

Tax slip 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 income tax slips that you will need in order to prepare your annual tax return. In an effort to help simplify your tax preparation efforts, we are providing you with a brief overview of the various tax slips and supporting documents you may receive from BMO, and their expected mailing dates. Remember, it's important to ensure you receive all required tax slips before preparing your tax return to prevent having to file a T1-ADJ form to amend your tax return.

As a reminder, the deadline for most people to file their 2016 personal tax return is May 1, 2017 (extended to May 1 since April 30 falls on a Sunday).

| Tax slip | Overview | Expected mailing |
|--|--|-----------------------------|
| Non-registered accounts | | |
| T5 / Relevé 3 (Dividend and Interest Income) | <p>The T5 reports investment income earned during the year from stocks, bonds or interest on credit balances. If you are a resident of the Province of Quebec, in addition to the T5 you will also receive a Relevé 3.</p> <p>If you held Split Share Corporations, an additional T5/R3/NR4 package will be mailed by the end of February.</p> <p>Your T5/R3 will be included with your BMO T5 Tax Reporting Package, which may also include the following accompanying reports:</p> <ul style="list-style-type: none"> • Summary of Investment Income and Expenses: A summary of income and expenses posted to your account during 2016. • Trading Summary: A summary of security trading activity in your account during 2016. | By February 28, 2017 |
| NR4 (Canadian Source Income) | If you were a non-resident of Canada and received Canadian investment income, you will receive an NR4. | By March 31, 2017 |
| T3 / Relevé 16 (Trust and Mutual Fund Income) | <p>A T3 Statement of Income Trust Allocations and Designations is issued if you have investments in Income Trusts or Exchange-traded Funds (ETFs). Tax slips for Mutual Funds are issued directly to you by the respective fund companies.</p> <p>If you are a resident of the Province of Quebec, in addition to the T3 you will also receive a Relevé 16.</p> <p>Please be reminded that BMO will make every effort to ensure that tax slips are mailed by the date indicated; however, in the event that an issuer does not supply us with the necessary information in time, tax slips will be processed on an individual security basis and mailed as soon as we receive the information. In addition, issuers often make amendments to these slips after they have been issued. In these situations an amended tax slip will be issued.</p> | By March 31, 2017 |
| T5013 / Relevé 15 (Limited Partnership Income) | Statement of Partnership Income (or loss) for Limited Partnership Units is reported on a T5013 . A Relevé 15 will also be issued to Province of Quebec residents in conjunction with their T5013. | By March 31, 2017 |

| Tax slip | Overview | Expected mailing |
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| Registered accounts | | |
| RRSP Contribution Receipts (RRSP Contributions) | Reports the cash and in-kind contributions made to an RRSP account. Receipts are issued in January for all contributions made between March and December of calendar year 2016. Please note that for contributions made during the first 60 days of 2017 , Contribution receipts will be sent out on a weekly basis under separate cover. | January to the end of March (2017) |
| T4A / Relevé 1 (RESP Withdrawals) | A T4A (in addition to a Relevé 1 for Quebec residents) is issued: <ul style="list-style-type: none"> If you received Educational Assistance Payments as the beneficiary of a Registered Education Savings Plan (RESP) during 2016. For subscribers who received Accumulated Income Payments for 2016. | By February 28, 2017 |
| T4RSP / T4RIF/ Relevé 2 (RRSP/RRIF Withdrawals) | These tax slips will be issued as follows: <ul style="list-style-type: none"> A T4RSP if you withdrew funds from your Registered Retirement Savings Plan (RRSP) – including withdrawals made in conjunction with the Lifelong Learning Plan, Homebuyers Plan or in the event of a marriage breakdown (refund of excess contributions or estate settlement). A T4RIF if you withdrew funds from your Registered Retirement Income Fund (RRIF), Life Income Fund (LIF), Locked-in Retirement Income Fund (LRIF) or Prescribed Retirement Income Fund (PRIF). If you are a resident of the Province of Quebec, you will also receive a Relevé 2 in addition to the T4RSP / T4RIF. | By February 28, 2017 |
| U.S. Persons Reporting | | |
| IRS Form 1099 (U.S. Source Income) | IRS Forms 1099-INT, 1099-DIV and 1099B report U.S. source income from dividends, interest or dispositions of U.S. securities. These forms are only issued to U.S. Persons holding documented and undocumented Tax-Free Savings Accounts (TFSA) and undocumented non-registered accounts. <ul style="list-style-type: none"> 1099-INT – Details reportable interest paid to U.S. Persons subject to U.S. tax laws. 1099-DIV – Details reportable dividends paid to U.S. Persons subject to U.S. tax laws. 1099B – Details proceeds of dispositions and is only issued to U.S. Person `individuals` holding the account types noted above. | By January 31, 2017 |

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 professional tax advisor.



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