

Additional Information and FAQ

For investors who were clients of Qtrade Investor prior to August 31, 2018

This guide outlines the tax slips and supporting documents you may receive. Due to a change in our system of record in September 2018 you may receive two sets of tax documents this year: one for the period of January 1 to August 31, 2018 and one for the period of September 1 to December 31, 2018. **You will only receive a document if there were relevant transactions during the period.** You may also receive additional documentation from other parties, including other financial entities with which you have investments or accounts.

Tax Document Information

Tax Slip/Document	Information
Registered tax documents	
RRSP Contribution Receipt - CRA	Depending on when you made contributions you will receive: <ul style="list-style-type: none"> ▪ One contribution receipt for the period March 2 and August 31, 2018. And/or ▪ One contribution receipt for the period September 1 to December 31, 2018. And/or ▪ One contribution receipt for the period January 1 and March 1, 2019 (first 60 days of 2019).
T4RSP/T4RIF – CRA Statement of RRSP Income/Statement of Income from a RRIF Relevé 2 – Revenu Québec	If you made a withdrawal from your RRSP or RRIF/LRIF/PRIF at any time during the year: <ul style="list-style-type: none"> ▪ You will receive a Statement of RRSP Income or a Statement of Income from a Registered Retirement Income Fund.
T4A – CRA Statement of Pension, Retirement, Annuity, and Other Income	If you withdrew funds from your RESP for Accumulated Income Payment Withdrawals (issued to contributor) or Education Assistance Payments (issued to recipient of payments): <ul style="list-style-type: none"> ▪ You will receive a Statement of Pension, Retirement, Annuity, and Other Income.
NR4 – CRA Statement of Amounts Paid or Credited to Non-Residents of Canada	If you are a non-resident of Canada and made a withdrawal from your RRSP, RRIF/LRIF/PRIF, or RESP: <ul style="list-style-type: none"> ▪ You will receive a Statement of Amounts Paid or Credited to Non-Residents of Canada (NR4). Note: You will not be issued an NR4 for income less than C\$50 with no Canadian Non-Resident Tax withheld.

Non-registered tax documents

<p>1099-B – IRS Proceeds from Broker and Barter Exchange Transactions</p> <p>1099-DIV – IRS Dividends and Distributions</p> <p>1099-INT – IRS Interest Income</p>	<p>If you are a U.S. person or an individual who is subject to U.S. tax laws and received U.S. source income:</p> <ul style="list-style-type: none"> ▪ From the sale or redemption of securities, you will receive a Proceeds From Broker and Barter Exchange Transactions Form (1099-B). ▪ From dividends, you will receive a Dividends and Distributions Form (1099-DIV). <p>From interest earned, you will receive an Interest Income Form (1099-INT).</p>
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<p>Foreign Assets Verification Report – NEW</p>	<p>If, at any time during the year, you owned specified foreign property (outside of Canada) with a cumulative cost of more than C\$100,000:</p> <ul style="list-style-type: none"> ▪ You will receive a Foreign Assets Verification Report, which will assist you in filing your T1135 (Foreign Assets Verification Statement) with the CRA. ▪ The T1135 applies to Canadian resident taxpayers, corporations, trusts and partnerships. <p>Note: If you are unsure of the definition of ‘specified foreign property’, please visit www.cra-arc.gc.ca and search ‘T1135’.</p>
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<p>T5 – CRA Statement of Investment Income</p> <p>Relevé 3 – Revenu Québec</p>	<p>If you received income from stocks, interest and accrued interest from bonds and interest from other debt instruments and cash balances:</p> <ul style="list-style-type: none"> ▪ You will receive a Statement of Investment Income (T5) accompanied by a Summary of Investment Income and Expense. ▪ Income on mutual fund holdings will be reported directly to you by the mutual fund company. <p>Note: You will not be issued a T5 for income less than C\$50. If the record date position was held at Qtrade Investor on August 31, 2018 or prior and payment date was after September 4, 2018 conversion date, the dividend income received will be reflected on the T5 slip issued by Qtrade.</p>
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<p>T5008 – CRA Statement of Security Transactions</p> <p>Relevé 18 – Revenu Québec</p>	<p>If you had any proceeds from transactions that took place in your account during the year:</p> <ul style="list-style-type: none"> ▪ You will receive a Statement of Security Transactions (T5008/Relevé 18) representing the dispositions, redemptions or cancellations of a security. ▪ The T5008/Relevé 18 is reported in Canadian dollars.
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<p>Summary of Security Transactions</p>	<p>If you had any acquisitions and/or dispositions that took place in your account during the year:</p> <ul style="list-style-type: none"> ▪ You will receive a Summary of Security Transactions that may be used with your trade confirmations and month-end statements to assist you in calculating capital gains or losses. ▪ Market prices and book values are prepared from sources we believe to be reliable. <p>Note: The Trading Disposition Summary (TDS) is not an official tax document and is not filed with CRA. Please be advised that we will issue a Trading Disposition Summary in place of the SSTS for the above transactions for the period September 1, 2018 to December 31, 2018.</p>
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NR4 – CRA

Statement of Amounts Paid or Credited to Non-Residents of Canada

If you are a non-resident of Canada who receives Canadian source investment income:

- You will receive a Statement of Amounts Paid or Credited to Non-Residents of Canada (NR4).

Note: You will not be issued an NR4 for income less than C\$50 with no Canadian Non-Resident Tax withheld.

T3 – CRA

Statement of Trust Income Allocations and Designations

If you received any income from Income Trusts or Exchange Traded Funds:

- You will receive a Statement of Trust Income Allocations and Designations (T3/Relevé 16).
- Qtrade Investor prepares the T3/Relevé 16 slips based on information provided by the issuer. Trust Issuers have until March 31, 2019 to report their tax information, so T3/Relevé 16 slips will be issued and mailed as soon as possible after March 31, 2019.
- Incoming on mutual fund holdings will be reported directly to you by the mutual fund company.

Relevé 16 – Revenu Québec

T5013 – CRA

Statement of Partnership Income

If you received any income from Limited Partnership Units:

- You will receive a Statement of Partnership Income (T5013/ Relevé 15).
- Qtrade Investor prepares the T5013/ Relevé 15 slips based on information provided by the issuer.

Relevé 15 – Revenu Québec

Frequently Asked Questions

General

Can Qtrade Investor issue tax slips and/or receipts in advance?

No. We are not able to issue the slips and/or receipts in advance of the scheduled mail-out dates.

For mailed tax documents, if a change of address was made before the tax slips were issued, will they be sent to the incorrect address?

If the address update was completed before the tax files are generated, the change will be captured. (i.e. Address changes completed prior to December 31 (file generation date for Remainder of Year contribution receipts).

Why have I received a tax slip for Canadian residents when my residential address is outside of Canada?

The residence code attached to your account as of December 31 is used to determine the appropriate tax slips, even if the residential address reflects otherwise. Due to the complexity of determining residency of an individual for Canadian tax purposes, we recommend that you consult with a qualified tax advisor.

What happens if my account is not in Canadian dollars?

T3s, RL16s and T5013s are issued in Canadian dollars only. U.S. dollar account slips will be reflected in Canadian dollars; the foreign currency exchange rate will be based on the annual average foreign currency conversion rate, as published by CRA.

If an amended/cancelled receipt is required, how do I make a request for one?

Contact our Customer Support team to request for the adjustment and tax slip amendment/cancellation.

If I need a duplicate receipt, where can I obtain a copy?

You can print off duplicate copies from MY ACCOUNTS > SERVICE CENTRE > eDocuments when you are logged in to your Qtrade Investor account.

Who issues T5 and T3 tax slips for mutual fund holdings?

These tax slips are issued directly by the mutual fund company to you, based on their mail-out schedule. You can contact the mutual fund company directly if you don't receive your tax slips.

Where can I find more information on tax slips issued?

The Canada Revenue Agency provides detailed information on various tax slips. You can refer to the following link: <http://www.cra-arc.gc.ca/>

Why did I get two copies of a tax slip?

Due to a change in our system of record in September 2018 you may receive two sets of tax documents this year: one for the period of January 1 to August 31, 2018 and one for the period of September 1 to December 31, 2018. **You will only receive a document if there were relevant transactions during the period.** You may also receive additional documentation from other parties, including other financial entities with which you have investments or accounts.

How do I know if I received all my tax slips?

You will need to understand what account activity triggers certain tax documents and when that activity occurred in your account. Some common examples below:

If you have a monthly withdrawal running in 2018 from your RRIF account, you will receive two T4s

If you did monthly contributions to your RSP account, you will receive 3 contribution receipts – see above chart

If you did a RSP deregistration in the period of Jan – Aug 2018 then you will only receive one T4. If you did two RSP deregistrations, one in the period of Jan-Aug 2018 and then another in the period of Sept – Dec, you will receive two T4s

If you received dividends into a non registered account quarterly through 2018 you will receive two T5 slips and summaries.

If you only received a dividend in Q4 2018 then you'd only receive a T5 for the period Sept – Dec.

If you are uncertain if you received all your tax slips, please contact us.

How do I know which period a certain tax slip is for?

For most of the tax slips the Dealer name shown will tell you which time period the slip is for. For tax slips issued from Jan – Aug the Dealer name will say 'Qtrade Securities'. For the period of Sept – Dec the Dealer name will say 'Credential Qtrade Securities'.

Will I receive a receipt for contributions made to my TFSA account?

No. Tax slips will not be issued as contributions to a TFSA are not tax deductible. Contributions and withdrawals made to a TFSA are electronically submitted to the CRA.

What tax slips can trust unit holders expect to receive?

If you invest in Canadian Based Real Estate Investment Trusts (REITS), Income Trusts or Royalty Trusts, you will receive a T3 (or Relevé 16, if you are a resident of Quebec) and Statement of Trust Income Allocations and Designations from Qtrade Investor, which summarizes all distributions received from such securities during the year. If you live outside of Canada, you will receive a NR4 tax slip. If you invested in mutual fund trusts, you will receive a T3 issued directly by the mutual fund company, summarizing the income.

The issuance date is dependent on when the income distributions are published by each company/issuer. The deadline for issuing T3 slips is March 31st.

Why have I received a T5 Summary (Investment Income Summary) but not a T5 slip?

Based on CRA's policy, T5 slips are not issued if the combined amount of dividends and interest credit is less than \$50.00. However, individuals report all taxable income, regardless of the amount or whether a tax slip is received. You can refer to your qualified tax advisor for more information.

Why do some people holding Real Estate Investment Trusts (REITs) and Closed End Mutual Funds (CEMFs) receive amended T5/RL3 slips?

At the end of the year, some REITs and CEMFs modify their tax distributions. Generally, this information is available only after the slips need to be issued. Consequently, amended T5/RL-3 tax slips are not uncommon for people holding REITs and CEMFs.

TDS

What is the TDS (Trading Disposition Summary)?

The TDS will report your investment activity that has triggered a disposition in your non-registered accounts for this tax year. The TDS can be used in conjunction with your trade confirmations and month-end statements to assist in calculating capital gains or losses as a result of dispositions. The TDS is not meant to substitute for any CRA tax form as part of clients' tax filing. The TDS will be mailed to you with your T5 package.

What does the TDS replace?

It replaces the SSTS (Summary of Security Transaction Statement) and will assist with T5008 (please refer to the TDS disclaimer as it includes transactions that may not be reported in T5008).

What information is not included in the TDS?

The TDS excludes money market mutual funds, high interest savings accounts, GICs and Canadian Savings Bond investments. Transactions determined to be non-taxable by the fund companies will also not show on the TDS.

What does N/A stand for in the TDS report?

Qtrade will report N/A (not available) for Adjusted Cost price when all reasonable efforts to obtain proper Adjusted Cost price have been unsuccessful. This may indicate that your account had transfer-in activity that did not have an original cost base noted on the transaction. If this is the case, refer to a statement from your previous institution to obtain the original cost base.

Will the book value on the TDS be accurate?

We have made efforts to review and correct book value on our system, but cannot guarantee the absolute accuracy of this information for tax reporting purposes. As per the TDS disclaimer, we prepare this information from sources we believe to be reliable; however, we cannot guarantee their accuracy with certainty.

T5008

What is the T5008?

The T5008 is a Statement of Security Transactions that reports the dispositions, redemptions or cancellations of a security.

What currency is reported on the T5008?

Canadian dollars.

What is the difference between the T5008 and the TDS (Trading Disposition Summary)?

The Trading Disposition Summary is not an official tax document and is not reported to the CRA. It is not meant to substitute any tax form. The T5008 is reported to the CRA.