

## Your Guide to Income Tax Reporting

**Note:** This guide has been prepared for general information purposes only. CIBC Investor Services Inc. does not provide income tax advice. For more detailed assistance in understanding and completing your income tax return, we recommend contacting your personal tax advisor.

You'll receive individual tax slips from CIBC Investor Services Inc. as well as directly from some issuers.

We recommend that you ensure you've received all required tax slips before filing your tax return, in accordance with the Canada Revenue Agency (CRA) deadline.

### Tax slips for registered accounts

RRSP contribution receipts are issued separately for contributions made during the following two periods:

- First period: Last 10 months (ordinarily March 2 to December 31) of the tax year
- Second period: First 60 days (ordinarily January 1 to March 1) of the year following the tax year

The T4FHSA slip reports the totals of various transactions made in a First Home Savings Account (FHSA) within a given tax year, such as contributions, withdrawals and transfers into and out of the account. Quebec residents will receive a Relevé 32 in addition to the T4FHSA.

Tax slips for income from registered plans are issued separately.

### Tax slips for Trust Units, Limited Partnership and Mutual Funds

Your tax package includes a Pending List of T3/Relevé16 and T5013/Relevé15 tax slips that will be provided by CIBC Investor Services Inc. once the required information is received from the issuers of Trust Units and Limited Partnerships held in your account. This list helps you keep track of any T3/Relevé16 and T5013/Relevé15 tax slips still to come.

**Note:** The CRA and Revenue Québec (RQ) reporting deadline for issuers to provide their tax information to CIBC Investor's Services Inc. for tax slip preparation is **March 31**. This includes the information required to produce the following tax slips:

- T3 / Relevé16 for Trust Unit/Mutual Fund\* income
- T5013 / Relevé15 for Limited Partnership income
- NR4 for Canadian source income paid to non-residents

**\*IF YOU HOLD MUTUAL FUNDS, YOU WILL RECEIVE T3/RELEVÉ16 AND NR4 SLIPS DIRECTLY FROM THE RESPECTIVE MUTUAL FUND COMPANIES; THESE ARE INCLUDED ON THE PENDING LIST. APPLICABLE T3 / RELEVÉ16 SLIPS FOR TRUST UNITS HELD IN YOUR ACCOUNT ARE SENT TO YOU AS THEY BECOME AVAILABLE.**

### If you held foreign property in a non-registered account

A foreign property report is enclosed in your initial tax package if you held any foreign securities in a non-registered account during the tax year. The Foreign Holdings Report can be used as a reference tool to assist you in completing the T1135 Foreign Income Verification Statement ("Form T1135") and the equivalent Quebec Foreign Property Return (the "Quebec Form"), if applicable. The Foreign Holdings Report is not an official tax document and it remains your responsibility to complete the actual Form T1135 (and the Quebec Form), if applicable.

For your convenience, the report included in your package sorts your foreign property holdings by country code, and the maximum month-end market value during the year is provided. This report contains data obtained from a number of sources believed to be reliable. However, CIBC cannot attest to the accuracy, quality or completeness of this information.

For more information regarding the T1135 Foreign Income Verification Statement (and the Quebec form, if relevant), including whether or not you are required to file one with your tax return, please consult your tax advisor.

### **If you sold linked notes**

It is important to be aware of the tax treatment of gains realized on linked notes that are disposed of on the secondary market, including principal protected notes and principal-at risk notes, prior to maturity. For dispositions that occur on the secondary market, any gains (calculated as proceeds minus principal amount, or, in the case of a return of capital note, as proceeds minus remaining principal amount) will be deemed to be interest that accrued to the date of the sale. For tax reporting purposes, the deemed interest will be reported on the T5 in box 30 or in box K on the Relevé 3 as “equity linked notes interest.” The “proceeds of disposition” reported on the T5008/Transaction Summary will be reduced by the deemed interest amount.

### **If you held European CDRs**

The T5 slip will reflect the full amount of any foreign withholding taxes paid. However, as discussed further in the applicable prospectus supplement filed by the issuer, no foreign tax credit or deduction is available for Canadian tax purposes in respect of foreign taxes withheld in excess of the applicable tax treaty rate. Consequently, in computing any available foreign tax credits or deductions on your Canadian tax return, adjustments may be required to the foreign tax amount included on your T5 slip. If you require assistance in determining the amount of foreign tax to be claimed on your personal tax return, please contact your personal tax advisor.

### **Tax slips and mailing dates**

You may receive one or more of the following tax forms and/or summaries depending on the type of investments you held. [Learn more](#) about tax slips and their mailing dates.

### **T5008 Guide**

A T5008/Relevé18 reports the details of security positions that were sold, redeemed or matured during the tax year. For more information, refer to the [T5008 Frequently asked questions](#).

### **Received a tax slip after filing?**

If you receive a tax slip after you've filed your tax return, you need to file a T1-ADJ form to amend your tax return, available on the [Canada Revenue Agency website](#).

Quebec residents should also file a TP-1.R-V form, available on the [Revenu Quebec website](#).