2025 Tax documents overview and schedule

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 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 is 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, 2026.**

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 are 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
Registered accounts			
RRSP contribution receipts (RRSP contributions, 60J and 60L)	Reports contributions to Registered Retirement Savings Plan ("RRSP") accounts.		
	For contributions made during the calendar year 2025.	Week ending January 16	Week ending January 16
	For contributions made during the first 60 days of 2026.	Week ending January 30, and weekly thereafter	Week ending January 30
Registered estate reporting	Reports rollovers and payouts for registered plans in conjunction with estate reporting.	Week ending February 20	Not available online. Will be mailed during the expected mailing date.
T4A/R1/NR4 (RESP withdrawals)	Reports receipt of Educational Assistance Payments by the beneficiary of a Registered Education Savings Plan ("RESP"), or other sources.	Week ending February 27	Week ending February 27
T4RSP/R2/NR4 (RRSP withdrawals)	Reports withdrawals from RRSP accounts.	Week ending February 27	Week ending February 27
T4RIF/R2/NR4 (RRIF withdrawals)	Reports withdrawals from a Registered Retirement Income Fund ("RRIF"), Locked-in Retirement Income Fund ("LRIF"), or Prescribed Retirement Income Fund ("PRIF") account.	Week ending February 27	Week ending February 27
T4FHSA/R32/NR4 (FHSA contributions, withdrawals, and transfers)	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 27	Week ending February 27

Tax slip	Overview	Expected mailing date	Expected online availability
Non-registered accounts			
Tax Package that includes Summary of 2025 Tax Slips, Foreign Securities Report and Fee Letter, if applicable	**Summary of 2025 Tax Slips:** 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 2025 that made taxable distributions. This makes it easy to confirm that you have received all your BMO tax slips before filing your 2025 tax return. **Foreign Securities Report:** Lists any foreign assets, by country, in support of T1135 filing requirements with the CRA. **Fee Letter:** Details fees paid during the calendar year for any accounts in BMO Nesbitt Burns' fee for advice programs and/or BMO SmartFolio accounts.	Week ending January 30	Week ending January 30
T5/R3/NR4 (Investment income)	Reports investment income earned during the year from stocks, bonds, or interest on any credit balances.	Week ending February 27	Week ending February 27
T5008/RL18 (Statement of Securities Transactions)	Reports all security trading activity for the calendar year.	Week ending February 27	Week ending February 27
T5/R3/NR4 (Additional investment income)	Reports income allocations from split share corporations.	Week ending February 20	Week ending February 20
Realized Gain and Loss Report	Lists all securities sold in your account during the calendar year.	March 13 to March 20	March 13 to March 20
T3/R16/NR4 (Trust and mutual fund income)	Issued to report income on investments held in income trusts, exchange-traded funds, or capital trusts. **Note**: Tax slips for mutual funds are issued directly by the respective mutual fund companies.	Week ending March 27*	Week ending March 27*
T5013/R15 (Limited partnership income)	Issued to report the allocation of a limited partnership's income among the Canadian resident partners.	Week ending March 27*	Week ending March 27*

Tax slip	Overview	Expected mailing date	Expected online availability
U.S. reporting (U.S.-source income)			
1099-INT	Includes reportable interest and is issued to: • Documented U.S. persons (i.e., tax-exempt) with Tax-Free Savings Accounts ("TFSAs"); and • U.S. beneficial owners of flow-through entities (i.e., Partnerships, Grantor or Simple Trusts).	Week ending January 30	Not available online. Will be mailed during the expected mailing date.
1099-DIV	Includes reportable dividends and is issued to: • Documented U.S. persons (i.e., Tax-exempt) with Tax-Free Savings Accounts; and • U.S. beneficial owners of a flow-through entities (Partnership, Grantor or Simple Trusts).	Week ending January 30	
1099B	Includes reportable gross proceeds from disposition of securities and is issued to undocumented U.S. residents with a TFSA or non-registered account (will include 24% back-up withholding tax).	Week ending January 30	
Form 1042-S	Includes reportable U.S.-source income and is issued to: • Non-U.S. beneficial owners of flow-through entities (i.e., Partnerships, Grantor or Simple Trusts); • Non-U.S. clients who hold registered accounts, have lived outside Canada and the U.S. for more than five years, and have received U.S.-source income but have not provided a W-8BEN form; • Other intermediary accounts; and • Accounts holding Publicly Traded Partnership securities subject to 1446(a) and 1446(f) withholding tax and have a U.S. Tax Identification Number. • **Note:** This form is only required if you have U.S. tax filing obligations.	Week ending March 13	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, Relevé 2 or Relevé 32 forms with 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.

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* 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.

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.

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PW2996 (01/26)