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Client guide to 2021 tax reporting

This guide summarizes the important dates and required tax information to help prepare your annual tax return. It also includes a handy list of potential tax slips you may receive from RBC Dominion Securities® (depending on your investment holdings and account activity).

Important dates

March 1, 2022 – last day for 2021 RRSP contributions.

May 2, 2022 – last day to file your 2021 tax return without penalty.

June 15, 2022 – last day to file your 2021 tax return without penalty if you are self-employed.

Access your tax slips online

To help make tax time easier for you, your 2021 tax slips are available through RBC Wealth Management® Online, including mutual fund tax slips issued by RBC® (tax slips issued by other issuers outside of RBC will continue to be sent by regular mail). Simply log in to RBC Wealth Management Online at rbcwealthmanagement.com to view your tax documents. For access to RBC Wealth Management Online, please contact your Investment Advisor.

T5 tax package – outstanding tax documents

We issue several tax slips and supporting documents to assist you in preparing your tax return. It is important to ensure that you have all of your slips before you file your tax return. Please review the two handy checklists within the cover letter of your T5 tax package: "Outstanding tax documents you may receive from our firm" and "Outstanding tax documents you may receive from third parties."

Multiple account holders/estates

Joint accounts: Although tax slips for joint accounts are issued in the name of two (or more) individuals, Canada Revenue Agency (CRA) only requires one Social Insurance Number (SIN) be included on the tax slip. Therefore, only the primary account holder's SIN will be displayed on your tax slip.

Estate accounts: According to CRA, there is no requirement to produce a T5 slip to show income earned before and after the date of death. It is the responsibility of the beneficial owners or the estate's executor to report the appropriate share of income in the tax return of the deceased individual.

Residency changes

If you have moved to or from a different country within the tax year, it is up to you to claim back any tax withheld, as CRA does not refund the funds to RBC once they have been paid. In addition, CRA does not accept amendments to or cancellations of NR4s once they have been issued.

Non-resident tax on Canadian income trust units and splitshare corporations

The taxable breakdown for income trust units and split-share corporations is not available until after the calendar year is complete. Therefore, non-resident accounts are not charged non-resident tax when distributions are made during the year, but rather a one-time charge for the full year is generated once the taxable nature of the trust's distributions is determined. Any applicable charges will be processed in April 2022 and reflected in your statements.

Return of capital

Return of capital adjustments will be processed in your accounts for income trusts, limited partnership units and split-share corporations in April 2022, and will be reflected in your statements. Note: Return of capital adjustments need to be factored into determining your adjusted cost base and calculating any gains/losses.

Foreign spin-offs

For Canadian tax purposes, the fair market value of foreign spin-off shares received by a Canadian resident in a non-registered account is considered to be a taxable foreign dividend and must be reported to CRA on your tax return.

Legislation allows you to use an alternative tax treatment for eligible foreign spin-offs if certain criteria and time limits are met and an election is filed with your tax return. RBC Dominion Securities is still required to report the full fair market value of the spin-off on the T5 slip.

The book value shown on your statement for a foreign spin-off share will be the taxable foreign dividend amount. The book value of the parent company shares will remain unchanged.

Dates for T3/RL-16 and T5013/ RL-15 tax packages

Delivery of T3/RL-16 and T5013/RL-15 packages depends on when information is provided to us by external issuers. The CRA reporting deadline for issuers to provide their tax information to financial intermediaries (such as RBC Dominion Securities) for tax receipt preparation is March 31st. Some external issuers, such as mutual fund companies, mail tax slips directly to you.

Note: You may receive tax packages in April due to late disclosures and amendments by some income trusts and limited partnership units. Please do not file your tax return before receiving all required slips.

Registered Retirement Savings Plan (RRSP) contribution receipts

RRSP contribution receipts are delivered online or by mail throughout the tax season to capture all contributions made in 2021 (less contributions made in the first 60 days of 2021) as well as contributions made during the first 60 days of 2022.

Tax-Free Savings Account (TFSA)

In any calendar year, your total TFSA contributions cannot exceed your contribution room. If you withdrew funds from your TFSA in 2021, that amount will be added to your contribution room for 2022.

Non-Qualified Investments in a registered plan

There are significant, punitive tax liabilities for holding a Non-Qualified Investment (NQI) in your registered plan. If this applies to you, a letter detailing any NQI assets and the corresponding values will be mailed to you in February 2022 to help you file with CRA. Depending on your situation, you may wish to consider taking action on any NQIs in your registered plan to minimize potential tax penalties. Please consult with a qualified tax advisor prior to taking action.

Foreign currency tax slips

If you receive a tax slip in a foreign currency, you will need to convert the amounts to Canadian dollars. The table to the right shows the average annual exchange rates for various currencies that can be used for your reference.

Average exchange rates (per Bank of Canada)

	2017	2018	2019	2020	2021
U.S. Dollar	1.2986	1.2957	1.3269	1.3415	1.2535
British Pound	1.6720	1.7299	1.6945	1.7199	1.7246
Japanese Yen	0.0116	0.0117	0.0122	0.0126	0.0114
Swiss Franc	1.3189	1.3246	1.3352	1.4294	1.3713
Australian Dollar	0.9951	0.9687	0.9228	0.9247	0.9420
Hong Kong Dollar	0.1667	0.1653	0.1693	0.1730	0.1613
Euro	1.4650	1.5302	1.4856	1.5298	1.4828

All amounts are expressed in the number of Canadian dollars it would cost on average for the year to purchase one unit of the foreign currency.

Document/Tax slip	Approximate mailing date	Approximate online availability	Information reported
Registered			
RRSP contribution receipt			Issued to report the value of cash or securities (in-kind contributions) contributed to Registered Retirement Savings Plan (RRSP) accounts.
	Mid-January	Mid-January	For the last 10 months of 2021, the receipts will be issued in mid-January.
	Late January and daily thereafter	Late January and daily thereafter	For the first 60 days of 2022, the receipts will be issued in late January and daily thereafter.
RRIF/LIF/LRIF/ RLIF/PRIF evaluation letter	Late January	Not available	Details (i) the value of your assets at December 31, 2021; (ii) the minimum amount that must be withdrawn; (iii) the maximum amount that can be withdrawn if you have a Life Income Fund (LIF), Locked-in Retirement Income Fund (LRIF) or Restricted Life Income Fund (RLIF); and (iv) your desired payment amounts and frequency.
T4RSP/RL-2/NR4 (RRSP withdrawals)	Late February	Late February	Issued to report withdrawals from RRSP accounts. All payments from RRSP accounts must be included in your income. Relevé 2 slips for Quebec residents/NR4 slips for non-residents are issued.
T4RIF/RL-2/NR4 (RRIF withdrawals)	Late February	Late February	Issued to report withdrawals from RRIF, LIF, LRIF, RLIF or PRIF accounts. All payments from the above plans must be included in your income. Relevé 2 slips for Quebec residents/NR4 slips for non-residents are issued.
T4A/RL-1/NR4 (RESP withdrawals)	Late February	Late February	Issued to report the receipt of Educational Assistance Payments by the beneficiaries of a Registered Education Savings Plan (RESP) during the 2021 calendar year and/or Accumulated Income Payments to the subscriber during the 2021 calendar year. Relevé 1 slips for Quebec residents/NR4 slips for non-residents are issued.
Non-registered			
T5/RL-3	Late February	Late February	Issued to Canadian residents to report income of \$50 or more on investments held in stocks, bonds, mutual funds or interest on credit balances during the calendar year. A Relevé 3 slip corresponding to the T5 slip is issued to Quebec residents.
NR4	Late February	Late February	Issued to non-residents of Canada who received Canadian investment income. Both the gross amount of the income received and any Canadian non-resident taxes withheld are reported.
Summary of investment income and expenses	Late February	Late February	Summarizes income received as well as charges to your account for dividends owed, interest paid on debit balances and accrued interest paid on the purchase of bonds. The amount in the "Paid to You" column supports the figures reported on the T5. The amount in the "Paid by You" column may qualify as an investment expense on your tax return.
Summary of security dispositions	Late February	Late February	Summarizes the proceeds of any sale or maturity that took place through your account during the year. Each line on the Summary corresponds to an actual T5008 slip filed with CRA. This report, together with your trade confirmations or month-end statements, will assist you in calculating your capital gains/losses. For Quebec residents, an additional T5008/RL-18 combo slip will be included as part of the T5 tax package.
Foreign securities report	Late February	Late February	Lists any foreign assets to support your T1135 filing requirements with CRA. It has been formatted to provide the information required in Form T1135, Section 7: "Property held in an account with a Canadian registered securities dealer or a Canadian trust company." All amounts are reported in Canadian dollars. • This report is issued only to residents of Canada. If there is a residency change during the year, the report will include information only for the period when you were a resident of Canada.

Document/Tax slip	Approximate mailing date	Approximate online availability	Information reported
T5/RL-3 (additional investment income)	Late February	Late February	Issued to report income allocations from split-share corporations. A Relevé 3 slip corresponding to the T5 slip is issued to Quebec residents.
T3/RL-16 (trust and mutual fund income)	Throughout March	Throughout March	Issued to report income on investments held in Canadian-based Real Estate Investment Trusts (REITs), income trusts, ETFs, capital trusts and mutual funds. A Relevé 16 slip corresponding to the T3 slip is issued to Quebec residents.
T5013/RL-15 (limited partnership income)	Throughout March	Throughout March	Issued to report the allocation of the limited partnership's income among the Canadian resident partners. A Relevé 15 slip corresponding to the T5013 slip is issued to Quebec residents. An SK-METC (Saskatchewan Mineral Exploration Tax Credit) slip is issued to Saskatchewan taxpayers who invest in eligible flow-through shares issued by mining or exploration companies.
T3/RL-16 & T5/RL-3 (mutual fund slips issued by fund companies other than RBC)	Not applicable	Not available	Directly issued and mailed by respective mutual fund management companies.
U.S. reporting			
1042-S (non-U.S. beneficial owners of flow- through entities)	Late March	Not available	Issued to non-U.S. persons that are beneficial owners of flow-through entities with reportable U.Ssource income. These slips are filed with the Internal Revenue Service (IRS).
1099 official package (for QI/U.S. persons)	Late February	Not available	Issued to U.S. and suspected U.S. persons with income that is required to be filed with the Internal Revenue Service (IRS). • 1099-DIV: Reportable dividends paid to U.S. persons subject to U.S. tax laws. • 1099-INT: Reportable interest paid to U.S. persons subject to U.S. tax laws. • 1099-B: Reportable proceeds from sales or redemptions of securities, issued to U.S. residents. • 1099-MISC "Miscellaneous Income": Reportable income not included in any of the above forms (such as U.S. royalty income). • Effectively connected income from U.S. limited partnerships: Reportable distributions will be provided on the 1042-S slip, which will be mailed separately from the 1099 package.
1099 unofficial package (for QI/U.S. persons)	Late February	Not available	Issued to U.S. and suspected U.S. persons who do not receive "official" 1099 packages. Information in the "unofficial" 1099 package is not filed with the IRS and these unofficial forms should not be attached to a tax return. Effectively connected income from U.S. limited partnerships: Reportable distributions will be provided on the 1042-S slip, which will be mailed separately from the 1099 package.



TAX Package **2021**

T5 Tax Package

Cover Letter

Outlines overview of all documents that the client should expect to receive in the T5 tax package along with the checklist of enclosed tax documents.



RBC Dominion Securities Inc.

BC HOLDINGS LTD. C/O:BC 649 BEST AVENUE, UNIT 999 VANCOUVER BC LOL 0L0 Account No. 37X-XXXXX

Investment Advisor SMART IA

Enclosed is the 2021 tax package for your account.

Did You Know?

- Information when you need it: Access your tax reporting package on RBC Wealth Management Online to view, print or download in PDF format.
- Reduce your paperwork: Once you log into RBC Wealth Management Online, navigate to Settings and the Document Delivery tab to switch your delivery preference to Electronic Delivery. Going forward, you will receive your tax packages on RBC Wealth Management Online, instead of in the regular mail. You can also access them through the RBC Mobile app when you're on the go.
- Receive tax slips sooner: Your tax slips are available through RBC Wealth Management Online, including mutual
 fund tax slips issued by RBC (tax slips issued by other issuers outside of RBC are sent by regular mail).
- Enhanced reporting: Your package will include a foreign income verification statement (T1135) if your foreign asset cost exceeds \$5,000 CAD (at any month-end over the year).
- Important tax dates: www.rbcds.com/TaxReporting/home.html
- Convenient access to book cost values: Canada Revenue Agency (CRA) and Revenu Québec (if applicable)
 require us to share your book cost values with them. You can access this information by logging into MyAccount on
 the CRA website.

Mailing/Electronic Delivery Dates

RRSP contribution receipts – from Jan. 10, 2022 and ongoing T4/T5/NR4 packages – between Feb. 14 – Feb. 28, 2022 T3/T5013/NR4 packages – between Mar. 14 – Mar. 31, 2022

If you select Electronic Delivery through RBC Wealth Management Online, you will be able to access your tax documents closer to the start of the date ranges above.

The checklist below itemizes tax documents that you may receive for Investments held at our firm. Tax documents have been prepared in accordance with the Income Tax Act (Canada) requirements. Items in the Outstanding Tax Documents section may also be issued to you directly from third-party firms or our firm.

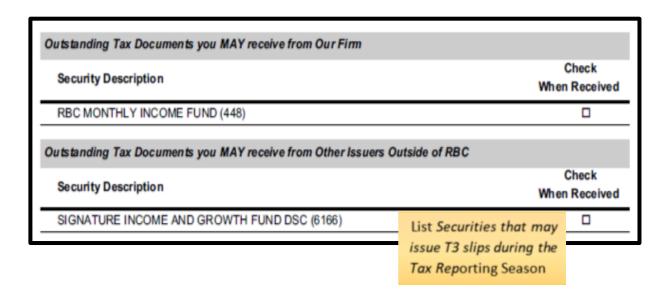
This package and associated Document Checklist excludes Registered Account Tax Documents which will be mailed separately.

RBC Dominion Securities Sample Tax Package

2021 Document Checklist	
Items Included in this package	
Tax Document	Included
Summary of Income and Expenses	ಠ
Summary of Security Dispositions	☑
T5	☑
Foreign Securities Report	Ø

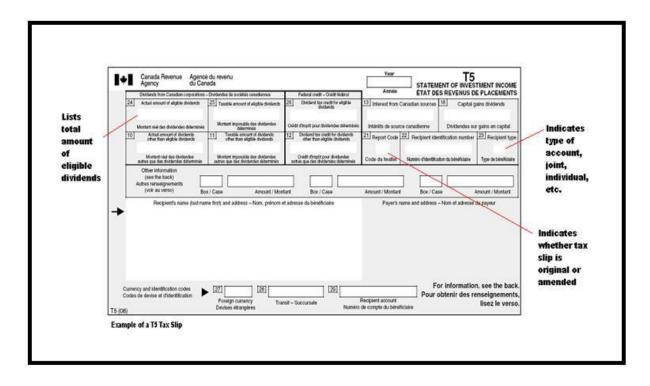
Checklist of Outstanding Tax Documents

As our T5 tax package is delivered before the data required for the T3 tax package is available, we create a customized checklists for our clients so that they can keep track of their tax receipts from income trust and/or mutual fund holdings. The two handy checklists itemizes what documents the client will receive and also distinguishes slips issued by RBC vs. third party issuers. It also cautions them from filing their tax return before they have received all of their tax documents.



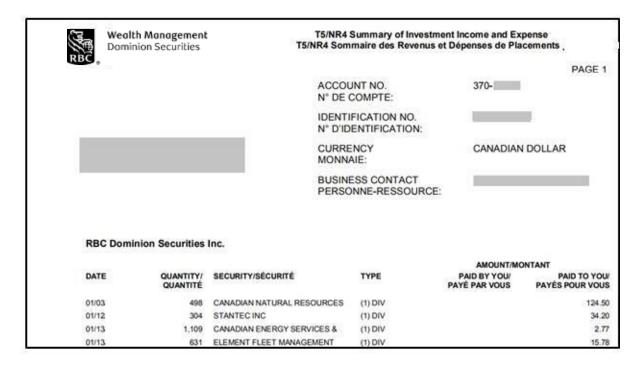
T5 Tax Slip

Separate tax slips for each currency in which investments reside makes it easier to reconcile domestic investments and foreign investments.

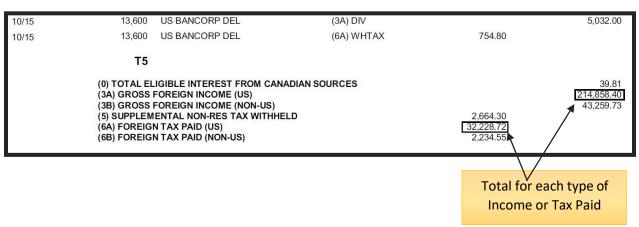


Summary of Investment Income & Expenses

Lists all investment income that was received during the tax year from sources other than mutual funds or other forms of trust. It contains separate summaries for each currency investments reside in. It does not capture account fees, but conveniently lists costs related to investments (e.g. margin interest fees, accrued interest, etc.) in the "Paid By You" column.

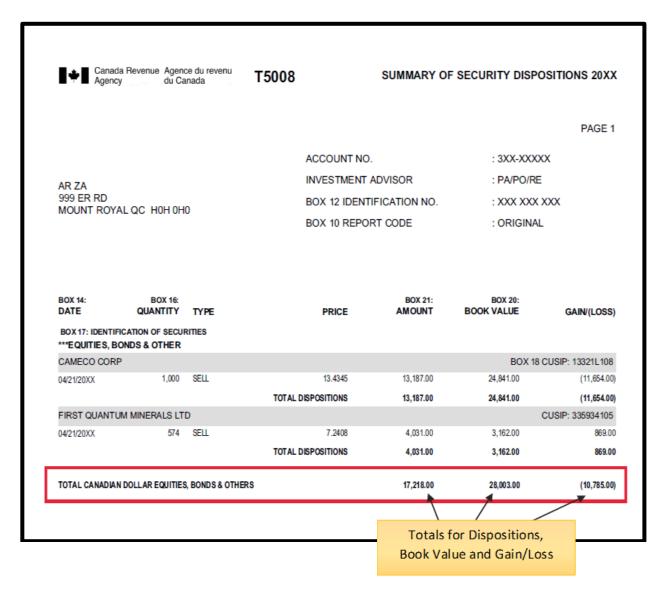


In addition, the different sources of income and withholding tax are broken down and conveniently tallied for easier filing.



Summary of Security Dispositions

Our Summary of Security Dispositions goes above and beyond the T5008 tax slip requirements by providing the Book Value and Gain/Loss amounts to make it easier for our clients to reconcile and file their capital gain/losses.



Moreover, the Summary of Security Dispositions provides totals for each category, disposition amount, book value and gain/loss and converts foreign positions to Canadian equivalency. The disposition transactions that do not have a book value will be isolated in a different section to allow for easier recognition and quicker tax filing.

T5008/RL-18 consolidated slip (NEW)

A new consolidated T5008/RL-18 form will be provided to **Quebec residents** only as part of Revenu Québec guidelines and will

- Combine federal and Quebec information
- · Include all transactions on a single form

Please note that this new form is in addition to the current CRA T5008 Summary of Security Dispositions provided in the T5 tax package and contains similar details as the T5008. RBC will continue reporting at transaction level and will not duplicate filings with the CRA or Revenu Québec.

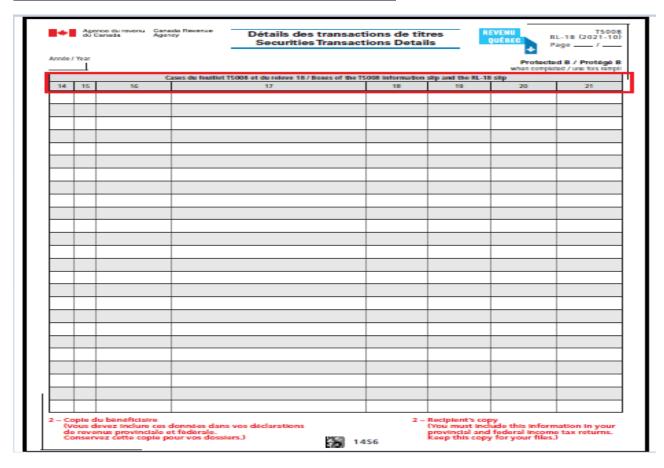
Note: No impact to the residents of other provinces of Canada/Non-residents of Canada.

Consolidated RL-18 Slip

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RBC Dominion Securities Sample Tax Package

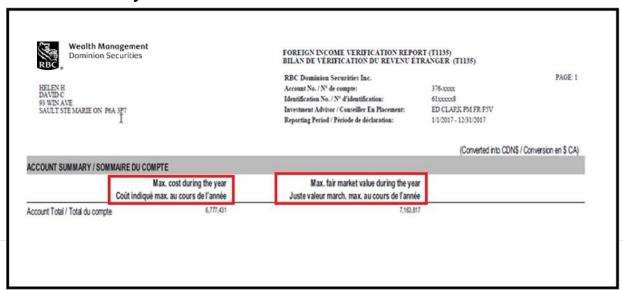
Detailed Summary for the consolidated RL-18 slip



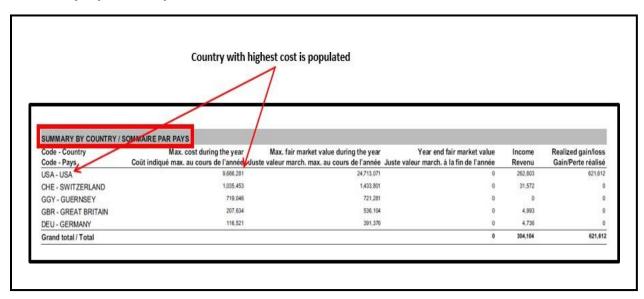
Foreign Securities Report

Lists any foreign assets to support your T1135 filing requirements with CRA. It has been formatted to provide the information required in Form T1135, Section 7: "Property held in an account with a Canadian registered securities dealer or a Canadian Trust company." All amounts are reported in Canadian dollars.

Account Summary Section

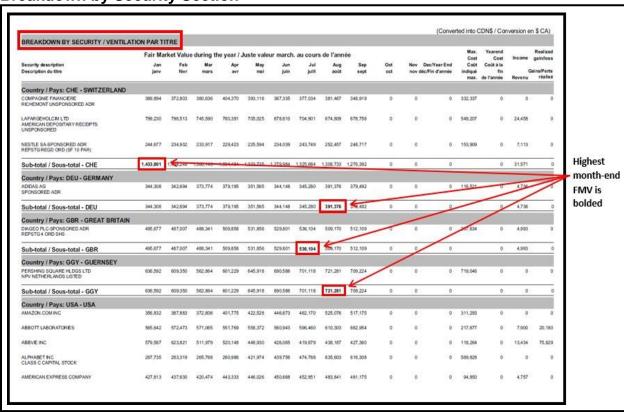


Summary by Country section



RBC Dominion Securities Sample Tax Package

Breakdown by Security Section



RBC Dominion Securities Sample Tax Package

Fee Summary

Our Advisor/PIM clients receive a listing of the fees associated with management.



RBC Dominion Securities Inc.

NEL & SOS INC. 999 EAT THE RD SAULT STE MARIE ON POP 0P0 Account No. 6XX-XXXXX

Summary of Fees Charged to account 6XX-XXXXX in Canadian dollar for the year ending December 31, 20XX

Account Number	Account Name	Account Type	Fee Amount	HST Amount	Total Amount	
3XX-XXXXX	IPP OF NEL AND SOS	IPP	4,988.44	648.48	5,636.92	
3XX-XXXXX	IPP OF NEL AND SOS		5,748.38	747.29	6,495.67	
Total			10,736.82	1,395.77	12,132.59	

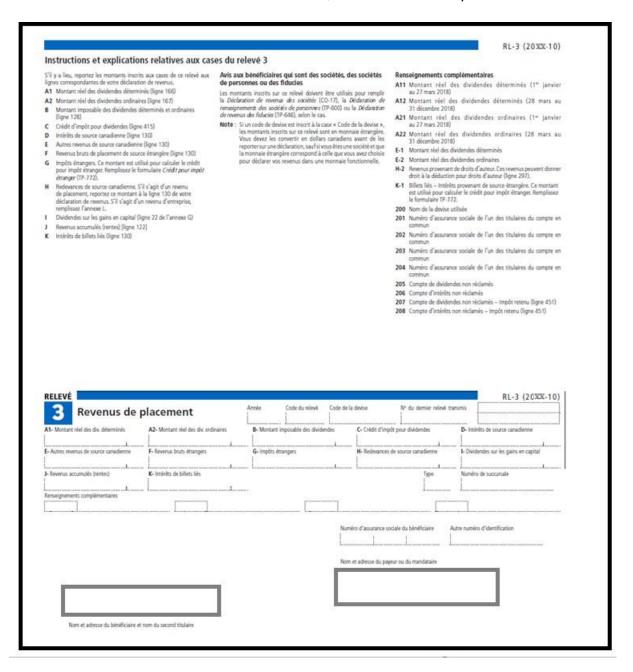
HST# 889767471 RT0001

The fee summary letter is for information purposes only and may include fee adjustments. Total Amount Charged includes applicable GST/HST/QST. You should consult with your own independent tax advisor before taking any action based on the information provided (e.g., the deductibility of the above mentioned fees).

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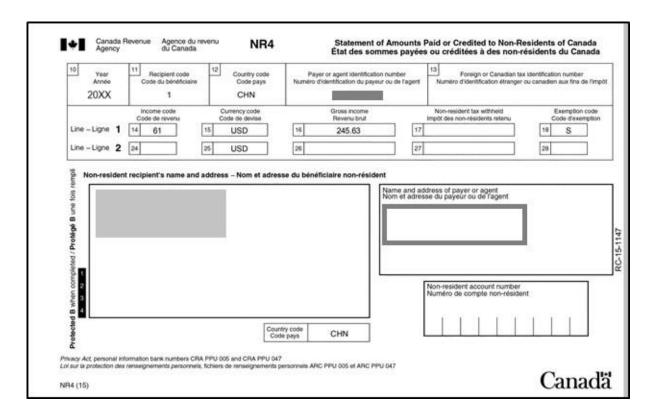
R3 Tax Slip

Quebec resident clients receive the Relevé 3, which is the T5 equivalent.



NR4 Tax Slip

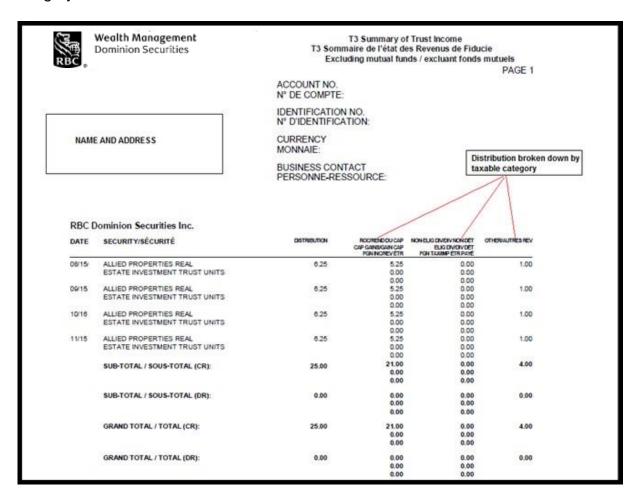
Non-resident clients who have earned Canadian sourced income receive the NR4 or Statement of Amounts Paid or Credited to Non-Residents of Canada.



T3 Tax Package

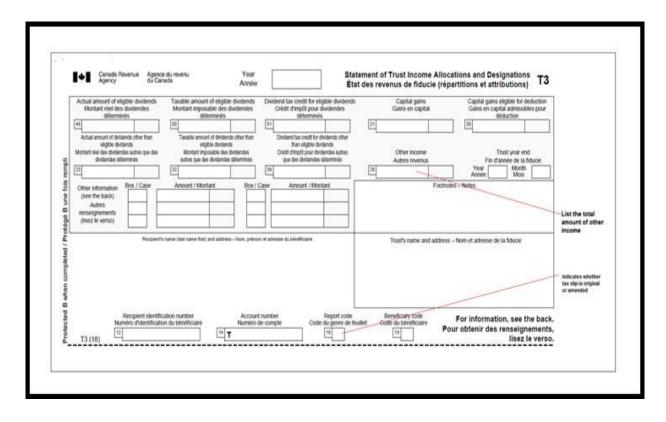
Summary of Trust Income

Lists all investment income that was received during the tax year from income trusts issuers. It itemizes distributions by date and separates the amounts out by taxable category.



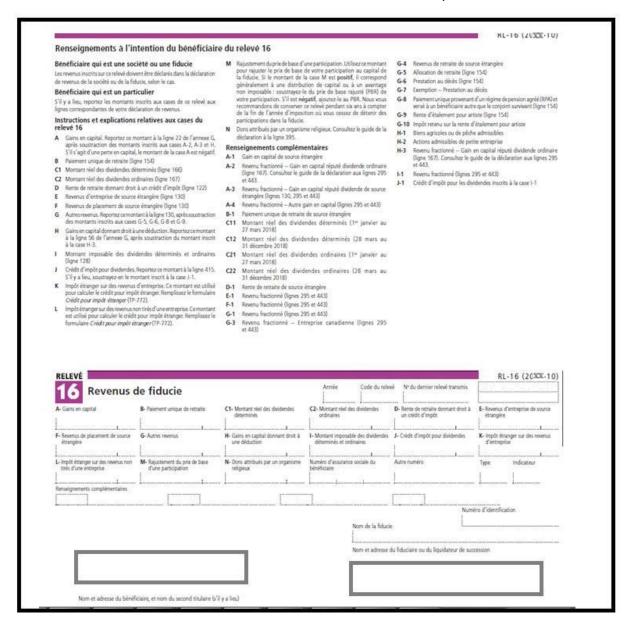
T3 Tax Slip

Lists all investment income that was received during the tax year from income trusts.



R16 Tax Slip

Quebec resident clients receive the Relevé 16, which is T3 equivalent.



T5013 Tax package

T5013 Tax Slip

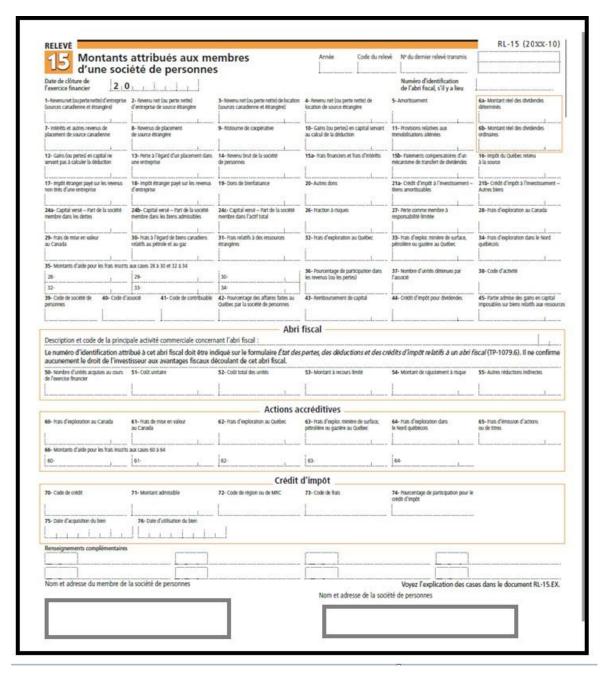
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One Tax Slip for Limited partnership Units & Flow-Through Shares.

20XX

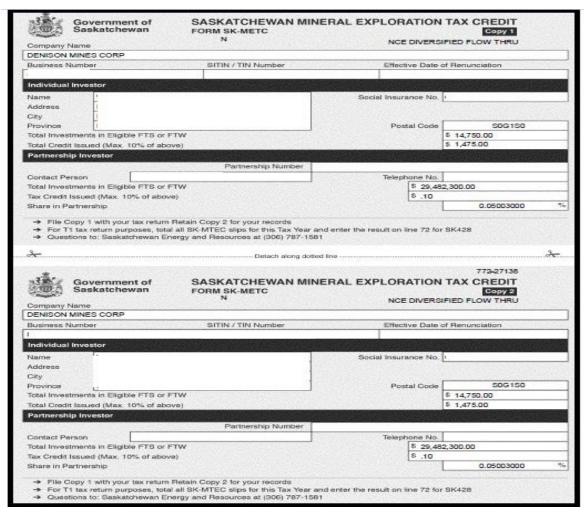
R15 Tax Slip

Quebec resident clients receive the Relevé 15, which is T5013 equivalent.



Saskatchewan Mineral Exploration Tax Credit slip (SK-METC)

The SK-METC slip is issued to Saskatchewan taxpayers who invest in eligible flow-through shares issued by mining or exploration companies.



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