



## SPOUSAL RSP / RIF COMMINGLING AGREEMENT

**Plan issuer / Carrier:** \_\_\_\_\_

**Name of Annuitant:** \_\_\_\_\_

**Name of Spousal Contributor:** \_\_\_\_\_

To the Royal Trust Company, registered plan Trustee:

Please be advised that:

- In case of an RSP account, we wish to combine regular and spousal registered funds into my spousal plan.
- In case of a RRIF account, we wish to combine regular and spousal registered funds to my spousal plan.

I am aware of the Canada Revenue Agency/Revenu Quebec's income inclusion rule regarding the de-registration or withdrawal of funds from a spousal account. I have or will consult a Canada Revenue Agency/Revenu Quebec tax guide or obtain independent tax advice should I require further information on this matter.

This form authorizes Royal Trust Company and the Plan Issuer/Carrier noted above to maintain the above account as a spousal plan. In the case of a spousal RSP account, I understand that all future contributions will be deemed to be spousal contributions. I will be provided a T4RSP or T4RIF for de-registrations or withdrawals which will indicate that the income is from a spousal plan. I also understand that once the commingling of these plans has been completed, it cannot then be reversed or undone.

\_\_\_\_\_  
Signature of Annuitant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Spousal Contributor

\_\_\_\_\_  
Date