

Tax Documents to Expect for Your Investments



Since most tax slips are required to be mailed out by the end of February, you can expect them shortly after that. However, T3s and T5013s don't need to be issued until the end of March, so they may arrive in your mailbox a bit later.

Keep in mind, this is not an exhaustive list of tax slips and not all of them will be applicable to you. This list only covers documents you might expect for your investment accounts with us.

Specialty Accounts

Account type	Why a tax slip is issued	What to expect
TFSA	Deposits or withdrawals	No tax slip issued
FHSA	Annual record of activity	T4FHSA
RESP	Deposits	No tax slip issued
	Withdrawals (on grant/growth)	T4A
RDSP	Deposits	No tax slip issued
	Withdrawals (on grant/growth)	T4A

Retirement Accounts

Account type	Why a tax slip is issued	What to expect
RRSP and Spousal RRSP	Deposits	RRSP contribution receipts: - one if there were deposits from March to December of last year - one (or more, if multiple deposits) for the first 60 days of this year
	Withdrawals	T4RSP
LIRA	Withdrawals	T4RSP
RRIF	Withdrawals	T4RIF
LIF	Withdrawals	T4LIF

Other Accounts

Account type	Why a tax slip is issued	What to expect
Open/Cash Account (non-registered)	To report interest, dividends, and capital gains on certain mutual funds (trusts)	T3 *
	To report interest, dividends, and capital gains on certain mutual funds (corporate class)	T5 *
	If there were any switches, redemptions, rebalancing, etc.	T5008 (usually included with statement from fund company)
Other Open interest-bearing accounts (eg. Manulife Advantage, IPC High Interest)	To report interest earned	T3

* If you are not a Canadian resident and you earned investment income in the past year, you will receive an NR4 slip to report tax withholding and remittance.

Additional Account Documents to Keep**

Account type	Why you'll want to keep it	What to expect
Leveraged Account (ie. Smith Manoeuvre)	To report interest expense incurred for the purpose of investing to earn income	Summary of interest charges (usually included with statement or summary from bank)
Open/Cash Account Fee-based F-class share	To report any deductible fees on the account	Fee summary (usually included with statement from fund company)

**These documents provide amounts that your tax preparer will need to know and will be needed in the event of an audit.