

# 2023 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 **April 30, 2024**.

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 2023.	Week ending January 12	Week ending January 12
	For contributions made during the first 60 days of 2024.	Week ending January 26, and weekly thereafter	Week ending January 26
Registered Estate Reporting	Issued to report rollovers and payouts for registered plans in conjunction with estate reporting.	Week ending February 16	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 9	Week ending February 9
T4RSP/R2/NR4 (RRSP withdrawals)	Issued to report withdrawals from RRSP accounts.	Week ending February 9	Week ending February 9
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 9	Week ending February 9
T4FHSA/R32/NR4 (FHSA contributions and withdrawals)	Reports contributions, qualifying and taxable withdrawals, income tax deducted and transfers from a First Home Savings Account ("FHSA") into a Registered Retirement Savings Plan or another First Home Savings Account.	Week ending February 23	Week ending February 23

Tax Slip	Overview	Expected Mailing Date	Expected Online Availability
<b>Non-registered Accounts</b>			
Tax Package Includes: Summary of 2023 Tax Slips, Foreign Securities Report and Fee Letter, if applicable	<p><b>Summary of 2023 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 2023, and any tax-related activities that were executed. This makes it easier to confirm that you have received all of your BMO tax slips before filing your 2023 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 26	Week ending January 26
T5/R3/NR4 (Investment income)	Issued to report investment income earned during the year from stocks, bonds, or interest on any credit balances.	By February 29	By February 29
Trading Summary (T5008/RL18)	Issued to report all security trading activity for the calendar year.	By February 29	By February 29
T5/R3/NR4 (Additional investment income)	Issued to report income allocations from split share corporations.	Week ending February 23	Week ending February 23
Realized Gain and Loss Report	Lists all securities sold in your account during the calendar year.	March 14 to March 22	March 14 to March 18
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.	Week ending March 29*	Week ending March 29*
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.	Week ending March 29*	Week ending March 29*

Tax Slip	Overview	Expected Mailing Date	Expected Online Availability
<b>U.S. Reporting (U.S.-Source Income)</b>			
1099-INT	Includes reportable interest and is issued to: <ul style="list-style-type: none"> <li>• U.S. persons holding TFSAs; and</li> <li>• U.S. beneficial owners of a flow-through entity (i.e., Partnership, Grantor or Simple Trust).</li> </ul>	Week ending January 26	Not available online. Will be mailed during the expected mailing date.
1099-DIV	Includes reportable dividends and is issued to: <ul style="list-style-type: none"> <li>• U.S. persons holding TFSAs; and</li> <li>• U.S. beneficial owners of flow-through entities (i.e., Partnership, Grantor Trust, or Simple Trust).</li> </ul>	Week ending January 26	
1099B	Includes reportable gross proceeds from the disposition of securities and is issued to: <ul style="list-style-type: none"> <li>• U.S. residents (with or without 24% back-up withholding tax) holding TFSAs; and</li> <li>• Undocumented U.S. residents (with 24% back-up withholding tax) holding non-registered accounts.</li> </ul>	Week ending February 2	
Form 1042-S	Includes reportable U.S.-source income and is issued to: <ul style="list-style-type: none"> <li>• Non-U.S. beneficial owners of flow-through entities (i.e., Partnership, Grantor Trust, or Simple Trust);</li> <li>• Non-U.S. persons holding registered accounts who have lived outside Canada or the U.S. for more than five years and received U.S.-source income, but have not provided a W-8BEN;</li> <li>• Other intermediary accounts; and</li> <li>• Accounts with a U.S. Tax Identification Number holding securities from a Publicly Traded Limited Partnership that are subject to 1446(a) and 1446(f) withholding tax.</li> </ul>	Week ending March 15	

### Residents of Quebec

Residents of Quebec will also be issued the following Relevé slips from Revenu Québec, 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.

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, and philanthropy planning services are offered through BMO Nesbitt Burns Inc. and BMO Private Investment Counsel Inc. Estate, trust, and custodial services are offered through BMO Trust Company. Insurance services and products are offered through BMO Estate Insurance Advisory Services Inc., a wholly-owned subsidiary of BMO Nesbitt Burns Inc. BMO Private Wealth legal entities do not offer tax advice. If you are already a client of BMO Nesbitt Burns Inc., please contact your Investment Advisor for more information. Nesbitt Burns Inc. is a member of the Canadian Investor Protection Fund and the Canadian Investment Regulatory Organization. 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.