



# 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.

## **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. While it's best to make sure you've received all your tax slips in time for filing your tax return in accordance with CRA's 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 Canada Revenue Agency (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), Revenue Quebec (RQ) for Quebec residents and the Internal Revenue Service (IRS) for U.S. Persons, as detailed on the reverse of this brochure.

## **Quebec Residents**

Revenue Quebec uses supplementary forms to process tax returns for Quebec residents. These (RL or Relevé) forms are listed on the reverse side of this guide along with their CRA equivalents.

## **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. If you have questions or need more information, please speak with your advisor.

Manulife Securities Incorporated

Residency	Tax Slip/Summary	Issued by	Description	Expected
<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
	T4RSP, T4RIF, RL-2		Reports withdrawals and tax from a RRSP/RRIF regardless of amount (Quebec residents also receive RL-2)	End of February
	T4A, RL-1		Reports withdrawals and tax from a RESP regardless of amount (Quebec residents also receive RL-1)	End of February
	Non-Qualified Investment Summary		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
	NR4		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

#### Non-Registered Nominee Accounts

Canadian Resident	1099-DIV*	Manulife Securities	Reports U.S. sourced dividends paid to a U.S. Person (U.S. citizen)	End of January
	1099-INT*		Reports U.S. sourced interest paid to a U.S. Person (U.S. citizen)	End of January
	1099-B*		Reports U.S. dispositions for a U.S. Person (U.S. citizen)	End of January
	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. (Quebec residents also receive an RL-16) Income from mutual fund trusts are reported by fund companies	End of March
	T5* RL-3		Reports Canadian and foreign income of \$50 or more (Quebec residents also receive a RL-3) Income from Mutual Fund Corporations are reported by Mutual Fund Companies	End of February
	T5008	Manulife Securities	Reports taxable gains and losses (dispositions of securities)	End of February
	T5013 RL-15		Reports distributions received from Limited Partnerships during the partnership's fiscal year (Quebec residents also receive a RL-15)	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
	IRS 1099-INT*		Reports global sourced interest paid to 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
	IRS 1099-B*		Reports global dispositions for 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
	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
	T5008	Manulife Securities	Reports taxable gains and losses (dispositions of securities)	End of February

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

#### Supplementary Summaries/Reports

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		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