



HOME BUYERS' PLAN (HBP) REQUEST TO WITHDRAW FUNDS FROM AN RRSP

Use this form to make a withdrawal from your registered retirement savings plan (RRSP) under the Home Buyers' Plan (HBP). Answer the questions in Part A of Area 1 to determine if you are eligible to make a withdrawal from your RRSP under the HBP. Although some conditions may apply to another person in certain situations, you (the participant) are responsible for making sure that all the conditions are met. For more details about the HBP, see Guide RC4135, *Home Buyers' Plan (HBP)*. **Generally, you must receive all your HBP withdrawals in the same calendar year and the maximum you can withdraw is \$20,000.** Complete Area 1 and give the form to your financial institution.

Area 1 – To be completed by the participant

Part A – Complete the following questionnaire to determine if you can make a withdrawal from your RRSP under the HBP.

- | | |
|--|--|
| <p>1. Are you a resident of Canada?
Yes <input type="checkbox"/> Go to question 2. No <input type="checkbox"/> You cannot make an HBP withdrawal.</p> <p>2. Has the person who is buying or building a qualifying home entered into a written agreement to do so?
Yes <input type="checkbox"/> Go to question 3(a). No <input type="checkbox"/> You cannot make an HBP withdrawal.</p> <p>3a). Have you ever, before this year, withdrawn funds from your RRSP under the HBP to buy or build a qualifying home?
Yes <input type="checkbox"/> Go to question 3(b). No <input type="checkbox"/> Go to question 4(a).</p> <p>3b). Are you making this request in January as part of the participation you began last year?
Yes <input type="checkbox"/> Go to question 4(a). No <input type="checkbox"/> Go to question 3(c).</p> <p>3c). Was your repayable balance from your previous HBP participation zero on January 1 of this year?
Yes <input type="checkbox"/> Go to question 4(a). No <input type="checkbox"/> You cannot make an HBP withdrawal.</p> | <p>4a). Are you a person with a disability?
Yes <input type="checkbox"/> Go to question 5. No <input type="checkbox"/> Go to question 4(b).</p> <p>4b). Are you withdrawing funds from your RRSP to buy or build a qualifying home for a related person with a disability or to help such a person buy or build a qualifying home?
Yes <input type="checkbox"/> Go to question 5. No <input type="checkbox"/> Go to question 4(c).</p> <p>4c). Are you considered a first-time home buyer?
Yes <input type="checkbox"/> Go to question 5. No <input type="checkbox"/> You cannot make an HBP withdrawal.</p> <p>5. Does the person who is buying or building the qualifying home intend to occupy it as his or her principal place of residence no later than one year after buying or building it? If you are acquiring the home for a related person with a disability or helping a related person with a disability acquire the home, you must intend that the related person with a disability occupy the home as his or her principal place of residence.
Yes <input type="checkbox"/> Go to question 6. No <input type="checkbox"/> You cannot make an HBP withdrawal.</p> <p>6. Has the person who is buying or building the qualifying home or his or her spouse or common-law partner owned the home more than 30 days before receiving this withdrawal?
Yes <input type="checkbox"/> You cannot make an HBP withdrawal. No <input type="checkbox"/> You are eligible (complete Part B).</p> |
|--|--|

Part B – Complete this part to make a withdrawal from your RRSP under the HBP.

First name and initials		Last name		Social insurance number (SIN)	
Address of qualifying home being bought or built (include number, street, rural route, or lot and concession number)					
City	Province or Territory	Postal code	Telephone number	If you are a person with a disability, check this box. <input type="checkbox"/>	
If you answered "Yes" to question 4(b) above, provide the following information about that person:					
Person's name		Relationship to you		Person with a disability's SIN	

Part C – Certification

Amount of requested withdrawal \$ _____	Date withdrawal required	Year	Month	Day
I certify that the information given in Area 1 of this form is correct.	Date	Year	Month	Day
Participant's signature _____	Account number of the RRSP from which the withdrawal is made			

Area 2 – To be completed by the RRSP issuer (Do not send this form to the CRA. Keep it for your records.)

Issuer's name	Telephone number	Amount paid (maximum \$20,000) \$ _____
Issuer's address	Date withdrawal paid	Year Month Day

Calculating the part of the contributions you or your spouse or common-law partner made to an RRSP that is not deductible for any year

Use a separate chart for each withdrawal made under the HBP.

Area 1 – Complete this area if you are the only one who contributed to your RRSP during the 89-day period just before you withdrew an amount from that RRSP.

1. RRSP account number	_____	1
2. Amounts you contributed to the above RRSP during the 89-day period just before your withdrawal under the HBP from that RRSP. *	\$ _____	2
3. Fair market value of the property held in the above RRSP just after your withdrawal.	- _____	3
4. Line 2 minus line 3 (if negative, enter "0"). This is the amount of your contribution to the RRSP indicated on line 1 that you cannot deduct for any year.	= \$ _____	4

Area 2 – Complete this area if you contributed to your spouse's or common-law partner's RRSP during the 89-day period just before your spouse or common-law partner withdrew an amount from that RRSP.

5. RRSP account number	_____	5
6. Amounts you and your spouse or common-law partner contributed to the above RRSP during the 89-day period just before your spouse's or common-law partner's withdrawal under the HBP from that RRSP. **	\$ _____	6
7. Fair market value of the property held in the above RRSP just after your spouse's or common-law partner's withdrawal.	- _____	7
8. Line 6 minus line 7 (if negative, enter "0"). This is the amount of the contributions to the RRSP indicated on line 5 that is not deductible for any year. ***	= \$ _____	8

*** Do not include:**

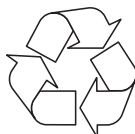
- any amounts for which you did not receive an official RRSP receipt;
- contributions representing lump-sum amounts (for example, retiring allowances) that you transferred to this RRSP. However, you have to include lump-sum amounts that represent contributions you made to another RRSP during the 89-day period just before your withdrawal, and that were transferred to the RRSP identified on line 1;
- the excess amount that you withdrew from your RRSPs in connection with the certification of a provisional past service pension adjustment that you re-contributed to this RRSP in the 89-day period just before your withdrawal, and for which you claim or will claim a deduction; or
- an amount you contributed to this RRSP that was refunded to you as an unused amount (you may have completed Form T3012A, *Tax Deduction Waiver on the Refund of Your Unused RRSP Contributions*).

**** Do not include:**

- any amounts for which you or your spouse or common-law partner did not receive an official RRSP receipt;
- contributions your spouse or common-law partner made for amounts that he or she transferred to this RRSP. However, you have to include amounts that your spouse or common-law partner contributed to another RRSP during the 89-day period just before your spouse's or common-law partner's withdrawal, and that he or she transferred to the RRSP identified on line 5;
- the excess amount that your spouse or common-law partner withdrew from his or her RRSPs in connection with the certification of a provisional past service pension adjustment that your spouse or common-law partner re-contributed to this RRSP in the 89-day period just before his or her withdrawal, and for which your spouse or common-law partner claims or will claim a deduction; or
- an amount you or your spouse or common-law partner contributed to this RRSP that was refunded to you or your spouse or common-law partner as an unused amount (you or your spouse or common-law partner may have completed Form T3012A, *Tax Deduction Waiver on the Refund of Your Unused RRSP Contributions*).

*** If both you and your spouse or common-law partner contributed to the above RRSP during the 89-day period just before your spouse's or common-law partner's withdrawal under the HBP, the earliest contributions made during this period are the non-deductible contributions.

Think Recycling!



Printed in Canada