

Tax Reporting Guide for Clients

This guide explains the types of tax reporting documents you may receive and their expected delivery dates. For questions or additional information, please consult your Financial Advisor.

Mailing Schedule For Tax Slips and Associated Reports

Depending on your investment holdings and account activity, you may receive various tax slips to complete your annual tax return. Delivery will follow your preference—either digitally via the Client Portal or by mail through Canada Post.

For clients with mutual funds in non-registered accounts, T3, T5, and NR4 slips are issued out directly by fund companies by March 31st, 2026. As such, these slips will not be available in the Client Portal, so please ensure you have collected all tax documents before filing your return.

An Explanation of Investment Related Canadian Tax Slips

Non-Registered Accounts

T5/RL-3 Slips: Reports Investment income from stocks, bonds, mutual funds, or interest on credit balances. Investment Income Summary report along with T5 slip provides a breakdown of all of dividends, interest, and foreign income.

T3/RL-16 Slips: Reports income on investments held in non-registered accounts, including Canadian-based Real Estate Investment Trusts (“REITs”), income trusts, Exchange-Traded Funds (“ETFs”), capital trusts and mutual fund trusts.

T5013/RL-15 Slips: Reports the allocation of income from limited partnerships to the Canadian resident partners.

T5008/RL-18 Slips: Details security positions that were sold, redeemed, or matured in a non-registered accounts during the tax year and assists with calculating realized capital gains/losses for tax reporting purposes. Canadian residents outside of Québec will receive a T5008 Tax Summary Slip. Residents of Québec will receive a “T5008/RL-18 Combo Summary slip” which combines Federal and Québec tax reporting information.

NR4 Slips: For non-residents of Canada, Gross Canadian sourced investment income and Canadian non-resident taxes withheld are reported on NR4 slip(s)

Registered Accounts

T4RSP/RL-2 Slips: Reports withdrawals including applicable withholding taxes from any Registered Retirement Savings Plan.

T4RIF/RL-2 Slips: Reports withdrawals including applicable withholding taxes from any Retirement Income Fund plan ("RIF").

T4A/RL-1 Slips: Reports payments from a Registered Disability Savings Plan (RDSP) and Educational Assistance Payments made to the beneficiaries of a Registered Education Savings Plan ("RESP") and/or Accumulated Income Payments ("AIP") paid to the subscriber during the tax year.

T4FHSA/RL32 Slips: Reports contributions, qualifying and taxable withdrawals, income tax deducted and transfers from a First Home Savings Account ("FHSA") into a Registered Retirement Savings Plan or another First Home Savings Account.

NR4 Slips: For non-residents of Canada, withdrawals and taxes withheld from RRSP, RRIF, RESP, and FHSA are reported on an NR4 tax slip(s).

U.S./IRS Tax Forms Overview

Form 1042-S: Foreign Person's US-Source Income Subject to Withholding Tax (flow-through entities).

10099-DIV/1099-INT: Reports income such as dividends, capital gain distributions, return of capital and interest for US persons.

1099-B: (Proceeds from Broker and Barter Exchange Transactions). Reportable proceeds from sales or redemptions of securities, issued to US residents.

Distribution Schedule for 2025 Tax Slips/Receipts

This table lists the various Canadian and US tax slips and forms that may be needed to prepare an income tax return & applicable delivery due date for each.

Non-Registered

Type	Tax Slip / Report	Client Portal Delivery
Dividends, interest and foreign income	T5 (Federal tax slip) RL-3 (Quebec) Investment income - issued in addition to the T5	24-Feb-2026
Breakdown of all of dividends, interest, and foreign income to support T5/RL-3	T5 Investment Income Summary	
Realized gains and losses	T5008 and Trading Summary RL-18 (Quebec) Securities Transactions	13-Feb-2026
Trust income Summary provides detailed information on the type of income earned on each trust unit and Exchange Traded Fund.	T3 Summary of Trust Income / RL-16 (Quebec) Trust Income T3 Breakdown Summary	
Statement of Partnership Income	T5013 (Federal tax slip) RL-15 (Quebec) Amounts Allocated to the Members of a Partnership	24-Mar-2026
Statement of Amounts Paid or Credited to Non-Residents of Canada	NR4 (Federal tax slip issued to non-residents)	

Registered / Withdrawals From A Registered Account

Type	Tax Slip / Report	Client Portal Delivery
RRSP	T4RSP (Federal tax slip) RL-2 (Quebec) Retirement & annuity income - issued in addition to the T4RSP)	
RRIF / LRIF / LIF	T4RIF (Federal tax slip) RL-2 (Quebec) Retirement & annuity income - issued in addition to the T4RSP)	27-Jan-2026
RESP / RDSP	T4A (Federal tax slip) RL-1 (Quebec) - Employment & other income - issued in addition to the T4)	
FHSA	The T4FHSA / RL-32 (also include contributions)	
Statement of Amounts Paid or Credited to Non-Residents of Canada	NR4 (Federal tax slip issued to non-residents)	24-Feb-2026
TFSA	TFSA contributions & withdrawals to CRA	20-Feb-2026 (CRA Only)



RRSP Contributions

Type	Time Period	Client Portal Delivery
Summary of RRSP contributions from March to December 2025	RRSP (Remainder 2025)	16-Jan-2026
Summary of RRSP contributions for the first 60 days of 2026	RRSP (First 60 days of 2026) Batch 1 Contributions from January 1, 2026, to January 31, 2026	10-Feb-2026
Summary of RRSP contributions for the first 60 days of 2026	RRSP (First 60 days of 2026) Batch 2 Contributions from February 1, 2026, to March 2, 2026	12-Mar-2026

U.S. / IRS Tax Slips

Tax Slip / Report	Type	Client Portal Delivery
1099-DIV 1099-INT	Reports income such as dividends, capital gain distributions, return of capital and interest for US persons	27-Jan-2026
1099-B	Reports proceeds from sales or redemptions of securities & report cost basis for US persons	
1042-S	U.S. sourced income for flow through entities	12-Mar-2026

Other

Supplemental Tax Package	Client Portal Delivery
Includes the following reports if applicable: 1. Foreign Property Report 2. Realized Gain and Loss Report 3. Annual Fee Summary Report	27-Feb-2026