

TAX Package **2022**

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 2022 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).
- Enhanced reporting: Quebec residents will receive T5008/RL-18 Combo slips as part of their T5 tax package where applicable.
- Important tax dates: https://www.rbcwealthmanagement.com/en-ca/dominion-securities/tax-reporting-guide
- 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, 2023 and ongoing T4/T5/NR4 packages – between Feb. 14 – Feb. 28, 2023 T3/T5013/NR4 packages – between Mar. 14 – Mar. 31, 2023

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.

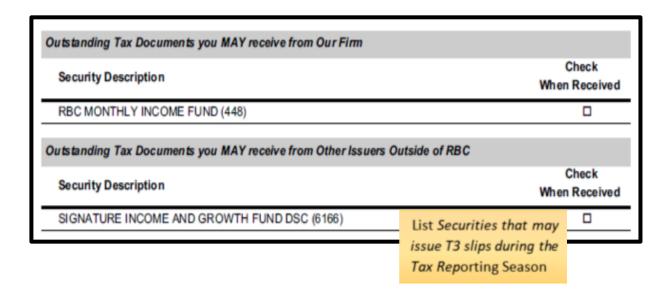
The checklist below itemizes tax documents that you may receive for Investments held at our firm. Tax documents have been prepared in accordance with the Income Tax Act (Canada) requirements. Items in the Outstanding Tax Documents section may also be issued to you directly from third-party firms or our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

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

022 Document Checklist				
tems Included in this package				
ax Document	Included			
Summary of Income and Expenses	ਹ			
Summary of Security Dispositions	ਹ			
T5	ਹ			
Summary of Fees Charged to your account	Ø			
Foreign Securities Report	2			

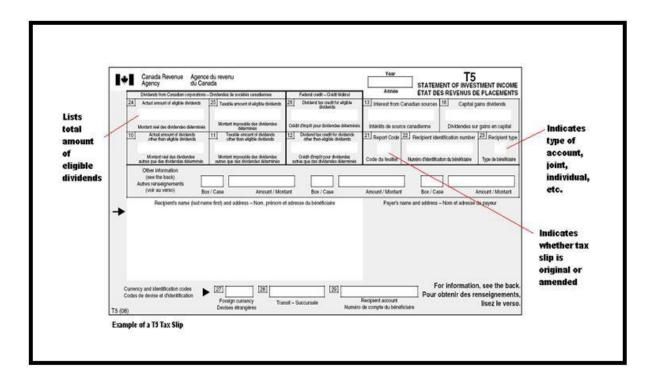
Checklist of Outstanding Tax Documents

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.



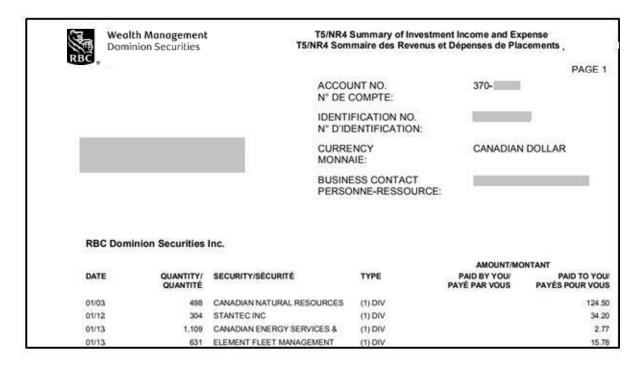
T5 Tax Slip

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

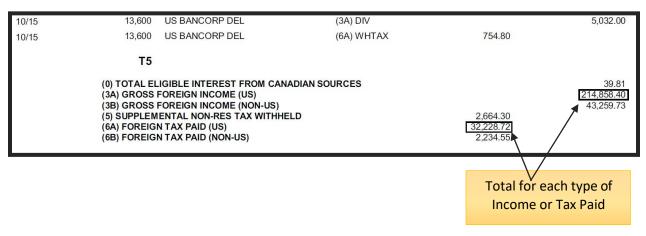


Summary of Investment Income & Expenses

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.

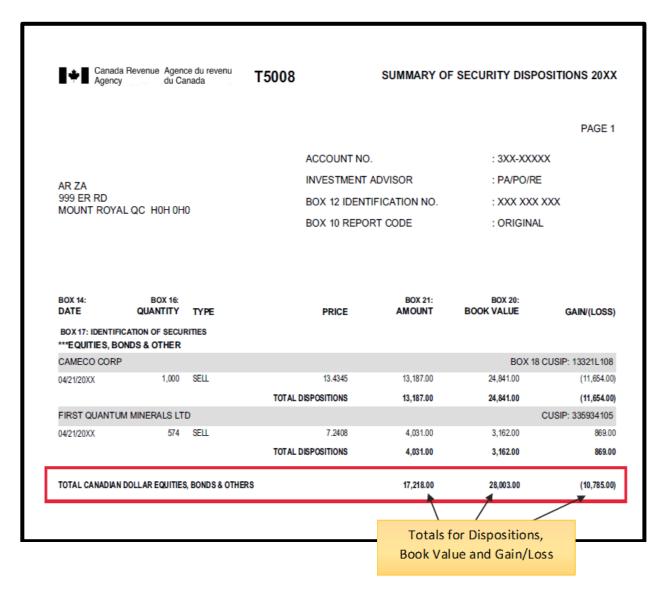


In addition, the different sources of income and withholding tax are broken down and conveniently tallied for easier filing.



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)

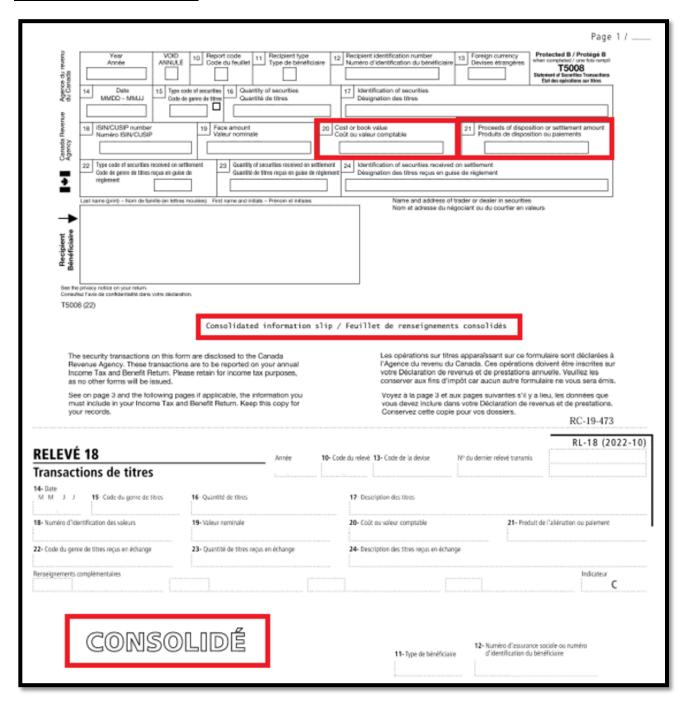
A new consolidated T5008/RL-18 form will be provided to **Quebec residents** only as part of Revenu Québec guidelines and will

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

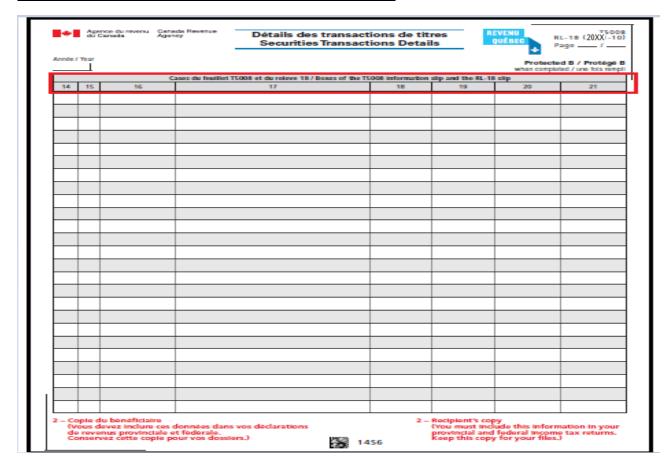
Please note that this new form is in addition to the current CRA T5008 Summary of Security Dispositions provided in the T5 tax package and contains similar details as the T5008. RBC will continue reporting at transaction level and will not duplicate filings with the CRA or Revenu Québec.

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

Consolidated RL-18 Slip



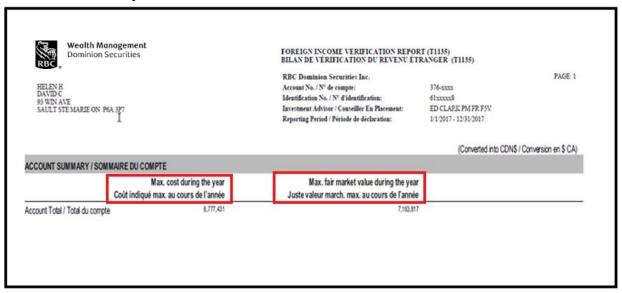
Detailed Summary for the consolidated RL-18 slip



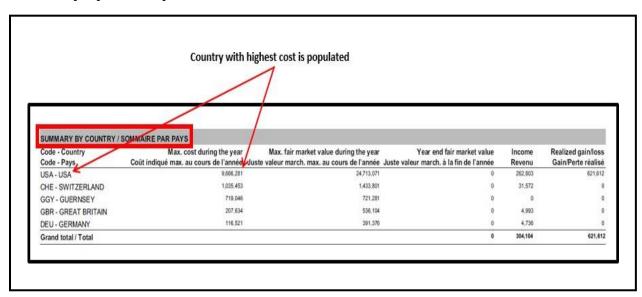
Foreign Securities Report

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.

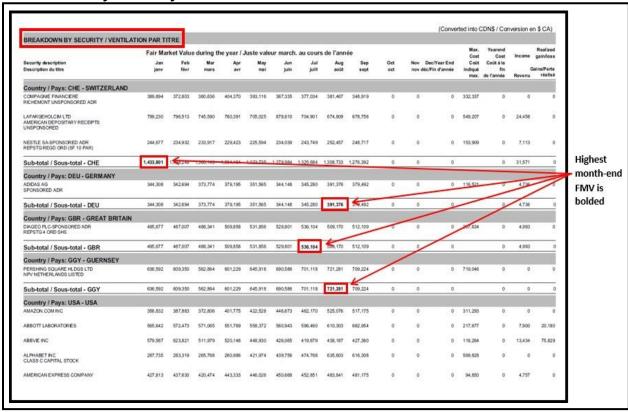
Account Summary Section



Summary by Country section



Breakdown by Security Section



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

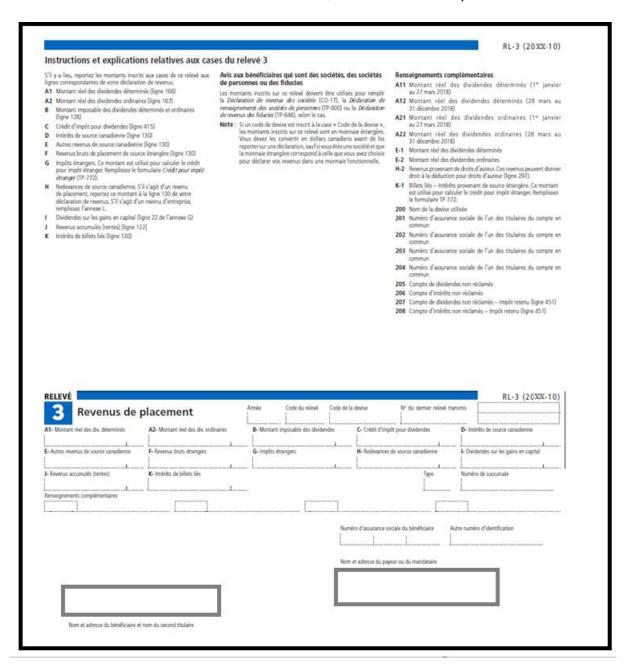
HST# 889767471 RT0001

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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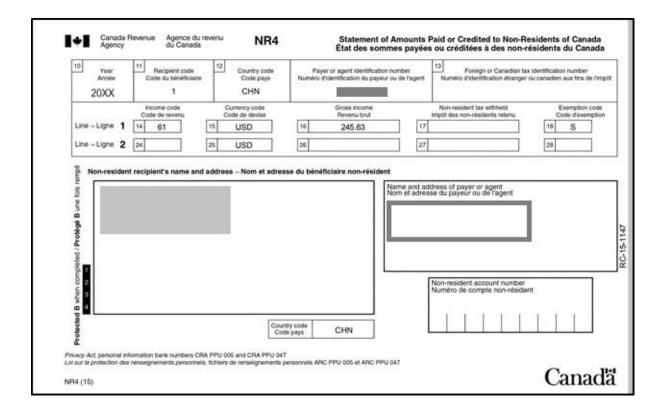
R3 Tax Slip

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



NR4 Tax Slip

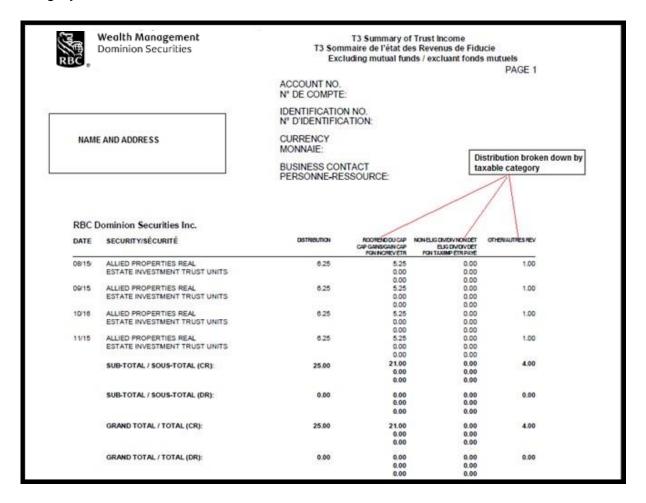
Non-resident clients who have earned Canadian sourced income receive the NR4 or Statement of Amounts Paid or Credited to Non-Residents of Canada.



T3 Tax Package

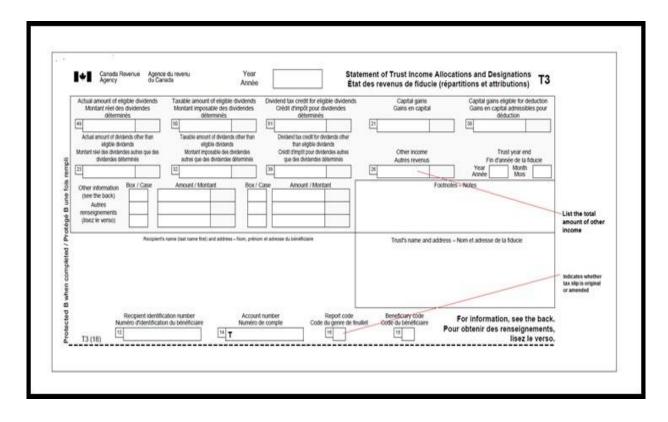
Summary of Trust Income

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.



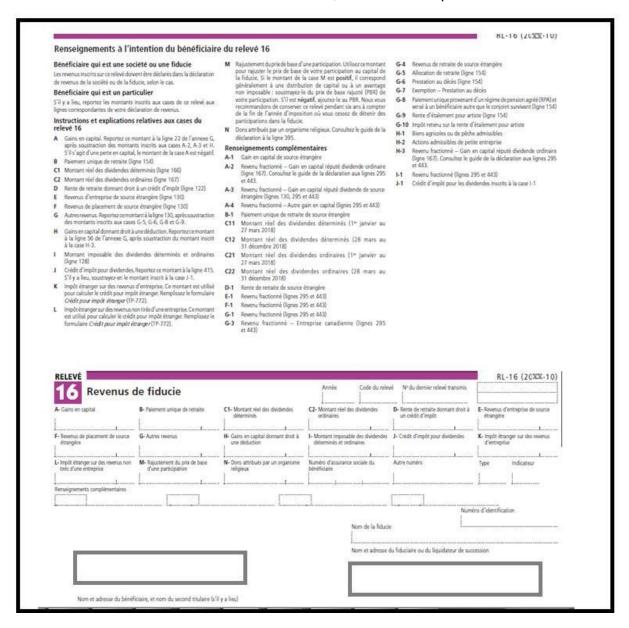
T3 Tax Slip

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



R16 Tax Slip

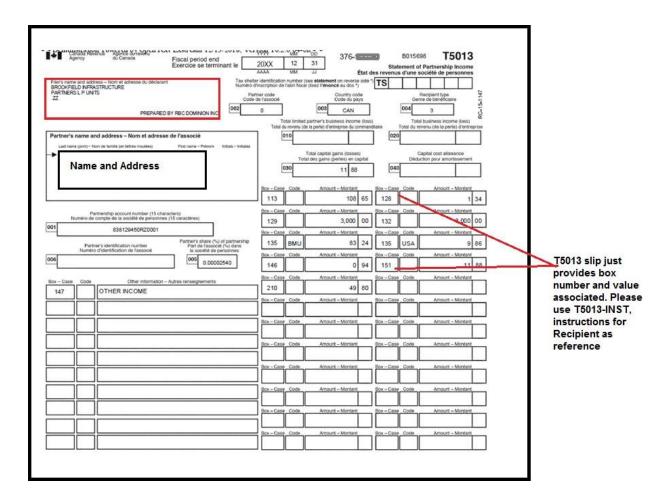
Quebec resident clients receive the Relevé 16, which is T3 equivalent.



T5013 Tax package

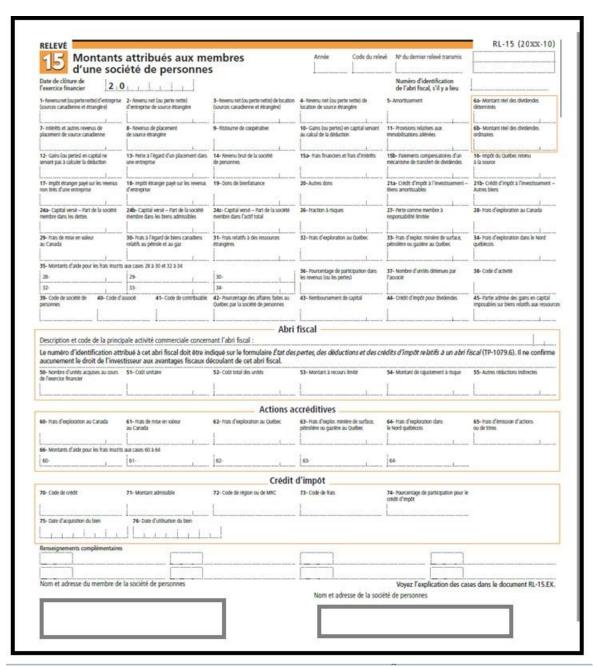
T5013 Tax Slip

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



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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