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 Qtrade 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 available before filing your tax return and consult with a personal tax advisor for more detailed assistance, if necessary.

Access your Tax Slips with Credential Online
If you've signed up for eServices through Credential Online, your 2023 tax slips will be available electronically within three business days of the mailing dates listed below. For more information on eServices, please visit **credentialonline.com** or contact your Credential Qtrade Securities Inc. Investment Advisor.

Tax Slip/Document	Mailed No Later Than	Information
Registered Tax Documents		
RRSP Contribution Receipt – Canada Revenue Agency ("CRA")	Jan 15, 2024 Mar 18, 2024	If you made contributions to your Registered Retirement Savings Plan (RRSP): ▪ Between March 2 and 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	If you made a withdrawal from your RRSP or RRIF/LRIF/PRIF: ▪ 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	If you withdrew funds from your RESP for Accumulated Income Payment Withdrawals (issued to contributor) or Education Assistance Payments (issued to recipient of payments): ▪ 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	If you are a non-resident of Canada and made a withdrawal from your RRSP, RRIF/LRIF/PRIF, or RESP: ▪ You will receive a Statement of Amounts Paid or Credited to Non-Residents of Canada (NR4). 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.
Non-registered Tax Documents		
1099-B – Internal Revenue Service (IRS) Proceeds From Broker and Barter Exchange Transactions **1099-DIV** – IRS Dividends and Distributions **1099-INT** – IRS Interest Income	Jan 31, 2024	If you are a U.S. person or an individual who is subject to U.S. tax laws and received U.S. source income: ▪ 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).
Mutual Fund Fee Summary	Feb 29, 2024	If you had portfolio managed mutual funds in a Nominee Non-Registered plan and signed a negotiated Advisor Service Fee agreement: ▪ 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. 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.

Tax Slip/Document	Mailed No Later Than	Information
Non-registered Tax Documents (Cont'd)		
Management Fee Summary	Feb 29, 2024	If you hold a Credential Fee-Based or Managed Account: ▪ You will receive a Management Fee Summary which lists fees and taxes paid in the 2023 calendar year for managed solutions such as, OnPoint® Fee-Based Account, OnPoint® Managed Portfolios, OnPoint® Private Investment Management, and Credential Managed Account. 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.
Foreign Assets Verification Report	Feb 29, 2024	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: ▪ 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. Note: If you are unsure of the definition of 'specified foreign property', please visit www.cra-arc.gc.ca and search 'T1135'.
T5 – CRA Statement of Investment Income **Relevé 3*** – Revenu Québec (Issued to residents of Quebec in addition to T5)	Feb 29, 2024	If you received income from stocks, interest and accrued interest from bonds and interest from other debt instruments and cash balances: ▪ 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. Note: You will not be issued a T5 for income less than C$50.
T5008 – CRA **Relevé 18*** – Revenu Québec Statement of Security Transactions	Feb 29, 2024	If you had any proceeds that took place in your account during the year: ▪ You will receive a Statement of Security Transactions (T5008/Relevé 18) representing the dispositions, redemptions or cancellations of a security. ▪ The T5008/Relevé 18 is reported in Canadian dollars.
Trading Disposition Summary	Feb 29, 2024	If you had any dispositions that took place in your account during the year: ▪ 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. Note: The TDS is not an official tax document and is not filed with CRA.
NR4 – CRA Statement of Amounts Paid or Credited to Non-Residents of Canada	Apr 1, 2024	If you are a non-resident of Canada who receives Canadian source investment income: ▪ You will receive a Statement of Amounts Paid or Credited to Non-Residents of Canada (NR4). 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.

Tax Slip/Document	Mailed No Later Than	Information
Non-registered Tax Documents (Cont'd)		
T3 – CRA Statement of Trust Income Allocations and Designations **Relevé 16*** – Revenu Québec	Apr 1, 2024	If you received any income from Income Trusts or Exchange Traded Funds: - You will receive a Statement of Trust Income Allocations and Designations (T3/Relevé 16). - Credential Qtrade Securities prepares the T3/Relevé 16 slips based on information provided by the issuer. Trust Issuers have until March 31, 2024 to report their tax information, so T3/Relevé 16 slips will be issued and mailed as soon as possible after March 31, 2024. - Income on mutual fund holdings will be reported directly to you by the mutual fund company.
T5013 – CRA Statement of Partnership Income **Relevé 15*** – Revenu Québec	Apr 1, 2024	If you received any income from Limited Partnership Units: - You will receive a Statement of Partnership Income (T5013/Relevé 15). - Credential Qtrade Securities Inc. prepares the T5013/Relevé 15 slips based on information provided by the issuer.

*Relevés apply to Quebec residents only

Credential Securities