

**IV. Accounts Excluded from Financial Accounts**

The following accounts and products established in Canada and maintained by a Canadian Financial Institution shall be treated as excluded from the definition of Financial Accounts, and therefore shall not be treated as U.S. Reportable Accounts under the Agreement:

- A. Registered Retirement Savings Plans (RRSPs) – as defined in subsection 146(1) of the *Income Tax Act*.
- B. Registered Retirement Income Funds (RRIFs) – as defined in subsection 146.3(1) of the *Income Tax Act*.
- C. Pooled Registered Pension Plans (PRPPs) – as defined in subsection 147.5(1) of the *Income Tax Act*.
- D. Registered Pension Plans (RPPs) – as defined in subsection 248(1) of the *Income Tax Act*.
- E. Tax-Free Savings Accounts (TFSPAs) – as defined in subsection 146.2(1) of the *Income Tax Act*.
- F. Registered Disability Savings Plans (RDSPs) – as defined in subsection 146.4(1) of the *Income Tax Act*.
- G. Registered Education Savings Plans (RESPs) – as defined in subsection 146.1(1) of the *Income Tax Act*.
- H. Deferred Profit Sharing Plans (DPSPs) – as defined in subsection 147(1) of the *Income Tax Act*.
- I. AgriInvest accounts – as defined under “NISA Fund No. 2” and “net income stabilization account” in subsection 248(1) of the *Income Tax Act* including Quebec’s Agri-Quebec program as prescribed in section 5503 of the *Income Tax Regulations*.
- J. Eligible Funeral Arrangements – as defined under subsection 148.1 of the *Income Tax Act*.
- K. Escrow Accounts. An account maintained in Canada established in connection with any of the following:
  - 1. A court order or judgment.