

Subject: Timing of documents for Income Tax Filing

As we approach the end of tax filing season, there are a few items I want to let you know about that can assist you in future years.

Most tax documents are released by February 28 of each year (T4 for employee earnings, T4RIF which is payments received from a RIFF, T5 for capital gains, interest, dividend, etc. from an account). However, there are some tax documents which are released later in the year.

One is the T3 from trusts which are issued 90 days after the trust year end. If you have a non-registered account, you will likely own a trust as most mutual funds are structured as a trust and have a December 31 year end date. As a result, you should expect to receive T3 documents in early April from the results of that mutual fund. This is only for non-registered (taxable) accounts and includes interest, dividends, capital gains, foreign income, and return of capital, along with any tax credits.¹

You can take your tax documentation to your tax preparer at any time, however, if you own a mutual fund in a non-registered account, be prepared to take T3 documents to your tax preparer that are issued after March 31.

I will send this out again in early 2027 to remind you of this.

Thank you

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¹ [T3: Statement of Trust Income Allocations and Designations](#)



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