

# Your Guide to Tax Season 2018



## Helpful Information to Prepare Your Income Tax Return

This guide outlines the tax slips and supporting documents that you may receive from Qtrade Advisor. Due to recent merger you may receive two sets of tax documents this year: 1 under Qtrade Advisor for the period of January 1 to August 31, 2018 and 1 under Credential Qtrade Securities for the period of September 1 to December 31, 2018. This is depending on the transaction activity, 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.

### Access your Tax Slips with Qtrade Client Login

If you've signed up for electronic documents through Qtrade Client Login, your 2018 tax slips will be available electronically within three business days of the mailing dates listed below. For more information on eServices, please visit [qtrade.ca/advisor/](http://qtrade.ca/advisor/) or contact your Qtrade Advisor.

Tax Slip/Document	Mailed No Later Than	Information
<b>Registered tax documents</b>		
<b>RRSP Contribution Receipt</b> – CRA <sup>1</sup>	Jan 18, 2019 Mar 15, 2019	<p>If you made contributions to your Registered Retirement Savings Plan (RRSP):</p> <ul style="list-style-type: none"> <li>Between March 2 and August 31, 2018, you will be mailed one contribution receipt from Qtrade Advisor and another contribution receipt will be issued for the period between September 1 to December 31, 2018 from Credential Qtrade Securities on or before January 18, 2019.</li> <li>Between January 1 and March 1, 2019 (first 60 days of 2019), you will be mailed <u>one</u> contribution receipt on or before March 15, 2019 from Credential Qtrade Securities. In previous years, you would have received multiple receipts from Qtrade.</li> </ul>
<b>T4RSP / T4RIF</b> – CRA Statement of RRSP Income/ Statement of Income from a RRIF  <b>Relevé 2<sup>2</sup></b> – Revenu Québec	Feb 28, 2019	<p>If you made a withdrawal from your RRSP or RRIF/LRIF/PRIF:</p> <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</b> – CRA Statement of Pension, Retirement, Annuity, and Other Income	Feb 28, 2019	<p>If you withdrew funds from your RESP for Accumulated Income Payment Withdrawals (issued to contributor) or Education Assistance Payments (issued to recipient of payments):</p> <ul style="list-style-type: none"> <li>You will receive a Statement of Pension, Retirement, Annuity, and Other Income.</li> </ul>
<b>NR4</b> – CRA Statement of Amounts Paid or Credited to Non-Residents of Canada	Feb 28, 2019	<p>If you are a non-resident of Canada and made a withdrawal from your RRSP, RRIF/LRIF/PRIF, or RESP:</p> <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> <p>Note: You will not be issued an NR4 for income less than C\$50 with no Canadian Non-Resident Tax withheld.</p>
<b>Non-registered tax documents</b>		
<b>1099-B</b> – IRS <sup>3</sup> Proceeds From Broker and Barter Exchange Transactions  <b>1099-DIV</b> – IRS Dividends and Distributions  <b>1099-INT</b> – IRS Interest Income	Jan 31, 2019	<p>If you are a U.S. person or an individual who is subject to U.S. tax laws and received U.S. source income:</p> <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>

Tax Slip/Document	Mailed No Later Than	Information
<b>Non-registered tax documents (Cont'd)</b>		
<b>Management Fee Summary</b>	Feb 28, 2019	<p>If you hold a Clarity Fee-Based or Managed Account:</p> <ul style="list-style-type: none"> <li>▪ You will receive a Management Fee Summary listing fees and taxes paid in the 2018 calendar year for managed solutions such as, Clarity Investment, and Clarity Managed Account.</li> </ul> <p>Note: Please refer to the fee summary disclaimer for more information. When used to pay for the management of non-registered investments, these fees may be tax deductible. Please consult with your tax advisor to assess how these fees apply to your circumstances.</p>
<b>Foreign Assets Verification Report - NEW</b>	Feb 28, 2019	<p>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:</p> <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> <p>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'. If you held this type of investment for the entire year, you will receive 2 separate reports: 1 from Qtrade Advisor and 1 from Credential Qtrade Securities for 2018.</p>
<b>T5 – CRA</b> Statement of Investment Income  <b>Relevé 3 – Revenu Québec</b> (Issued to residents of Quebec in addition to T5)	Feb 28, 2019	<p>If you received income from stocks, interest and accrued interest from bonds and interest from other debt instruments and cash balances:</p> <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> <p>Note: You will not be issued a T5 for income less than C\$50. If the record date position was held at Qtrade Advisor on August 31, 2018 or prior and payment date was after September 4, 2018 conversion date, the dividend income received will be reflected on the T5 slip issued by Qtrade.</p>
<b>T5008 – CRA</b> <b>Relevé 18 – Revenu Québec</b> Statement of Security Transactions	Feb 28, 2019	<p>If you had any proceeds that took place in your account during the year:</p> <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>Summary of Security Transactions</b>	Feb 28, 2019	<p>If you had any acquisitions and/or dispositions that took place in your account during the year:</p> <ul style="list-style-type: none"> <li>▪ You will receive a Summary of Security Transactions that may be used with your trade confirmations and month-end statements to assist you in calculating capital gains or losses.</li> <li>▪ Market prices and book values are prepared from sources we believe to be reliable.</li> </ul> <p>Note: The TDS and SSTs are not an official tax documents and are not filed with CRA. Please be advised that Credential Qtrade Securities will issue a Trading Disposition Summary in place of the SSTs for the above transactions from September 1, 2018 to December 31, 2018.</p>
<b>NR4 – CRA</b> Statement of Amounts Paid or Credited to Non-Residents of Canada	Mar 31, 2019	<p>If you are a non-resident of Canada who receives Canadian source investment income:</p> <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> <p>Note: You will not be issued an NR4 for income less than C\$50 with no Canadian Non-Resident Tax withheld.</p>

Tax Slip/Document	Mailed No Later Than	Information
<b>Non-registered tax documents (Cont'd)</b>		
<b>T3</b> – CRA Statement of Trust Income Allocations and Designations  <b>Relevé 16</b> – Revenu Québec	Mar 31, 2019	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>▪ Qtrade Advisor prepares the T3/Relevé 16 slips based on information provided by the issuer. Trust Issuers have until March 31, 2019 to report their tax information, so T3/Relevé 16 slips will be issued and mailed as soon as possible after March 31, 2019.</li> <li>▪ Income on mutual fund holdings will be reported directly to you by the mutual fund company.</li> </ul>
<b>T5013</b> – CRA Statement of Partnership Income  <b>Relevé 15</b> – Revenu Québec	Mar 31, 2019	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>▪ Qtrade Advisor 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