact the deceased annuitant's RRIF carrier to determine certain amounts.			**Example from the previous page**	
1. Enter the total of all amounts included in the income of **all** qualified beneficiaries for the year as a designated benefit from this RRIF.	$	1	$ 140,000	1
2. Enter the minimum amount that has to be paid from this RRIF for the year	$	2	$ 7,272	2
3. Enter the amount from line 2, or the total of the amounts the deceased annuitant received from this RRIF during the year and included in income, **whichever is less**.	– $	3	– $ 0	3
4. Line 2 **minus** line 3	= $	4	= $ 7,272	4
5. Enter the part of all designated benefits from this RRIF that is included in the beneficiary's income for the year.	$	5	$ 140,000	5
6. Enter the result of the following calculation: $1 - \left(\frac{\$\_\_\_\_\_ \text{ (amount from line 4)}}{\$ \text{ (amount from line 1)}}\right)$	×	6	× 0.9481*	6
7. Eligible part of the designated benefit that can be transferred (line 5 **multiplied** by line 6)	= $	7	= $ 132,734	7
			* Calculation of line 6 $1 - \left(\frac{\$\ 7,272}{\$\ 140,000}\right)$	

Part 2 – Death of a PRPP member

A pooled registered pension plan (PRPP) is a retirement plan that provides retirement income.This part contains general information about the taxation of amounts held in a member's PRPP account at the time the member died. It also explains how these amounts are generally reported, and the options that are available to reduce or defer the tax liability resulting from the member's death.

General rule for PRPP – deceased member

When the member of a PRPP dies, where there is no successor member, we consider that all property held in the PRPP account is deemed to have been distributed immediately before the date of death. The fair market value (FMV) of the assets held in the account is included on the deceased member's final income tax and benefit return.

A beneficiary will not have to pay tax on any amount paid out of the deceased member's account if it can reasonably be regarded as having been included in the deceased member's income.

Exception 1 – **Spouse or common-law partner as successor member** – We **do not** consider the deceased member to have received an amount from the PRPP account at the time of death if the PRPP agreement or the member's will names his or her spouse or common-law partner as the successor member of the PRPP account. In this situation, the spouse or common-law partner becomes the successor member of the PRPP account. All amounts paid out of the deceased member's PRPP account after the date the member died become payable to that successor member. The successor member acquires all of the member's rights in respect of the member's account under the PRPP.

Exception 2 – **Qualifying survivor** – A qualifying survivor is the deceased member's spouse or common-law partner or a financially dependent child or grandchild.

In general, the amount received or deemed received in a year by the qualifying survivor from the deceased member's PRPP account must be reported by the qualifying survivor on his or her income tax and benefit return filed for the year he or she receives the amount. If there is no successor member and an amount is received or deemed received by a qualifying survivor, the member's legal representative can claim a deduction to the amount that we consider the member received at the time of death.

A surviving spouse or common-law partner of a deceased PRPP member does not need to report an amount in his or her income tax and benefit return that was directly transferred to a PRPP, an RPP, an RRSP, an SPP, a RRIF or directly purchase an eligible annuity.

When payments from the deceased member's PRPP account are paid to the member's estate and a qualifying survivor is a beneficiary of the estate, the deceased member's legal representative and the qualifying survivor can jointly designate all or part of the amount the qualifying survivor will receive. The designated amount will be treated for tax purposes as if the qualifying survivor had received the amount directly and will be included in the qualifying survivor's income. Any amount not designated will be included on the deceased member's return.

The joint designation is completed with Form T1090, Death of a RRIF Annuitant – Designated Benefit or Joint Designation on the Death of a PRPP Member.

A child or grandchild of a deceased member is generally considered financially dependent on that member at the time of death if, before that person's death, the child or grandchild ordinarily resided with and was dependent on the member and they meet one of the following conditions:

- The child or grandchild's net income for the previous year (shown on line 236 of their income tax and benefit return) was less than the basic personal amount (line 300 from Schedule 1) for that previous year; or
- The child or grandchild is impaired in physical or mental functions and their net income for the previous year was equal to or less than the basic personal amount **plus** the disability amount (line 316 from Schedule 1) for that previous year

If, before the member's death, the child or grandchild was ordinarily residing with and was dependent on the member but was away from home to attend school, we still consider them to have resided with the member.

If the child or grandchild's net income was more than the amounts described above, we will not consider them to be financially dependent on the member at the time of death, unless they can establish the contrary. In such a case, the child or grandchild or the legal representative should submit a request in writing to the child or grandchild's tax services office outlining the reasons why we should consider them to be financially dependent on the member at the time of death.

Qualifying survivor – Transfers. A qualifying survivor can choose to transfer the amount received or deemed received, on a tax-deferred basis.

The following table shows the transfers that qualifying survivors can choose.

Amounts paid to:	Can be transferred to:					
	RRSP*	PRPP	SPP	RPP**	RRIF	Annuity
■ the member's spouse or common-law partner	✓	✓	✓	✓	✓	✓
■ the member's financially dependent child or grandchild who: – was dependent because of an impairment in physical or mental functions; or	✓	✓	✓		✓	✓
– was dependent but **not** because of an impairment in physical or mental functions.						✓***

* The qualifying survivor must be 71 years of age or younger at the end of the year the transfer is made.

** The transfer to a RPP must be a direct transfer by spouse or common-law partner

*** The annuity can provide for payments based on a period of not more than 18 years, minus the child's or grandchild's age at the time the annuity was purchased. The payments from the annuity have to start no later than one year after the purchase.

The transfer or purchase has to be completed in the year the benefit is received or within 60 days after the end of the year. If the qualifying survivor is 71 years of age in the year the benefit is received, the transfer to an RRSP must be completed by December 31 of that year.

The carrier or issuer who receives the transferred funds will issue a receipt to the qualifying survivor. The qualifying survivor can use the receipt to claim a deduction on his or her income tax and benefit return for the year the benefit was received. There is no income inclusion or deduction if the surviving spouse or common-law partner transfers directly the amount to a PRPP, an RPP, an SPP, an RRSP, a RRIF, or directly purchase an eligible annuity.

The following table shows where on the income tax and benefit return the qualifying survivor should claim the deduction.

Amount transferred to:	Claim deduction on:	
	line 208	line 232
an RRSP	✓	
a PRPP	✓	
an SPP	✓	
a RRIF		✓
an annuity		✓

Transfers to registered disability savings plans

For a deceased member's financially dependent child or grandchild, with an impairment in physical or mental functions, the amounts from a deceased member's PRPP account can be rolled over to an RRSP, a PRPP, an SPP, a RRIF or a registered disability savings plan (RDSP).

For more information on RDSP, go to **canada.ca/taxes-rdsp.**

Post-death increase or decrease in value

Sometimes there can be an increase in the value of a member's PRPP account between the date of death and the date of the final distribution to the beneficiary or estate. Generally, this amount has to be included in the income of the beneficiary or the estate for the year it is received. For beneficiaries who are not qualifying survivors, the post-death increase has to be included in their income to the extent that it does not exceed the amount received by that beneficiary.

If there is a decrease in the value of a member's PRPP account between the date of death and the date of the final distribution to the beneficiary or the estate , the deceased's legal representative can ask that the amount of the decrease be carried back and deducted on the deceased's final income tax and benefit return through a reassessment. However, if the final distribution is made in the year of death, the deduction will be claimed when filing the final income tax and benefit return. The deduction is claimed on line 232 of the T1 General Income Tax and Benefit Return.

The amount of that deduction may not exceed the total of:

- the part of the FMV of the member's PRPP account at the time of death included in the deceased member's income as a result of the member's death;
- all amounts received after the member's death that have been included in the recipient's income as a benefit from the PRPP; and
- all amounts received by the surviving spouse or common-law partner from the PRPP account after the member's death that were transferred on a tax-deferred basis.

MINUS

- the total of all amounts distributed from the PRPP account after the member's death.

Generally, the deduction will not be available if the final distribution is made after the end of the year that follows the year in which the member died. However, this rule may be waived to allow the deduction to deceased members on a case-by-case basis.

If a deceased member's PRPP account experiences a post-death increase or decline in value, and the exceptional reporting described in exception 1 does not apply, the PRPP administrator will issue Form RC249, Post-Death Decline in the Value of a RRIF, an Unmatured RRSP and Post-Death Increase or Decline in Value of a PRPP.

This form will be issued to the executor of the deceased member's estate for the year in which the final distribution is made.

Income reporting – PRPP distributions are reported on a T4A slip in box 16 and box 194.

For more information about PRPPs, see Guide T4040, RRSPs and Other Plans for Retirement**.**

Online service

My Account

The CRA's My Account service is fast, easy, and secure.

Use My Account to:

- view your benefit and credit payment amounts and dates;
- view your notice of assessment;
- change your address, direct deposit information, and marital status;
- sign up for account alerts;
- check your TFSA contribution room and RRSP deduction limit;
- check the status of your tax return;
- request your proof of income statement (option 'C' print); and
- link between your CRA My Account and My Service Canada Account.

How to register

For information, go to **canada.ca/my-cra-account**.

Sign up for online mail

Sign up for the CRA's online mail service to get most of your CRA mail, like your notice of assessment online.

For more information, go to **canada.ca/taxes-online-mail**.

MyCRA – Mobile app

Use MyCRA throughout the year to:

- view the amounts and dates of your personal benefit and credit payments;
- check your TFSA contribution room;
- change your address, direct deposit information, and marital status;
- let us know if a child is no longer in your care;
- sign up for online mail and account alerts; and
- request your proof of income statement (option "C" print).

Getting ready to file your income tax and benefit return? Use MyCRA to:

- check your RRSP deduction limit;
- look up a local tax preparer; and
- see what tax filing software the CRA has certified.

Done filing? Use MyCRA to:

- check the status of your tax return; and
- view your notice of assessment.

For more information, go to **canada.ca/cra-mobile-apps**.

Electronic payments

Make your payment using:

- your financial institution's online or telephone banking services;
- the CRA's My Payment service at **canada.ca/my-cra-payment**; or
- pre-authorized debit at **canada.ca/my-cra-account**.

For more information on all payment options, go to **canada.ca/payments**.

For more information

What if you need help?

If you need more information after reading this publication, visit **canada.ca/taxes** or call **1-800-959-8281**.

Forms and publications

To get our forms and publications, go to **canada.ca/cra-forms** or call **1-800-959-8281**.

Forms

5000-R	T1 General Income Tax and Benefit Return
RC193	Service-Related Complaint
RC249	Post-Death Decline in the Value of a RRIF, an Unmatured RRSP and Post-Death Increase or Decline in Value of a PRPP
RC4625	Rollover to a Registered Disability Savings Plan (RDSP) Under Paragraph 60(m)
T1090	Death of a RRIF Annuitant – Designated Benefit or Joint Designation on the Death of a PRPP Member

Publications

5000-G	General Income Tax and Benefit Guide
RC4420	Information on CRA – Service Complaints
T4040	RRSPs and Other Registered Plans for Retirement

Electronic mailing lists

We can notify you by email when new information on a subject of interest to you is available on our website. To subscribe to our electronic mailing lists, go to **canada.ca/cra-email-lists**.

Tax Information Phone Service (TIPS)

For personal and general tax information by telephone, use our automated service, TIPS, by calling **1-800-267-6999**.

Teletypewriter (TTY) users

If you have a hearing or speech impairment and use a TTY call **1-800-665-0354**.

If you use an **operator-assisted relay service**, call our regular telephone numbers instead of the TTY number.

Service complaints

You can expect to be treated fairly under clear and established rules, and get a high level of service each time you deal with the CRA. See the Taxpayer Bill of Rights.

If you are not satisfied with the service you received, try to resolve the matter with the CRA employee you have been dealing with or call the telephone number provided in the CRA's correspondence. If you do not have contact information, go to **canada.ca/cra-contact**.

If you still disagree with the way your concerns were addressed, you can ask to discuss the matter with the employee's supervisor.

If you are still not satisfied, you can file a service complaint by filling out Form RC193, Service-Related Complaint. For more information and how to file a complaint, go to **canada.ca/cra-service-complaints**.

If the CRA has not resolved your service-related complaint, you can submit a complaint with the Office of the Taxpayers' Ombudsman.

Reprisal complaint

If you believe that you have experienced reprisal, fill out Form RC459, Reprisal Complaint.

For more information about reprisal complaints, go to **canada.ca/cra-reprisal-complaints**.

Tax information videos

We have a number of tax information videos for individuals on topics such as the income tax and benefit return, the Canadian tax system, and tax measures for persons with disabilities. To watch our videos, go to **canada.ca/cra-video-gallery**.