POOLED REGISTERED PENSION PLANS (PRPP)

User Guide for Members and Spouses to Complete the:

Application for Family Law Value (Ontario PRPP Form ON-A)

Joint Declaration of Period of Spousal Relationship (Ontario PRPP Form ON-B)

Application to Transfer the Family Law Value (Ontario PRPP Form ON-D)
OVERVIEW

The *Pooled Registered Pension Plans Act, 2015* (the “Ontario PRPP Act”) allows spouses to divide the value of an Ontario PRPP member’s account upon the breakdown of their relationship.

If you or your spouse has an interest in a PRPP that is subject to the Ontario PRPP Act, the valuation and division rules set out in the Ontario PRPP Act and Ontario Regulation 359/16 apply. In order to divide PRPP funds, the spouses must complete steps One, Three and Four of the process:

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Instructions for Completing the Application for Family Law Value (Ontario PRPP Form ON-A)

General Information

The first step in dividing a PRPP account is to obtain the value by submitting an Application for Family Law Value (Ontario PRPP Form ON-A) to the PRPP Administrator. If you and your spouse are or were married, either of you may apply to the PRPP Administrator to obtain the value of the member’s PRPP account. If you and your spouse are or were in a common-law relationship, only the member may apply.

The PRPP Administrator may charge a fee for providing the calculations. The maximum fee that may be charged by the PRPP Administrator is $200. Contact the PRPP Administrator to find out the amount of the fee and how to make your payment.

Upon receipt of a completed application, the PRPP Administrator must issue a Statement of Family Law Value (Ontario PRPP Form ON-C) within 60 days. In order to avoid delay, it is important to make sure that the Application for Family Law Value is complete before it is submitted to the PRPP Administrator. Contact the PRPP Administrator to find out what documents must be included with the Application. The PRPP Administrator is required to provide both the member and the spouse with a copy of the Statement of Family Law Value, regardless of which person makes the application.

You may want to get legal advice before completing an Application for Family Law Value (Ontario PRPP Form ON-A).

Send your completed Application Form to the PRPP Administrator. Do not send your Application Form to the Financial Services Commission of Ontario (FSCO) or the Office of the Superintendent of Financial Institutions.

Part A
Applicant Information

Identify who you are by filling in your name and checking the box that applies to your situation (e.g. the PRPP member or the spouse of the PRPP member).

If you are a person acting on behalf of the member or the member’s spouse under a power of attorney for property, attach a certified copy of the power of attorney for property. You may complete the Application Form and sign on behalf of the member or the member’s spouse.

If you are a person acting on behalf of the member or the member’s spouse under a court order, you can only complete the Application Form and sign on behalf of the member or the member’s spouse if you have been given this authority under the court order. Attach a certified copy of the court order to the Application Form.
Part B
PRPP Information

Provide information about the member’s Pooled Registered Pension Plan (PRPP). Information about the PRPP can be found on the PRPP’s website. A list of federally registered PRPPs is also available on Office of the Superintendent of Financial Institutions’ (OSFI) website (www.osfi-bsif.gc.ca/swppws/default.html).

You may contact OSFI at 1-800-385-8647 if you need assistance in obtaining information about a PRPP.

Part C
Information about the Member

You must provide information about the member. The PRPP Administrator must have this information to calculate the Family Law Value.

If you do not know the member’s contact information, you may check the box which indicates that this information will be provided by the member or the member’s representative (e.g. lawyer, family member, etc.). Note that your Application will not be considered complete until the PRPP Administrator has the member’s contact information. This is because the PRPP Administrator is required by law to provide a copy of the Statement of Family Law Value to both spouses.

If you do not know the member’s PRPP identification number, you may indicate that you do not know.

Part D
Information about the Member’s Spouse

You must provide information about the member’s spouse. The PRPP Administrator must have this information to calculate the Family Law Value.

If you do not have the contact information for the member’s spouse, you may check the box which indicates that this information will be provided by the spouse or the spouse’s representative (e.g. lawyer, family member, etc.). Note that your Application will not be considered complete until the PRPP Administrator has the contact information for the member’s spouse. This is because the PRPP Administrator is required by law to provide a copy of the Statement of Family Law Value to both spouses.

Part E
Starting Date of Spousal Relationship (Married or Common-Law)

You must indicate the “starting date” of your spousal relationship.

If you are or were married, the starting date of your spousal relationship will be your marriage date unless you have agreed otherwise in a domestic contract or a different date was determined by a court or an arbitrator in your family arbitration award. The starting date cannot be a date that is earlier than
the date when you and your spouse started living together in a common-law relationship, or later than your marriage date.

If you and your spouse are or were in a common-law relationship, you can jointly choose the starting date of your relationship for PRPP valuation purposes as long as it is not earlier than the date on which you began living together.

You must provide proof of the starting date of your spousal relationship. The only acceptable forms of proof are:

- a certified copy of your marriage certificate; or
- a joint declaration signed by you and your spouse (you can use the Joint Declaration of Period of Spousal Relationship (Ontario PRPP Form ON-B); or
- a certified copy of a court order, family arbitration award or domestic contract.

A “certified copy” is a copy of the original document that has been certified as being a true copy of the original document by a person who is in a position to verify that the copy is a true copy. Certification can be done by a notary public, such as a lawyer. Contact the PRPP Administrator for more guidance about who it will accept certifications from.

**IMPORTANT:** Any change to the starting date of your spousal relationship will require you to file a new Application Form and must be accompanied by all required documents and the fee (if any).

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**Part F**

**Family Law Valuation Date (Separation Date)**

You must indicate your Family Law Valuation Date because the PRPP Administrator will not be able to complete the calculations without it. In most cases, your Family Law Valuation Date will be the date you and your spouse separated and there was no reasonable prospect that you would begin living together again. If you and your spouse are or were married, your Family Law Valuation Date could be an earlier date in certain circumstances set out in section 4(1) of the Ontario Family Law Act. You may wish to obtain legal advice if legal proceedings regarding your spousal relationship were commenced or your spouse died before your separation date.

If you and your spouse **cannot agree on or have not determined your separation date**, do not complete this Part F. Instead, you and your spouse may complete the Appendix to the Application Form by selecting two possible valuation dates (see instructions for the Appendix below).

You must provide proof of the date when you separated from your spouse. The only acceptable forms of proof are:

- a joint declaration signed by you and your spouse (you can use the Joint Declaration of Period of Spousal Relationship (Ontario PRPP Form ON-B);
- Appendix to the Application Form; or
- a certified copy of a court order, family arbitration award or domestic contract.
A “certified copy” is a copy of the original document that has been certified as being a true copy of the original document by a person who is in a position to verify that the copy is a true copy. Certification can be done by a notary public, such as a lawyer. Contact the PRPP Administrator for more guidance about who it will accept certifications from.

**IMPORTANT:** Any change to the date when you separated from your spouse will require you file a new Application Form and must be accompanied by all required documents and the fee (if any).

### Part G
**Documents and Fee**

The PRPP Administrator will not provide the Family Law Value unless you provide the PRPP Administrator with a complete application, including all required documents and the fee (if any).

Contact the PRPP Administrator to find out what the fee is and how you should pay it. The PRPP Administrator may be required to charge Harmonized Sales Tax (HST) on the fee.

### Part H
**Declaration**

Read the Declaration carefully, then sign the Declaration, print your name and indicate the date.

If you are acting on behalf of the member or the member’s spouse under a power of attorney for property or under a court order, you may sign on his or her behalf.

Once the PRPP Administrator receives your complete application, including all required documents and the fee (if any), you and your spouse will receive a **Statement of Family Law Value (Ontario PRPP Form ON-C)** from the PRPP Administrator within 60 days.

### Appendix - Request for Two Family Law Values

Do not complete the **Appendix** if you have completed **Part F [Family Law Valuation Date (Separation Date)]** of the Application Form.

You and your spouse may complete the **Appendix** if you **cannot agree on or have not determined your Family Law Valuation Date (separation date)**. If this is the case, the **Appendix** will serve as proof of your Family Law Valuation Date (separation date) for purposes of the Application Form.

You and your spouse must sign, print your names and date the **Appendix** in the presence of a witness. You may each have your own witness. Note that your witness:

- may not be your spouse;
• must be at least 18 years of age;
• must see you sign the Application Form; and,
• must also sign, print his/her name and date this Part of the Application Form immediately after seeing you sign and date the Application Form (this means that you and your witness must sign on the same date).

Upon receiving a complete Application Form including the completed Appendix, the PRPP Administrator will provide you and your spouse with two Statements of Family Law Value (Ontario PRPP Form ON-C), based on the two proposed separation dates.

Your application will be treated as two separate Applications. The PRPP Administrator may charge two separate fees for the Application.

While you and your spouse can obtain a Statement of Family Law Value using two different Family Law Valuation Dates, only one Family Law Valuation Date can be used for the division and transfer of the Family Law Value from the member’s PRPP account. This means that you and your spouse will need to agree on the Family Law Valuation Date or provide the PRPP Administrator with a court order or family arbitration award confirming the Family Law Valuation Date before the member’s PRPP account can be divided.

Questions and Answers – Application for Family Law Value (Application Form)

Q1. I am the common-law spouse of a PRPP Member. Can I complete this Application Form?

A1. No. The Ontario PRPP Act specifies that only the PRPP member or married spouse/former spouse may complete this Application Form. This is because married and common-law spouses have different property rights under the Ontario Family Law Act. As a result, only the PRPP member in a common-law relationship may complete this Application Form.

Q2. Who can I contact to help me fill out this Application Form?

A2. You should contact the PRPP Administrator for specific information about the PRPP, such as the registration number, amount of the fee (if any) or where the form is to be sent. Contact information for the PRPP Administrator is available on the Office of the Superintendent of Financial Institution’s (OSFI) website. The PRPP Administrator cannot give you advice about how to choose the starting date or Family Law Valuation Date of your spousal relationship. You may wish to obtain legal advice.

Q3. Do I have to get the Family Law Value from the PRPP Administrator?

A3. Yes. Only the PRPP Administrator can provide a Family Law Value that will be used in a court order, family arbitration award or domestic contract made under the Ontario Family Law Act.

Q4. I don’t want to provide the PRPP Administrator with my current mailing address. Is my telephone or cell number or e-mail address sufficient?

A4. The PRPP Administrator is required by law to provide both you and your spouse with a Statement of Family Law Value (Ontario PRPP Form ON-C). Contact the PRPP Administrator to find out what alternate arrangements can be made in order for you to receive this Statement.
Q5. What is a domestic contract?

A5. A domestic contract is a written agreement between you and your spouse that sets out the rights and obligations of you and your spouse in relation to your spousal relationship. Under the Ontario Family Law Act, domestic contracts include marriage contracts, separation agreements, cohabitation agreements and family arbitration agreements. To be enforceable your domestic contract must be signed by both spouses and witnessed.

You may want to get legal advice before you and your spouse enter into a domestic contract with each other.
Instructions for Completing the Joint Declaration of Period of Spousal Relationship (Ontario PRPP Form ON-B)

General Information

You and your spouse can use this optional Joint Declaration of Period of Spousal Relationship (Ontario PRPP Form ON-B) to:

- agree on the starting date of your spousal relationship, and
- agree on the Family Law Valuation Date (separation date) of your spousal relationship.

Other documents, such as a court order, family arbitration agreement or domestic contract can also be used to provide proof of the starting date and Family Law Valuation Date of your spousal relationship. This optional form has been created for your convenience. You do not have to complete the Declaration Form if you have the other proof document(s) listed under Part G of the Application for Family Law Value (Ontario PRPP Form ON-A) for both the starting date and separation date of your spousal relationship.

Do not complete Part D of the Declaration Form if you and your spouse have chosen to provide two Family Law Values under the Appendix to the Application for Family Law Value (Ontario PRPP Form ON-A).

Send the Declaration Form to the PRPP Administrator with your Application for Family Law Value (Ontario PRPP Form ON-A). Do not send this form to the Financial Services Commission of Ontario or the Office of the Superintendent of Financial Institutions.

You may want to get legal advice before completing the Declaration Form.

Part A
PRPP Information

Provide information about the member’s Pooled Registered Pension Plan (PRPP). Information about the PRPP can be found on the PRPP’s website. A list of federally registered PRPPs is also available on Office of the Superintendent of Financial Institutions’ (OSFI) website (www.osfi-bsif.gc.ca/swppws/default.html).

You may contact OSFI at 1-800-385-8647 if you need assistance in obtaining information about a PRPP.
Part B
Member and Member’s Spouse Information

Identify who you are by filling in your names. You must be the member and the member’s spouse who are identified in Part C and Part D of the Application for Family Law Value (Ontario PRPP Form ON-A).

Part C
Confirmation of the Starting Date of our Spousal Relationship (Married or Common-Law)

Complete this Part if you and your spouse are jointly declaring the starting date of your spousal relationship. Do not complete this Part if you are providing the following:

- a certified copy of your marriage certificate; or
- a certified copy of a court order, family arbitration award or domestic contract that specifies the starting date of your spousal relationship.

The “starting date” of your spousal relationship is explained in Part E of this User Guide for the Application for Family Law Value (Ontario PRPP Form ON-A).

Part D
Confirmation of our Family Law Valuation Date (Separation Date)

Complete this Part if you and your spouse are jointly declaring your Family Law Valuation Date (separation date).

Do not complete this Part:

- if you are providing a certified copy of a court order, family arbitration award or domestic contract that specifies your separation date; or
- if you and your spouse have chosen to provide two Family Law Valuation Dates under the Appendix to the Application for Family Law Value (Ontario PRPP Form ON-A).

The Family Law Valuation Date is explained in Part F of this User Guide for the Application for Family Law Value (Ontario PRPP Form ON-A).

Joint Declaration

You and your spouse must sign, print your names and date the Declaration Form in the presence of a witness. You may each have your own witness. Note that your witness:

- may not be your spouse;
- must be at least 18 years of age;
- must see you sign this form; and,
must also sign, print his/her name and date this form immediately after seeing you sign and date this form (this means that you and your witness must sign on the same date).

Questions and Answers – Joint Declaration of Period of Spousal Relationship (Declaration Form)

Q1. Do we have to complete the Declaration Form?

A1. No. This is an optional form that you and your spouse may complete to provide proof of the period of your spousal relationship. Alternatively, you may provide the following proof documents.

For the starting date of your spousal relationship:

- a certified copy of your marriage certificate; or
- a certified copy of a court order, family arbitration award or domestic contract that specifies the starting date of your spousal relationship.

For your separation date:

- a certified copy of your divorce decree;
- a certified copy of a court order, family arbitration award or domestic contract that specifies the separation date of your spousal relationship; or
- the Appendix to the Application for Family Law Value (Ontario PRPP Form ON-A).

You and your spouse may want to get legal advice before completing the Declaration Form.

Q2. What happens if my spouse and I agree to change either the starting date or the Family Law Valuation Date (separation date) of our spousal relationship after we receive the Statement of Family Law Value (Ontario PRPP Form ON-C) from the PRPP Administrator?

A2. You or your spouse must complete and send another Application for Family Law Value (Ontario PRPP Form ON-A) to the PRPP Administrator along with all required documents and the fee (if any). The PRPP Administrator will then provide you and your spouse with the new Family Law Value based on the revised date(s).

You may want to get legal advice before making your decision.
Instructions for Completing the Application to Transfer the Family Law Value (Ontario PRPP Form ON-D)

General Information

After submitting a completed Application for Family Law Value (Ontario PRPP Form ON-A), you will receive a Statement of Family Law Value (Ontario PRPP Form ON-C), which contains information about the value of the member’s PRPP Account that accrued during the spousal relationship period and the amount that may be transferred to the spouse. This information can be used as part of your negotiations or by a court or family arbitrator to decide how the value of your family property should be divided.

In order to divide the member’s PRPP account, the spouses must first obtain a court order, family arbitration award or domestic contract providing for the transfer and indicating the amount to be transferred. Up to 50 percent of the Family Law Value of the member’s PRPP account may be transferred to the spouse. It is important to ensure that the court order, family arbitration award or domestic contract clearly states:

- the Family Law Valuation Date;
- the amount to be transferred as either a specified dollar amount or as a proportion (percentage) of the Family Law Value;
- whether or not the amount to be transferred includes interest accrued from the Family Law Valuation Date to the beginning of the month in which the transfer is made.

When you and your spouse are finalizing your court order, family arbitration award or domestic contract, you should both get independent legal advice to ensure that your individual rights are protected.

Once you have obtained a court order, family arbitration award or domestic contract providing for the transfer, the next step is for the spouse entitled to the transfer to complete an Application to Transfer of the Family Law Value (Ontario PRPP Form ON-D) and submit it to the PRPP Administrator.

You cannot use the Transfer Form if:
- you have not received your Statement of Family Law Value from the PRPP Administrator;
- you do not have a certified copy of a court order, family arbitration award or domestic contract, which provides for the division and transfer of your share of the Family Law Value; or
- the funds in the member’s account are no longer in the PRPP.

Send your completed Transfer Form to the PRPP Administrator. The PRPP Administrator is identified in Part B of the Statement of Family Law Value (Ontario PRPP Form ON-C). Do not send the Transfer Form to the Financial Services Commission of Ontario (FSCO) or the Office of the Superintendent of Financial Institutions.
Part A
PRPP Information

Complete the information about the PRPP. You can find this information in Part B of the Statement of Family Law Value (Ontario PRPP Form ON-C).

Part B
Information about the Member’s Spouse

Provide information about yourself, including your social insurance number. The PRPP Administrator requires this information for tax reporting purposes and will be unable to transfer your share of the Family Law Value to a financial institution or to another pension plan without it.

If you are acting on behalf of the member’s spouse under a power of attorney for property or a court order, identify who you are and provide your contact information on a separate sheet and attach it to the Transfer Form.

Part C
Information about the Member

Complete the information about the member. You can find the member’s PRPP identification number under Part C of the Statement of Family Law Value (Ontario PRPP Form ON-C).

Part D
Transfer Information

Complete the box that applies to you and fill in the required information based on your court order, family arbitration award or domestic contract.

The “Family Law Value” is the “imputed value” under Pooled Registered Pension Plans Act, 2015 (Ontario). Your court order, family arbitration award or domestic contract may refer to the imputed value, which is the same as your Family Law Value.

The amount you report in this Part must be the same as the amount reported in your court order, family arbitration award or domestic contract. If your share of the Family Law Value is specified as a dollar amount, interest will only be payable if your court order, family arbitration award or domestic contract provides for the payment of interest from the Family Law Valuation Date to the beginning of the month in which your lump sum is transferred.

The Family Law Valuation Date identified in Part D must be the same date as the Family Law Valuation Date that is noted under Part A of the Statement of Family Law Value (Ontario PRPP Form ON-C). If you are providing a different Family Law Valuation Date, you will have to get a new Family Law Value calculation by completing another Application for Family Law Value (Ontario PRPP Form ON-A), which must be accompanied by all required documents and the fee (if any).
If the PRPP Administrator finds a conflict or discrepancy between the wording of the court order, family arbitration award or domestic contract and the information that you provide under this Part, the PRPP Administrator may not be able to transfer your share of the Family Law Value until the matter is resolved.

Note: The court order, family arbitration award or domestic contract cannot entitle you to an amount that exceeds 50 percent of the Family Law Value. The PRPP Administrator may not transfer to you more than the maximum share permitted by law.

**Part E**

**Selected Transfer Option**

The payment will be made to the spouse as an immediate lump sum transfer. The options for payment that are available to the spouse are explained in detail in Appendix 2 to the Statement of Family Law Value (Ontario PRPP Form ON-C). These options include:

- a transfer of the lump sum into:
  - a locked-in registered retirement savings plan;
  - a federal life income fund;
  - a restricted life income fund;
- a purchase of an immediate or deferred life annuity using the lump sum;
- a transfer of the lump sum to a PRPP or another registered pension plan, if the administrator of the receiving PRPP or registered pension plan agrees to accept the transfer.

The lump sum transfer amount cannot be paid to the spouse:

- in cash; or
- as a portion of variable payments made to the member.

You may want to get financial advice before making a decision about which transfer option to elect.

**Part F**

**Transfer to a Financial Institution**

Complete this Part if you have chosen to transfer your share of the Family Law Value to:

- a locked-in registered retirement savings plan
- a federal life income fund
- a restricted life income fund
- purchase an immediate or deferred life annuity
Part G
Transfer to a PRPP or Another Registered Pension Plan

Complete this Part if you have chosen to transfer your share of the Family Law Value to:

- a PRPP
- a registered pension plan

Part H
Required Documents

You must provide the PRPP Administrator with a certified copy of a court order, family arbitration award or domestic contract that contains the Family Law Valuation Date and provides for the division and transfer of your share of the Family Law Value.

By checking the box for a court order or family arbitration award, you are also certifying that you are providing the PRPP Administrator with the final document, which is, to the best of your knowledge, not subject to appeal or review by a court.

You must also provide the PRPP Administrator with proof of your date of birth. A birth certificate, baptismal certificate and passport are the most commonly accepted documents for proof of a date of birth. If you do not have any of these documents, contact the Plan Administrator to find out what other document(s) are acceptable as proof of your date of birth.

Also provide any other applicable documents that are listed under “Next Steps” of the Statement of Family Law Value (Ontario PRPP Form ON-C). List the additional documents that you are including with your Transfer Form in this Part.

Part I
Confirmation and Direction

You must sign, print your name and date the Transfer Form in the presence of a witness. Note that your witness:

- may not be your spouse;
- must be at least 18 years of age;
- must see you sign the Transfer Form; and,
- must also sign, print his/her name and date this Part of the Transfer Form immediately after seeing you sign and date the Transfer Form (this means that you and your witness must sign on the same date).

If you are acting on behalf of the member’s spouse under a power of attorney for property or a court order, you may sign on his/her behalf. If this is the case, provide the PRPP Administrator with a certified copy of the power of attorney for property, or court order, with the Transfer Form.
Once the PRPP Administrator receives your completed Transfer Form, including all required documents, you will receive your share of the Family Law Value within 60 days.

Questions and Answers – Application to Transfer the Family Law Value (Transfer Form)

Q1. My spouse and I completed the Appendix to the Application for Family Law Value (Ontario PRPP Form ON-A) and have provided two proposed Family Law Valuation Dates (separation dates). We have now agreed on our separation date, which is a different date than the dates that were provided in the Appendix of that Application Form. Can I report our new separation date on this Transfer Form?

A1. No. The change in your separation date will require a new Family Law Value calculation. A new Application for Family Law Value (Ontario PRPP Form ON-A), accompanied by all required documents and the fee (if any) must be given to the PRPP Administrator.

Q2. Is there a fee for this Transfer Form?

A2. No. The PRPP Administrator is not permitted to charge a fee for transferring your share of the Family Law Value.

Q3. Do I get interest while I am waiting for my share of the Family Law Value to be transferred?

A3. The answer depends on whether your share of the Family Law Value is expressed as a proportion (i.e. percentage) of the Family Law Value, or as a specified dollar amount.

If your share of the Family Law Value is expressed as a proportion of the Family Law Value in your settlement instrument (court order, family arbitration award or domestic contract), interest will be credited on your lump sum payment from the Family Law Valuation Date to the beginning of the month in which the transfer is made.

However, if your share of the Family Law Value is expressed as a specified dollar amount in your settlement instrument, your lump sum payment will only be credited with interest from the Family Law Valuation Date to the beginning of the month in which the transfer is made if your settlement instrument explicitly requires that interest be credited.

Q4. If I am entitled to receive interest on my lump sum payment, what interest will I get?

A4. The rate of interest will be based on the fund rate of return, which may be either positive or negative.

Q5. Is there a time limit for making an application using the Transfer Form?

A5. No, there is no time limit to request the transfer of the spouse’s share of the Family Law Value using the Transfer Form. However, if the funds in the PRPP member’s account are transferred or paid out in full between the time the Statement of Family Law Value (Ontario PRPP Form ON-C) is issued and the time the member’s spouse gives the completed Transfer Form to the PRPP Administrator, the PRPP Administrator is not required to transfer to the spouse any amount related to his or her share of the Family Law Value.