



With tax season fast approaching, this month we have included a tax document overview and schedule we hope you find helpful in addition to our regularly monthly message on the markets.

[2018 Tax Documents Overview and Schedule](#)

At BMO Wealth Management, 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 will need in order 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 (see attached for full document).

[Portfolio Strategy](#)

After a tough finish to 2018, the new year started out on a positive note with equity markets in both Canada and the US posting strong performance in January. Markets bounced back during the month on buying of oversold securities after double-digit losses in Q4 of last year. In Canada, a rebound in the price of oil helped energy stocks, while a gentler tone from the US Federal Reserve regarding future interest rate increases also helped markets on both sides of the border.

On the back of comments from US Fed Chairman Jerome Powell indicating that US interest rate policy is not set in stone, the Canadian dollar also posted a strong month, gaining 3.9% against its American counterpart. During the course of 2018, the Canadian dollar had depreciated by about 7.7% as the US more aggressively raised interest rates. A softer tone by the Fed likely means fewer rate hikes in 2019 than previously forecast.

In fixed income, our portfolio of diversified preferred shares was generally mixed during the month with energy names benefiting from higher oil prices. We continue to favour select preferred

shares over bonds at this time.

Looking ahead, we will continue to be rules based with our asset allocation strategy and be disciplined in our approach of allocating capital at risk.

As always, if you have any questions, please do not hesitate to contact us.

Please note: We cannot take trading instructions via email or voice mail, please contact your Investment Advisor directly.

For disclaimer details, please click here: <http://www.bmo.com/nesbittburns/popups/about-us/disclaimers>

Your 2018 Tax Documents Overview and Schedule

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Your tax documents are available on your BMO online account portal. Starting in mid-January, you will be able to access your 2018 tax documents online as they become available. This year, you can also elect to receive your tax documents exclusively online, helping you save paper and eliminate clutter. For more information, speak to your BMO financial professional.

Please note: Your tax documents will be posted online and placed in the mail as soon as they are available. In addition, please note that this schedule may be subject to change.

Tax Slip	Overview	Expected Mailing Date	Expected Online Availability
Registered Accounts			
RRSP Contribution Receipts (RRSP contributions)	Issued to report contributions to Registered Retirement Savings Plan ("RRSP") accounts.		
	For contributions made during the calendar year 2018.	Week of January 14	
	For contributions made during the first 60 days of 2019.	Week of January 28, and weekly thereafter	
Registered Estate Reporting	Issued to report rollovers and payouts for registered plans as part of estate reporting.	Week of February 18	Not available. Please contact your BMO financial professional.
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 of February 18	
T4RSP/R2/NR4 (RRSP withdrawals)	Issued to report withdrawals from Registered Retirement Savings Plan ("RRSP") accounts.	Week of February 18	
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") accounts.	Week of February 18	
1042-S	Issued to: <ul style="list-style-type: none"> Any non-U.S. beneficial owner of a Grantor Trust, Simple Trust or Partnership; or Any non-U.S. client who holds a registered account and has lived outside Canada or U.S. for more than 5 years, and has received U.S. source income but has not provided a W-8BEN form. Note: This form is only required if you have U.S. tax filing obligations.	Week of March 11	Not available. Please contact your BMO financial professional.


Tax slip	Overview	Expected Mailing Date	Expected Online Availability
Non-registered Accounts			
T5/R3/NR4 (Investment income)	Issued to report investment income earned during the year from stocks, bonds, or interest on any credit balances.	Week of February 25	Week of February 18
Trading Summary	Issued to report all security trading activity in your account for the calendar year.	Week of February 25	Week of February 18
Reminder: Pending tax documents	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 25	Week of February 18
T5/R3/NR4 (Additional investment income)	Issued to report income allocations from split share corporations.	Week of February 25	
Realized Gain and Loss Report	Lists all securities sold in an account during the calendar year.	Week of March 11	
Foreign Securities Report	Lists any foreign assets, by country, in support of T1135 filing requirement with the CRA.	Week of March 11	Week of January 28
Fee Letter	Details fees paid during the calendar year for any accounts in BMO Nesbitt Burns' fee based programs or BMO Smartfolio accounts.	Week of March 11	Week of January 28
T3/R16/NR4 (Trust and mutual fund income)	Issued to report income on investments held in income trusts, ETFs, or capital trusts. Note: Tax slips for mutual funds are issued directly by the respective mutual fund companies.	Week of March 25 <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 the indicated mailing date.</i>	
T5013/R15 (Limited partnership income)	Issued to report the allocation of the limited partnership's income among the Canadian resident partners. Note: 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.		
U.S. Reporting			
U.S. Reporting (U.S. source income)	IRS forms are only issued to U.S. persons holding TFSA's, or to undocumented U.S. persons holding non-registered accounts, and may include the following <ul style="list-style-type: none"> • 1099-INT – reportable interest paid to U.S. persons subject to U.S. tax laws; • 1099-DIV – reportable dividends paid to U.S. persons subject to U.S. tax laws; and • 1099B - proceeds if dispositions; only issued to an individual U.S. person holding the account types noted above. 	Week of January 21	Not available. Please contact your BMO financial professional.

Residents of Quebec and non-residents of Canada

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.

All non-residents of Canada who earned investment income will be issued an NR4 by March 31, 2019.



If you have any questions regarding the delivery of these tax documents, please contact your BMO financial professional. For specific tax advice, please speak to your personal tax advisor.



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