

# Your Guide to Tax Season 2017



## Helpful Information to Prepare Your Income Tax Return

This guide outlines the tax slips and supporting documents that you may receive from Credential Securities Inc., depending on the investments and account types you have. You may also receive additional documentation from other parties, including other financial entities with which you have investments or accounts. We recommend that you have all your slips before filing your tax return and consult with a personal tax advisor for more detailed assistance, if necessary.

| Tax Slip/Document   | Mailed No Later Than         | Information   |
|---|------------------------------|---|
| <b>Registered tax documents</b>   |                              |   |
| <b>RRSP Contribution Receipt – CRA<sup>1</sup></b>  | Jan 17, 2018<br>Mar 17, 2018 | If you made contributions to your Registered Retirement Savings Plan (RRSP): <ul style="list-style-type: none"> <li>Between March 2 and December 31, 2017, you will be mailed one contribution receipt on or before January 17, 2018.</li> <li>Between January 1 and March 1, 2018 (first 60 days of 2018), you will be mailed one contribution receipt on or before March 17, 2018.</li> </ul>   |
| <b>T4RSP / T4RIF – CRA</b><br>Statement of RRSP Income/<br>Statement of Income<br>from a RRIF<br><br><b>Relevé 2<sup>2</sup> – Revenu Québec</b>  | Feb 28, 2018                 | If you made a withdrawal from your RRSP or RRIF/LRIF/PRIF: <ul style="list-style-type: none"> <li>You will receive a Statement of RRSP Income or a Statement of Income from a Registered Retirement Income Fund.</li> </ul>   |
| <b>T4A – CRA</b><br>Statement of Pension,<br>Retirement, Annuity, and<br>Other Income   | Feb 28, 2018                 | If you withdrew funds from your RESP for Accumulated Income Payment Withdrawals (issued to contributor) or Education Assistance Payments (issued to recipient of payments): <ul style="list-style-type: none"> <li>You will receive a Statement of Pension, Retirement, Annuity, and Other Income.</li> </ul>   |
| <b>NR4 – CRA</b><br>Statement of Amounts<br>Paid or Credited to<br>Non-Residents of Canada  | Feb 28, 2018                 | If you are a non-resident of Canada and made a withdrawal from your RRSP, RRIF/LRIF/PRIF, or RESP: <ul style="list-style-type: none"> <li>You will receive a Statement of Amounts Paid or Credited to Non-Residents of Canada (NR4).</li> </ul> Note: You will not be issued an NR4 for income less than C\$50 with no Canadian Non-Resident Tax withheld.  |
| <b>Non-registered tax documents</b>   |                              |   |
| <b>1099-B – IRS<sup>3</sup></b><br>Proceeds From Broker and<br>Barter Exchange Transactions<br><br><b>1099-DIV – IRS</b><br>Dividends and Distributions<br><br><b>1099-INT – IRS</b><br>Interest Income | Jan 31, 2018                 | If you are a U.S. person or an individual who is subject to U.S. tax laws and received U.S. source income: <ul style="list-style-type: none"> <li>From the sale or redemption of securities, you will receive a Proceeds From Broker and Barter Exchange Transactions Form (1099-B).</li> <li>From dividends, you will receive a Dividends and Distributions Form (1099-DIV).</li> <li>From interest earned, you will receive an Interest Income Form (1099-INT).</li> </ul>  |
| <b>Fee Summary</b>  | Feb 28, 2018                 | If you hold a Managed Portfolio with Credential Securities: <ul style="list-style-type: none"> <li>You will receive a Fee Summary indicating your custodial fees, portfolio manager management fees and miscellaneous fees, applied to your account for the 2017 calendar year.</li> </ul>  |
| <b>Foreign Assets Verification Report</b>   | Feb 28, 2018                 | If, at any time during the year, you owned specified foreign property (outside of Canada) with a cumulative cost of more than C\$100,000: <ul style="list-style-type: none"> <li>You will receive a Foreign Assets Verification Report, which will assist you in filing your T1135 (Foreign Assets Verification Statement) with the CRA.</li> <li>The T1135 applies to Canadian resident taxpayers, corporations, trusts, and partnerships.</li> </ul> Note: If you are unsure of the definition of 'specified foreign property', please visit <a href="http://www.cra-arc.gc.ca">www.cra-arc.gc.ca</a> and search 'T1135'. |

| Tax Slip/Document   | Mailed<br>No Later Than | Information   |
|---|-------------------------|---|
| <b>Non-registered tax documents (Cont'd)</b>  |                         |   |
| <b>T5</b> – CRA<br>Statement of Investment<br>Income<br><br><b>Relevé 3</b> – Revenu Québec<br>(Issued to residents of<br>Quebec in addition to T5) | Feb 28, 2018            | If you received income from stocks, interest and accrued interest from bonds and interest from other debt instruments and cash balances: <ul style="list-style-type: none"> <li>▪ You will receive a Statement of Investment Income (T5) accompanied by a Summary of Investment Income and Expense.</li> <li>▪ Income on mutual fund holdings will be reported directly to you by the mutual fund company.</li> </ul> Note: You will not be issued a T5 for income less than C\$50.   |
| <b>T5008</b> – CRA<br><br><b>Relevé 18</b> – Revenu Québec<br>Statement of Security<br>Transactions   | Feb 28, 2018            | If you had any proceeds that took place in your account during the year: <ul style="list-style-type: none"> <li>▪ You will receive a Statement of Security Transactions (T5008/Relevé 18) representing the dispositions, redemptions or cancellations of a security.</li> <li>▪ The T5008/Relevé 18 is reported in Canadian dollars.</li> </ul>   |
| <b>NR4</b> – CRA<br>Statement of Amounts<br>Paid or Credited to<br>Non-Residents of Canada  | April 3, 2018           | If you are a non-resident of Canada who receives Canadian source investment income: <ul style="list-style-type: none"> <li>▪ You will receive a Statement of Amounts Paid or Credited to Non-Residents of Canada (NR4).</li> </ul> Note: You will not be issued an NR4 for income less than C\$50 with no Canadian Non-Resident Tax withheld.   |
| <b>T3</b> – CRA<br>Statement of Trust<br>Income Allocations and<br>Designations<br><br><b>Relevé 16</b> – Revenu Québec                             | April 3, 2018           | If you received any income from Income Trusts or Exchange Traded Funds: <ul style="list-style-type: none"> <li>▪ You will receive a Statement of Trust Income Allocations and Designations (T3/Relevé 16).</li> <li>▪ Credential Securities prepares the T3/Relevé 16 slips based on information provided by the issuer. Trust Issuers have until April 3, 2018 to report their tax information, so T3/Relevé 16 slips will be issued and mailed as soon as possible after April 3, 2018.</li> <li>▪ Income on mutual fund holdings will be reported directly to you by the mutual fund company.</li> </ul> |
| <b>T5013</b> – CRA<br>Statement of Partnership<br>Income<br><br><b>Relevé 15</b> – Revenu Québec  | April 3, 2018           | If you received any income from Limited Partnership Units: <ul style="list-style-type: none"> <li>▪ You will receive a Statement of Partnership Income (T5013/Relevé 15).</li> <li>▪ Credential Securities prepares the T5013/Relevé 15 slips based on information provided by the issuer.</li> </ul>   |

<sup>1</sup> Canada Revenue Agency <sup>2</sup> Relevés apply to Quebec residents only <sup>3</sup> Internal Revenue Service