



# Your Income Tax Reporting Guide



This guide is intended to help you understand the different types of tax reporting documentation you may receive and provide you with expected mailing dates for each form. If you have questions or need more information, please speak with your advisor.

## **Your Income Tax Reporting Guide**

You may wish to keep this brochure with your tax files for future reference.

Depending on the types of investments you have, you may receive individual tax slips from Manulife Securities and directly from other issuers. For a list of tax slips, see reverse side of this guide.

While it's best to make sure you've received all your tax slips in time for filing your tax return in accordance with the Canada Revenue Agency (CRA) April tax filing deadline, sometimes tax slips need to be amended or arrive after you've already filed your tax return. If that's the case, you need to file a T1-ADJ form with the CRA.

For detailed, personalized information on completing your tax return, we recommend you contact your personal tax advisor.

## **RRSP contribution receipts**

Tax receipts for contributions made during a given tax reporting year are issued separately from receipts for contributions made during the first 60 days of the next year.

Registered plan income receipts are also issued separately.

## **Trust Units, Limited Partnerships and Mutual Fund Shares**

Tax information for trust units and limited partnerships are provided by each issuer to Manulife Securities for reporting purposes on a staggered schedule. As a result, there are times when we'll need to mail you a separate tax slip for each

investment. It's important to ensure you've received all the slips you're expecting before you file your tax return.

## **Our reporting requirements**

Manulife Securities is required to file information on the various tax slips with the Canada Revenue Agency (CRA), Revenu Québec (RQ) for Québec residents and the Internal Revenue Service (IRS) for U.S. Persons.

## **Québec Residents**

Revenu Québec (RQ) generally uses Relevé (RL) slips to process tax returns for Québec residents. RL slips are listed on the reverse side of this guide along with their CRA equivalents.

**To reduce the number of slips received by Québec resident account holders, Revenu Québec (RQ) has collaborated with the Canada Revenue Agency and introduced a new combined T5008/RL-18 slip for Québec residents only.**

## **Estate Tax receipts**

Deceased Registered Accounts - T4RSP/T4RIF/NR4/T4A/60L receipts (qualified beneficiary), can be issued in the name of the deceased, estate, or beneficiary as appropriate to report transactions that occurred while settling or transferring such an account.

## **U.S. Persons**

U.S. residents and U.S. citizens (resident in Canada or countries other than the U.S.) may receive various IRS 1099 tax slips as indicated on the reverse of this brochure.

Manulife Securities Incorporated

Residency	Tax Slip/Summary	Issued by	Description	Expected mailing dates
<b>Registered Nominee Accounts</b>				
Canadian Resident	RRSP Contribution Receipt	Manulife Securities	Reports contributions to a RRSP regardless of amount. Tax receipts for contributions within the first 60 days of the year are issued separately	Mid-January – Mid-March
Canadian Resident	T4RSP, T4RIF, RL-2*	Manulife Securities	Reports withdrawals and tax from a RRSP/RRIF regardless of amount	End of February
Canadian Resident	T4A, RL-1*	Manulife Securities	Reports withdrawals and tax from a RESP regardless of amount	End of February
Canadian Resident	Non-Qualified Investment Summary	Manulife Securities	Reports non-qualified acquisitions and dispositions in RRSP/RRIF/TFSA/RESP	End of February
Non Resident	RRSP Contribution Receipt	Manulife Securities	Reports contributions to a RRSP regardless of amount. Tax receipts for contributions within the first 60 days of the year are issued separately	Mid-January – Mid-March
Non Resident	NR4	Manulife Securities	Reports withdrawals and tax from a RRSP/RRIF if \$50 or more gross income was paid during the year. If less than \$50 was paid and tax was withheld, this is also reported on the NR4	End of February
<b>Non-Registered Nominee Accounts</b>				
Canadian Resident	1099-DIV**	Manulife Securities	Reports U.S. sourced dividends paid to a U.S. Person (U.S. citizen)	End of January
Canadian Resident	1099-INT**	Manulife Securities	Reports U.S. sourced interest paid to a U.S. Person (U.S. citizen)	End of January
Canadian Resident	1099-B**	Manulife Securities	Reports U.S. dispositions for a U.S. Person (U.S. citizen)	End of January
Canadian Resident	T3, RL-16*	Manulife Securities and/or fund companies	Reports income and capital gains deemed to have been received from Trust Units during the trust's fiscal year. Income from mutual fund trusts are reported by fund companies	End of March
Canadian Resident	T5** RL-3*	Manulife Securities and/or fund companies	Reports Canadian and foreign income of \$50 or more Income from Mutual Fund Corporations are reported by Mutual Fund Companies	End of February
Canadian Resident	T5008	Manulife Securities	Reports taxable gains and losses (dispositions of securities)	End of February
Canadian Resident	T5008/RL-18***	Manulife Securities	Reports taxable gains and losses (dispositions of securities). Québec residents will be issued a combined T5008/RL-18 instead of separate T5008 and RL-18 slips.	End of February
Canadian Resident	T5013 RL-15*	Manulife Securities	Reports distributions received from Limited Partnerships during the partnership's fiscal year	End of March
Non Resident	IRS 1099-DIV**	Manulife Securities	Reports global sourced dividends paid to a U.S. Person (U.S. resident) Reports U.S. sourced dividends paid to a U.S. Person (non-resident of a country other than U.S.)	End of January
Non Resident	IRS 1099-INT**	Manulife Securities	Reports global sourced interest paid to a U.S. Person (U.S. resident) Reports U.S. sourced interest paid to a U.S. Person (non-resident of a country other than U.S.)	End of January
Non Resident	IRS 1099-B**	Manulife Securities	Reports global dispositions for a U.S. Person (U.S. resident) Reports U.S. dispositions for a U.S. Person (non-resident of a country other than U.S.)	End of January
Non Resident	NR4**	Manulife Securities and/or fund companies	Reports Canadian-sourced income and tax if more than \$50 gross income was paid during the year. If less than \$50 was paid and tax was withheld, this is also reported on an NR4 Income from mutual fund corporations is reported by mutual fund companies.	End of March
Non Resident	T5008	Manulife Securities	Reports taxable gains and losses (dispositions of securities)	End of February
<b>Supplementary Summaries/Reports</b>				
Canadian/ Non Resident	Premier, Masters or Advisor Managed Program (AMP) Fee Summary	Manulife Securities	Summary list of fees (including taxes) charged in a given calendar year including which account(s) the fees were paid in. Provided for non-registered accounts only.	End of February
Canadian	Foreign Assets Verification Report	Manulife Securities	Reports foreign property (including US stock). Clients who own more than \$100,000 CAD in foreign property are required to report this information to the CRA on a T1135.	End of February

\* Québec residents also receive RL slips, along with their CRA equivalents.

\*\* Tax package includes Investment Income Summary, which details all income paid to you (credits) and paid by you (debits).

\*\*\* To reduce the number of tax slips received by Québec resident account holders, RQ has collaborated with the CRA and introduced a combined T5008/RL18 for Québec residents only.

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