

Your Guide to Tax Season 2023



Helpful Information to Prepare Your Income Tax Return

This guide outlines the tax slips and supporting documents that you may receive from Credential Asset Management Inc., depending on the investments and account types you have. To complete your tax return, 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 available 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
Registered tax documents		
RRSP Contribution Receipt – Canada Revenue Agency (“CRA”)	Jan 15, 2024 Mar 18, 2024	<p>If you made contributions to your Registered Retirement Savings Plan (RRSP):</p> <ul style="list-style-type: none"> Between March 2 to December 31, 2023, you will be mailed one contribution receipt on or before January 15, 2024. Between January 1 and February 29, 2024 (first 60 days), you may receive multiple contribution receipts, before or by March 18, 2024, depending on your account transaction activity.
T4RSP / T4RIF – CRA Statement of RRSP Income/ Statement of Income from a RRIF Relevé 2* - Revenu Québec	Feb 29, 2024	<p>If you made a withdrawal from your RRSP or RRIF/LRIF/PRIF:</p> <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 29, 2024	<p>If you received income from a Deferred Profit-Sharing Plan (DPSP):</p> <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 29, 2024	<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"> 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 if you have income less than C\$50 and you do not have any non-resident tax withheld.</p>
Non-registered Tax Documents		
Mutual Fund Fee Summary	Feb 29, 2024	<p>If you had portfolio managed mutual funds in a Nominee Non-Registered plan and signed a negotiated Advisor Service Fee agreement:</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 2023 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 own circumstances.</p>

Tax Slip/Document	Mailed No Later Than	Information
Non-registered Tax Documents		
Management Fee Summary	Feb 29, 2024	<p>If you hold an OnPoint® Fee-Based Account:</p> <ul style="list-style-type: none"> You will receive a Management Fee Summary which lists fees and taxes paid in the 2023 calendar year for OnPoint® Fee-Based Account. <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>

*For Quebec residents

*Mutual funds and OnPoint Fee-Based accounts are offered through Credential Asset Management Inc. Credential Asset Management Inc. is a member of the Investor Protection Corporation. All registered accounts are registered with Canada Revenue Agency. Our Trustee for registered accounts is Canadian Western Trust. 2100634