

# 2020 Tax Documents

## Overview and Schedule

BMO Nesbitt Burns

We appreciate that tax season is an important time of year for investors. Depending on your investment holdings and account activity, you could receive a variety of tax slips that you'll need to prepare your annual tax return. To help simplify your tax preparation efforts we are providing a brief overview of the various tax slips and supporting documents you may receive from BMO, along with their expected availability dates. It's important to note that this schedule may be subject to change. Please make sure that you receive all required tax slips before filing your tax return with the Canada Revenue Agency ("CRA") to prevent having to file an amended tax return. As a reminder, most Canadian individual tax returns are due on **April 30, 2021**.

Please note that depending on your delivery preference, your tax documents will be posted on BMO Nesbitt Burns Gateway® and/or placed in the mail as soon as they are available. If you would like to access your tax documents exclusively online, reducing paper and providing secure access, please speak to your BMO Nesbitt Burns Investment Advisor.

Tax Slip	Overview	Expected Mailing Date	Expected Online Availability
<b>Registered Accounts</b>			
<b>RRSP Contribution Receipts</b> (RRSP contributions)	Issued to report contributions to Registered Retirement Savings Plan ("RRSP") accounts.		
	For contributions made during the calendar year 2020.	Week of January 11	
	For contributions made during the first 60 days of 2021.	Week of January 25, and weekly thereafter	
<b>Registered Estate Reporting</b>	Issued to report rollovers and payouts for registered plans in conjunction with estate reporting.	Week of February 22	Not available Please contact your Investment Advisor
<b>T4A/R1/NR4</b> (RESP withdrawals)	Issued to report receipt of Educational Assistance Payments by the beneficiary of a Registered Education Savings Plan ("RESP"), or other sources.	Week of February 15	
<b>T4RSP/R2/NR4</b> (RRSP withdrawals)	Issued to report withdrawals from RRSP accounts.	Week of February 15	
<b>T4RIF/R2/NR4</b> (RRIF withdrawals)	Issued to report withdrawals from a Registered Retirement Income Fund ("RRIF"), Locked-in Retirement Income Fund ("LRIF"), or Prescribed Retirement Income Fund ("PRIF") accounts.	Week of February 15	
<b>1042-S</b>	<p>Issued to:</p> <ul style="list-style-type: none"> <li>Any non-U.S. beneficial owner of a Grantor Trust, Simple Trust or Partnership; or</li> <li>Any non-U.S. client who holds a registered account and has lived outside Canada or the U.S. for more than five years, and has received U.S.-source income but has not provided a W-8BEN form.</li> </ul> <p><b>Note:</b> This form is only required if you have U.S. tax filing obligations.</p>	Week of March 8	Not available Please contact your Investment Advisor

Tax slip	Overview	Expected Mailing Date	Expected Online Availability
<b>Non-registered Accounts</b>			
<b>T5/R3/NR4</b> (Investment income)	Issued to report investment income earned during the year from stocks, bonds, or interest on any credit balances.	Week of February 22	Week of February 22
<b>Trading Summary</b>	Issued to report all security trading activity in your account for the calendar year.	Week of February 22	Week of February 22
<b>Reminder: Pending Tax Documents</b>	A reminder is issued in February to advise that you may receive additional tax slips for split share corporations, income trusts, exchange-traded funds ("ETFs"), and/or limited partnerships later in the tax season.	Week of February 22	Week of February 22
<b>T5/R3/NR4</b> (Additional investment income)	Issued to report income allocations from split share corporations.	Week of February 22	
<b>Realized Gain and Loss Report</b>	Lists all securities sold in an account during the calendar year.	Week of March 15	Week of March 8
<b>Foreign Securities Report</b>	Lists any foreign assets, by country, in support of T1135 filing requirements with the CRA.	Week of March 15	Week of January 25
<b>Fee Letter</b>	Details fees paid during the calendar year for any accounts in BMO Nesbitt Burns' fee for advice programs or BMO SmartFolio accounts.	Week of March 15	Week of January 25
<b>T3/R16/NR4</b> (Trust and mutual fund income)	Issued to report income on investments held in income trusts, ETFs, or capital trusts. <b>Note:</b> Tax slips for mutual funds are issued directly by the respective mutual fund companies.	Week of March 29  <i>Tax slips for issuers who do not supply the necessary information in time will be mailed and made available online as soon as possible after this date.</i>	
<b>T5013/R15</b> (Limited partnership income)	Issued to report the allocation of a limited partnership's income among the Canadian resident partners. <b>Note:</b> The Saskatchewan Mineral Exploration Tax Credit ("SK-METC") is issued to Saskatchewan taxpayers who invest in eligible flow-through shares issued by mining or exploration companies.		
<b>U.S. Reporting</b>			
<b>U.S. Reporting</b> (U.S. source income)	IRS forms are only issued to U.S. persons holding TFSAs, or to undocumented U.S. persons holding non-registered accounts, and may include the following: <ul style="list-style-type: none"> <li>• 1099-INT – reportable interest paid to U.S. persons subject to U.S. tax laws;</li> <li>• 1099-DIV – reportable dividends paid to U.S. persons subject to U.S. tax laws; and</li> <li>• 1099B – proceeds of dispositions – only issued to an individual U.S. person holding the account types noted above.</li> </ul>	Week of January 18	Not available Please contact your Investment Advisor

## Residents of Quebec

Residents of Quebec will also be issued the following:

- Relevé 1 or Relevé 2 forms as part of their T4 tax package;
- Relevé 3 form with their T5 tax package;
- Relevé 16 form with their T3 tax package; and
- Relevé 15 form with their T5013 tax package.

## Non-residents of Canada

All non-residents of Canada who earned investment income will be issued an NR4 by March 31, 2021.

**If you have any questions regarding the delivery of these tax documents, please contact your BMO Nesbitt Burns Investment Advisor. For specific tax advice, please speak to your personal tax advisor.**



BMO Private Wealth provides this publication for informational purposes only and it is not and should not be construed as professional advice to any individual. The information contained in this publication is based on material believed to be reliable at the time of publication, but BMO Private Wealth cannot guarantee the information is accurate or complete. Individuals should contact their BMO representative for professional advice regarding their personal circumstances and/or financial position. The comments included in this publication are not intended to be a definitive analysis of tax applicability or trust and estates law. The comments are general in nature and professional advice regarding an individual's particular tax position should be obtained in respect of any person's specific circumstances.

BMO Private Wealth is a brand name for a business group consisting of Bank of Montreal and certain of its affiliates in providing private wealth management products and services. Not all products and services are offered by all legal entities within BMO Private Wealth. Banking services are offered through Bank of Montreal. Investment management, wealth planning, tax planning, philanthropy planning services are offered through BMO Nesbitt Burns Inc. and BMO Private Investment Counsel Inc. If you are already a client of BMO Nesbitt Burns Inc., please contact your Investment Advisor for more information. Estate, trust, and custodial services are offered through BMO Trust Company. BMO Private Wealth legal entities do not offer tax advice. BMO Trust Company and BMO Bank of Montreal are Members of CDIC.

© Registered trademark of Bank of Montreal, used under license..

All rights are reserved. No part of this publication may be reproduced in any form, or referred to in any other publication, without the express written permission of BMO Private Wealth.