

# 2022 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"), and Revenu Québec for Quebec residents, to prevent having to file an amendment. As a reminder, most Canadian individual tax returns are due on **May 1, 2023**.

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're not already registered to receive your tax slips exclusively online, please speak with your BMO Nesbitt Burns Investment Advisor.

Tax Slip	Overview	Expected Mailing Date	Expected Online Availability
<b>Registered Accounts</b>			
RRSP Contribution Receipts (RRSP contributions)	Issued to report contributions to Registered Retirement Savings Plan ("RRSP") accounts.		
	For contributions made during the calendar year 2022.	Week ending January 13	Week ending January 13
	For contributions made during the first 60 days of 2023.	Week ending January 27, and weekly thereafter	Week ending January 27
Registered Estate Reporting	Issued to report rollovers and payouts for registered plans in conjunction with estate reporting.	Week ending February 24	Not available online. Will be mailed during the expected mailing date.
T4A/R1/NR4 (RESP withdrawals)	Issued to report receipt of Educational Assistance Payments by the beneficiary of a Registered Education Savings Plan ("RESP"), or other sources.	Week ending February 17	Week ending February 17
T4RSP/R2/NR4 (RRSP withdrawals)	Issued to report withdrawals from RRSP accounts.	Week ending February 17	Week ending February 17
T4RIF/R2/NR4 (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") account.	Week ending February 17	Week ending February 17

Tax Slip	Overview	Expected Mailing Date	Expected Online Availability
<b>Registered Accounts (cont.)</b>			
Form 1042-S	<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 ending March 17	Not available online. Will be mailed during the expected mailing date.
<b>Non-registered Accounts</b>			
Tax Package that includes: Summary of 2022 Tax Slips, Foreign Securities Report and Fee Letter, if applicable	<p><b>Summary of 2022 Tax Slips:</b> This letter provides a summary of the tax slip(s) – and their expected delivery dates – that clients will receive from BMO, based on the securities held in their account(s) during 2022 that made taxable distributions. This makes it easier to confirm that you have received all of your BMO tax slips before filing your 2022 tax return.</p> <p><b>Foreign Securities Report:</b> Lists any foreign assets, by country, in support of T1135 filing requirements with the CRA.</p> <p><b>Fee Letter:</b> Details fees paid during the calendar year for any accounts in BMO Nesbitt Burns' fee for advice programs and/or BMO SmartFolio accounts.</p>	Week ending January 27	Week ending January 27
T5/R3/NR4 (Investment income)	Issued to report investment income earned during the year from stocks, bonds, or interest on any credit balances.	Week ending February 24	Week ending February 24
Trading Summary (T5008/RL18)	Issued to report all security trading activity for the calendar year.	Week ending February 24	Week ending February 24
T5/R3/NR4 (Additional investment income)	Issued to report income allocations from split share corporations.	Week ending February 24	Week ending February 24
Realized Gain and Loss Report	Lists all securities sold in your account during the calendar year.	March 24	March 18

Tax Slip	Overview	Expected Mailing Date	Expected Online Availability
T3/R16/NR4 (Trust and mutual fund income)	Issued to report income on investments held in income trusts, exchange-traded funds or capital trusts. <b>Note:</b> Tax slips for mutual funds are issued directly by the respective mutual fund companies.	By March 29*	By March 27*
T5013/R15 (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.	By March 29*	By March 27*
<b>U.S. Reporting</b>			
U.S. Reporting (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>	<b>1099 DIV/INT</b> Week ending January 27  <b>1099B</b> Week ending February 10	Not available online. Will be mailed during the expected mailing date.

## Residents of Quebec

Residents of Quebec will also be issued the following Relevé slips, which will be mailed with their Federal tax slips:

- 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;
- Relevé 15 form with their T5013 tax package; and
- Relevé 18 form with their T5 tax package.



\* These tax slips are generated based on the information supplied by each issuer. Tax slips for issuers who do not supply the necessary information on time, will be delayed and made available as soon as possible after these dates.

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