

Your Guide to Tax Season 2016

Helpful Information to Prepare Your Income Tax Return

This guide outlines the tax slips and supporting documents that you may receive from Credential Direct, 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.

Access your Tax Slips Online

If you've signed up for eServices through Credential Direct, your 2016 tax slips will be available electronically within two business days of the mailing dates listed below. For more information on subscribing for eServices, please visit credentialdirect.com or contact us at support@credentialdirect.com or 1.877.742.2900.

Tax Slip/Document	Mailed No Later Than	Information
Registered tax documents		
RRSP Contribution Receipt – CRA ¹	Jan 13, 2017 Mar 17, 2017	If you made contributions to your registered retirement savings plan (RRSP): <ul style="list-style-type: none"> Between March 1 and December 31, 2016, you will be mailed one contribution receipt on or before January 13, 2017. Between January 1 and March 1, 2017 (first 60 days of 2017), you will be mailed one contribution receipt on or before March 17, 2017.
T4RSP / T4RIF – CRA Statement of RRSP Income/ Statement of Income from a RRIF Relevé 2² – Revenu Québec	Feb 17, 2017	If you made a withdrawal from your RRSP or RRIF/LRIF/PRIF: <ul style="list-style-type: none"> You will receive a Statement of RRSP Income or a Statement of Income from a Registered Retirement Income Fund.
T4A – CRA Statement of Pension, Retirement, Annuity, and Other Income	Feb 17, 2017	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"> You will receive a Statement of Pension, Retirement, Annuity, and Other Income.
NR4 – CRA Statement of Amounts Paid or Credited to Non-Residents of Canada	Feb 17, 2017	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"> You will receive a Statement of Amounts Paid or Credited to Non-Residents of Canada (NR4). Note: You will not be issued an NR4 for income less than C\$50 with no Canadian Non-Resident Tax withheld.
Non-registered tax documents		
1099-B – IRS ³ Proceeds From Broker and Barter Exchange Transactions 1099-DIV – IRS Dividends and Distributions 1099-INT – IRS Interest Income	Jan 27, 2017	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"> From the sale or redemption of securities, you will receive a Proceeds From Broker and Barter Exchange Transactions Form (1099-B). From dividends, you will receive a Dividends and Distributions Form (1099-DIV). From interest earned, you will receive an Interest Income Form (1099-INT).
Premium DRIP™ Proceeds of Disposition Report	Feb 17, 2017	If you invested in Premium Distribution/Premium DRIP Cash Payments: <ul style="list-style-type: none"> You will receive a Premium DRIP Proceeds of Disposition (PRD) Report. The amounts paid to you over and above the regular declared distribution will appear as proceeds of disposition transactions in the report. The 2% premium may be treated as income or capital gains depending on your personal circumstances. Therefore, you should consult with your tax advisor regarding the tax consequences of these cash payments. Credential Securities reports security transactions to the Canada Revenue Agency on an annual basis in prescribed information statements and will be including the 2% premium as part of that reporting for 2016 year. Note: You will be issued a PRD Report when the PRD entries total more than C\$50.

Tax Slip/Document	Mailed No Later Than	Information
Non-registered tax documents (Cont'd)		
Mutual Fund Fee Summary	Feb 27, 2017	<p>If you had Mutual Fund holdings in your account and if you signed a negotiated Advisor Service Fee agreement in a Nominee Non-Registered plan:</p> <ul style="list-style-type: none"> You will receive an annual Mutual Fund Fee Summary. These service fees are applied by the mutual fund company on your portfolio managed mutual funds during the 2016 calendar year. These fees are collected directly by the mutual fund company through a redemption of units. <p>Note: Please refer to the simplified mutual fund prospectus for more information on these fees. The simplified prospectus contains all relevant facts around the fee components associated with this type of fund. Credential is providing you with this fee summary as these fees may be tax-deductible. Please consult with your tax advisor to assess how these fees apply to your circumstances.</p>
Foreign Assets Verification Report	Feb 27, 2017	<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"> You will receive a Foreign Assets Verification Report, which will assist you in filing your T1135 (Foreign Assets Verification Statement) with the CRA. The T1135 applies to Canadian resident taxpayers, corporations, trusts and partnerships. <p>Note: If you are unsure of the definition of 'specified foreign property', please visit www.cra-arc.gc.ca and search 'T1135'.</p>
T5 – CRA Statement of Investment Income Relevé 3 – Revenu Québec (Issued to residents of Quebec in addition to T5)	Feb 27, 2017	<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"> You will receive a Statement of Investment Income (T5) accompanied by a Summary of Investment Income and Expense. Income on mutual fund holdings will be reported directly to you by the mutual fund company. <p>Note: You will not be issued a T5 for income less than C\$50.</p>
Trading Disposition Summary	Feb 27, 2017	<p>If you had any dispositions that took place in your account during the year:</p> <ul style="list-style-type: none"> You will receive a Trading Disposition Summary (TDS) that may be used with your trade confirmations and month-end statements to assist you in calculating capital gains or losses. Market prices and book values are prepared from sources we believe to be reliable. Please refer to the disclaimer section on the TDS for further information. <p>Note: The TDS replaces the SSTS-Summary of Security Transactions which you would have received in previous years.</p>
NR4 – CRA Statement of Amounts Paid or Credited to Non-Residents of Canada	Mar 24, 2017	<p>If you are a non-resident of Canada who receives Canadian source investment income:</p> <ul style="list-style-type: none"> You will receive a Statement of Amounts Paid or Credited to Non-Residents of Canada (NR4). <p>Note: You will not be issued an NR4 for income less than C\$50 with no Canadian Non-Resident Tax withheld.</p>
T3 – CRA Statement of Trust Income Allocations and Designations Relevé 16 – Revenu Québec	Mar 24, 2017	<p>If you received any income from Income Trusts or Exchange Traded Funds:</p> <ul style="list-style-type: none"> You will receive a Statement of Trust Income Allocations and Designations (T3/Relevé 16). Credential Direct prepares the T3/Relevé 16 slips based on information provided by the issuer. Trust Issuers have until March 30, 2017 to report their tax information, so T3/Relevé 16 slips will be issued and mailed as soon as possible after March 30, 2017. Income on mutual fund holdings will be reported directly to you by the mutual fund company.

Tax Slip/Document	Mailed No Later Than	Information
Non-registered tax documents (Cont'd)		
T5013 – CRA Statement of Partnership Income Relevé 15 – Revenu Québec	Mar 24, 2017	If you received any income from Limited Partnership Units: <ul style="list-style-type: none"> ▪ You will receive a Statement of Partnership Income (T5013/Relevé 15). ▪ Credential Direct prepares the T5013/Relevé 15 slips based on information provided by the issuer.

¹ Canada Revenue Agency ² Relevés apply to Quebec residents only ³ Internal Revenue Service