

# 2024 TAX GUIDE

Updates + Tax Slips

Wealth Management - National Bank of Canada

CANADA



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## INTRODUCTION

This guide summarizes the various tax slips you may receive from the various subsidiaries of the Wealth Management division of National Bank of Canada (NBC). You'll find information about government slips and statements, as well as other relevant information.

This guide is intended for individuals residing in Canada and does not apply to corporations or trusts.

If you have any questions about reports or forms related to products you hold with NBC (such as the report on gains and losses, stripped coupons, linked notes, declarations of foreign property - form T1135, etc.), we recommend that you contact your tax or accounting experts or advisor - they will be able to provide you with personalized advice tailored to your situation.

**IMPORTANT:** The information in this Guide is for informational purposes and should in no way be regarded as legal or tax advice. Clients should always consult their accountant or tax specialist before acting based on the information found in this Guide.

## USEFUL LINKS

### Canada Revenue Agency (CRA):

- [Website \(home page\)](#)
- ["My Account" for Individuals](#)
- [Income Tax Package](#)
- [Financial slips and summaries](#)

### Digital resources of the various National Bank of Canada subsidiaries

- [National Bank Financial – Wealth Management](#)
- [National Bank Direct Brokerage](#)
- [Private Banking 1859](#)



## A FEW TAX UPDATES

### 1. Capital Gains Inclusion Rate

The increase in the capital gains inclusion rate, originally scheduled for June 25, 2024, has been postponed to January 1, 2026. Until that date, capital gains will continue to be taxed at a 50% inclusion rate. As of January 1, 2026, this rate will be increased to 66.67%, but only for gains exceeding \$250,000 in a year for individuals. It should be noted that the government of Quebec stated the harmonization with the deferral until January 1, 2026, of the increase in the capital gains inclusion rate. Taxpayers are advised to follow the development(s) related to this measure. We also remind you that your tax specialists can provide you with guidance regarding potential implications of this measure.

### 2. Alternative Minimum Tax (AMT)

Since 2024, the calculation of the Alternative Minimum Tax (AMT) has been considerably modified. Very generally, the AMT rate has been increased, the base of income covered by the tax has been broadened while further limiting exemptions, deductions and credits. However, the basic exemption has been raised. This has been raised from \$40,000 to an amount equivalent to the lower threshold of the fourth federal tax bracket, i.e. \$173,206 for 2024.

### 3. Tax-Free Savings Account (TFSA)

The TFSA continues to be an effective tax-planning tool, allowing individuals aged 18 and over to contribute annually and grow their investments tax-free. For 2024, the contribution limit is \$7,000. It's important to note that the amount not contributed in a given year is carried forward and can be used for future contributions. Gains generated by funds invested in the TFSA (dividends, interest and capital gains) are not taxable, even when withdrawn. TFSA contributions are also flexible, allowing holders to withdraw money tax-free, and to re-contribute in subsequent years using their accumulated contribution room.

### 4. Home Buyers' Plan (HBP)

As of April 16, 2024, Canadians can withdraw up to \$60,000 per individual, a significant increase over the previous limit of \$35,000. This withdrawal, made under the Home Buyers' Plan (HBP), allows first-time homebuyers to withdraw funds from their RRSPs (Registered Retirement Savings Plans) tax-free, provided they meet the repayment rules. In addition, for withdrawals made between January 1, 2022, and December 31, 2025, the 15-year repayment period has been extended by three years. This gives individuals more time to repay their withdrawals.



## IMPORTANT DATES

The following table summarizes the government slips and statements you'll need to prepare your tax return. These documents reflect the year's transactions and income, and some may not apply to your situation. Before submitting your return, make sure you've received all your slips to avoid having to submit an amended return. Investment summaries can help you verify tax slips.

### NON-REGISTERED ACCOUNT

Type of Income / Expense	Slip / Summary	Submission deadline <sup>1</sup>
Dividends, interest, foreign income	T5 and Summary	February 28, 2025
All investment income, interest and fees paid	<i>Investment Income Summary</i> <sup>3</sup>	February 28, 2025
Realized gains and losses	T5008 and Securities Transactions Summary T <sup>3</sup>	February 28, 2025
Income from stripped coupons	Accumulated Interest Report	February 28, 2025
Trust income <sup>2</sup>	T3 and <i>Summary of Trust Income</i> <sup>3</sup>	March 31, 2025
Limited partnerships	T5013	March 31, 2025

### REGISTERED ACCOUNTS

Accounts	Slip	Submission deadline
RRSP	T4RSP	February 28, 2025
RRIF/LRIF/ LIF	T4RIF	February 28, 2025
RESP/RDSP	T4A	February 28, 2025
FHSA <sup>4</sup>	T4FHSA	February 28, 2025

1. Government-prescribed date.
2. The first time T3 slip are issued, a "Summary of Upcoming Trust Units" may be sent to you. This summary will list trusts for which the issuers have not yet provided the tax information necessary for the filing of tax slips, and for which a tax slip will be sent later.
3. This summary is not government-prescribed, but NBC commits to issuing it at the specified date, if needed.
4. T4FHSA's include RRSP contributions and transfers.

### RRSP CONTRIBUTIONS

Time of Contribution	Contribution Deadline	Time of Reception
First 60 days of 2024	February 29, 2024	You should have received it in March 2024
Rest of the year 2024	N/A.	You should have received it in January 2025
First 60 days 2025	March 3, 2025	You should receive it in March 2025



# NON-REGISTERED ACCOUNTS

## T3 SLIP – STATEMENT OF TRUST INCOME

If you hold interests in mutual funds, income trusts, royalty trusts or real estate investment trusts (REITs), you will receive a T3 slip and a Summary of Trust Income from us, detailing the amounts and nature of distributions made to your non-registered account.

Mutual fund companies are responsible for issuing their own tax slips. You will receive a separate T3 slip for each mutual fund. Some fund companies issue consolidated T3 slip. In this case, you will receive a single consolidated slip.

To simplify your tax return, you can use *My CRA Account*. However, please note that T3 slips are issued in the name of the trust, and you will not find a T3 slip in the name of NBC. To accurately verify the amounts, carefully consult your Trust Income Statement Summary. The information on the Summary will help you reconcile your T3 slip for each trust. Expenses in the “paid by you” section consist mainly of foreign taxes withheld on income paid to you.

**IMPORTANT:** You may receive tax documents in April, due to late filings by certain issuers or changes made by certain income trusts and limited partnerships. Don't rush: don't file your tax return until you've received all the slips you need.

Canada Revenue Agency / Agence du revenu du Canada | Year / Année: [ ] | Statement of Trust Income Allocations and Designations / État des revenus de fiducie (répartitions et attributions) T3

Actual amount of eligible dividends / Montant réel des dividendes admissibles: [ ] | Taxable amount of eligible dividends / Montant imposable des dividendes admissibles: [ ] | Dividend tax credit for eligible dividends / Crédit d'impôt pour dividendes admissibles: [ ] | Capital gains / Gains en capital: [ ] | Capital gains eligible for deduction / Gains en capital admissibles pour déduction: [ ]

Actual amount of dividends other than eligible dividends / Montant réel des dividendes autres que des dividendes admissibles: [ ] | Taxable amount of dividends other than eligible dividends / Montant imposable des dividendes autres que des dividendes admissibles: [ ] | Dividend tax credit for dividends other than eligible dividends / Crédit d'impôt pour dividendes autres que des dividendes admissibles: [ ] | Other income / Autres revenus: [ ] | Trust year end / Fin d'année de la fiducie: Year / Année: [ ] Month / Mois: [ ]

Other information (see page 3) / Autres renseignements (voir la page 3): [ ] | Recipient's name (last name first) and address - Nom, prénom et adresse du bénéficiaire: [ ] | Trust's name and address - Nom et adresse de la fiducie: [ ]

Recipient identification number / Numéro d'identification du bénéficiaire: [ ] | Account number / Numéro de compte: [ ] | Report code / Code du genre de feuille: [ ] | Beneficiary code / Code du bénéficiaire: [ ]

T3 (24)

SUMMARY OF TRUST INCOME 20XX  
(Excluding Mutual Funds)

FIRST NAME SURNAME  
ADDRESS  
ADDRESS  
ADDRESS

Reference XXXXX  
Investment Advisor FIRST NAME SURNAME  
Telephone 5 LNK 000 000 000  
Resident QUEBEC

DATE 20XX	QUANTITY	DESCRIPTION	T3/RELI6 BOX NO.	PAID BY YOU	AMOUNT PAID TO YOU
YOUR CANADIAN ACCOUNT XX-XXXX-X					
20xx/xx/xx	50	ARTIS REIT TAU	(26/G)		0.71
20xx/xx/xx	50	ARTIS REIT TAU	(42/M)		3.79
20xx/xx/xx	50	ARTIS REIT TAU	(26/G)		0.71
20xx/xx/xx	50	ARTIS REIT TAU	(42/M)		3.79
20xx/xx/xx	50	ARTIS REIT TAU	(26/G)		0.71
20xx/xx/xx	50	ARTIS REIT TAU	(42/M)		3.79
20xx/xx/xx	50	ARTIS REIT TAU	(26/G)		0.71
20xx/xx/xx	50	ARTIS REIT TAU	(42/M)		3.79
20xx/xx/xx	50	ARTIS REIT TAU	(26/G)		0.71
20xx/xx/xx	50	ARTIS REIT TAU	(42/M)		3.79
20xx/xx/xx	50	ARTIS REIT TAU	(26/G)		0.71
20xx/xx/xx	50	ARTIS REIT TAU	(42/M)		3.79
20xx/xx/xx	50	ARTIS REIT TAU	(26/G)		0.71
20xx/xx/xx	50	ARTIS REIT TAU	(42/M)		3.79
20xx/xx/xx	50	ARTIS REIT TAU	(26/G)		0.71
20xx/xx/xx	50	ARTIS REIT TAU	(42/M)		3.79
20xx/xx/xx	50	ARTIS REIT TAU	(26/G)		0.71
20xx/xx/xx	50	ARTIS REIT TAU	(42/M)		3.79
	(26/G)	OTHER INCOME		7.81	
	(42/M)	RETURN OF CAPITAL *			41.69
TOTAL	(26/G)	OTHER INCOME		7.81	
	(42/M)	RETURN OF CAPITAL *			41.69



## T5 SLIP – STATEMENT OF INVESTMENT INCOME

The T5 slip shows income from dividends, interest and foreign taxes paid on your investments in a non-registered account.

Here's some relevant information to consider:

- If your investment income is less than \$50, a T5 slip may not be issued, but you must still report it.
- The T5 slip does not cover income from discount bonds, which must be reported separately.
- The T5 slip does not include income from discount bonds, such as treasury bills and commercial paper, but these must also be reported.
- If you hold shares in a split-share corporation, U.S. real estate company or U.S. Limited Investment Fund, you will receive an additional T5 for these investments.

### Lending income from the Fully Paid Securities Lending Program

Income generated by the lending of your securities under the Fully Paid Securities Lending Program must be included in your income tax return. It is reported in Box 14 - Other Canadian-source income on your T5 slip and will also appear on your Summary of Investment Income.

You should be able to deduct agent fees from your loan income under the program, which will also be reported on your Investment Income Summary. We recommend that you consult a tax specialist to understand the tax implications of your participation in this program.

Canada Revenue Agency / Agence du revenu du Canada		T5 Statement of Investment Income / État des revenus de placement		Year / Année	Protected B / Protégé B when completed / une fois rempli				
24	Dividends from Canadian corporations / Dividendes de sociétés canadiennes	25	Taxable amount of eligible dividends / Montant imposable des dividendes déterminés	26	Federal credit / Crédit fédéral	13	Interest from Canadian sources / Intérêts de source canadienne	16	Capital gains dividends / Dividendes sur gains en capital
10	Actual amount of dividends other than eligible dividends / Montant réel des dividendes autres que des dividendes déterminés	11	Taxable amount of dividends other than eligible dividends / Montant imposable des dividendes autres que des dividendes déterminés	12	Dividend tax credit for dividends other than eligible dividends / Crédit d'impôt pour dividendes autres que des dividendes déterminés	21	Report Code / Code du feuillet	22	Recipient identification number / Numéro d'identification du bénéficiaire
Other information (see the back) / Autres renseignements (lisez l'autre côté)									
Recipient's name (last name first) and address / Nom, prénom et adresse du bénéficiaire					Payer's name and address / Nom et adresse du payeur				
Currency and identification codes / Codes de devise et d'identification		27	Foreign currency / Devises étrangères	28	Transit / Succursale	29	Recipient account number / Numéro de compte du bénéficiaire	For information, see the back. / Pour obtenir des renseignements, lisez l'autre côté.	

See the privacy notice on your return / Consultez l'avis de confidentialité dans votre déclaration.  
T5 (24)



# T5008 SLIP – STATEMENT OF SECURITIES TRANSACTIONS

If you sold securities from your non-registered account during the year, you will receive a T5008 slip.

## Here's some information about the T5008 slip:

- **Boxes 14 to 21 on page 1 of the T5008:** These boxes are empty, as information concerning securities transactions carried out during the year can be found on the page(s) entitled “Details of securities transactions”.
- **Box 20 on the Securities Transaction Details page:** This amount represents the cost we have in our systems, including adjustments such as transaction fees, reinvested distributions, return of capital or certain reorganization events related to the security. If box 20 is blank, this means that the institution does not have the exact information. In all cases, you should consult your records to determine the Adjusted Cost Base (ACB) in order to correctly calculate your gain or loss. You may also wish to consult your external advisor.
- **Adjusted Cost Base (ACB):** The amount in Box 20 of the T5008 slip may not correspond to the ACB required to calculate the gain or loss, even though it is identical to the amount shown in the Realized Gains and Losses Report provided for information purposes.
- **Calculating the gain or loss:** In all cases, you must use the ACB calculated on the basis of your personal data.

For more information, have a look at the CRA’s T4037 Capital Gains Guide.

**IMPORTANT:** Keep a record of your ACB calculations. This will enable you to respond to requests for additional information from the tax authorities if necessary.

Form T5008 (24) showing fields for Name, ANRD, Report code, Reporting type, Recipient identification number, Foreign currency, Protected B / Protégé B, and various transaction details boxes 14-21.

Canada Revenue Agency / Agence du revenu du Canada

Securities Transactions Details / Détails des transactions de titres

Yours / Année: \_\_\_\_\_

Protected B / Protégé B when completed / une fois rempli

Boxes of the T5008 information slip / Cases du feuillet T5008							
14	15	16	17	18	19	20	21
0331	MFT	88600.000	NBI AUCA NBC.F.NL/NFRAC			88600.00	88600.00
0428	MFT	735000.000	NBI AUCA NBC.F.NL/NFRAC			735000.00	735000.00
0504	MFT	16000.000	NBI AUCA NBC.F.NL/NFRAC			16000.00	16000.00
0512	MFT	701500.000	NBI AUCA NBC.F.NL/NFRAC			701500.00	701500.00
0529	MFT	197000.000	NBI AUCA NBC.F.NL/NFRAC			197000.00	197000.00
0704	MFT	27500.000	NBI AUCA NBC.F.NL/NFRAC			27500.00	27500.00
0711	MFT	252200.000	NBI AUCA NBC.F.NL/NFRAC			252200.00	252200.00
0904	MFT	7688.320	NBI AUCA NBC.F.NL/NFRAC			7688.32	7688.32
0929	MFT	395300.000	NBI AUCA NBC.F.NL/NFRAC			395300.00	395300.00
		3207588.320	TOTAL			3207588.32	3207588.32

2 - Recipient's copy  
(You must include this information in your federal income tax return.  
Keep this copy for your files.)

2 - Copie du bénéficiaire  
(Vous devez inclure ces données dans votre déclaration de revenus fédérale.  
Conserver cette copie pour vos dossiers.)





## T5013 SLIP – STATEMENT OF PARTNERSHIP INCOME

If you hold units of a limited partnership (or units of a partnership), you will receive the corresponding tax information on a T5013 slip. It is important to note that you will receive a separate T5013 for each limited partnership (or partnership) you own.

A holder of partnership units must report to the CRA the allocation of amounts made by the partnership, even though these amounts may differ from those actually received. Thus, the taxpayer must rely on the amounts shown on the T5013 slip, although the amount actually distributed is generally specified for information purposes in the right-hand corner of the slip.

It is now possible to use the CRA's *My Account* system to facilitate the preparation of the return. However, the information on T5013 will be displayed in the name of each partnership, not in the name of NBC.

Because of the complexity of the T5013 slip, we strongly recommend that you consult the instructions available on the CRA website, as well as the explanations for partnerships, particularly those concerning the taxation of deferred amounts and their reporting : [T5013-INST Statement of Partnership Income - Instructions for recipient](#)

<b>Canada Revenue Agency</b> / <b>Agence du revenu du Canada</b>		<b>T5013</b> <b>Statement of Partnership Income</b> <b>État des revenus d'une société de personnes</b>																																																												
Filer's name and address – Nom et adresse du déclarant <div style="border: 1px solid black; padding: 5px; min-height: 30px;">                     NAME &amp; ADDRESS LPU                      NOM &amp; ADRESSE LPU                 </div>		Fiscal period-end Exercice se terminant le YYYY MM DD 20XX-XX-XX Tax shelter identification number (see statement on back *) Numéro d'inscription d'un abri fiscal (voir l'annonce au dos *) TS																																																												
Partnership account number (15 characters) Numéro de compte de la société de personnes (15 caractères) 001 00000000RZ0001	Partner's identification number Numéro d'identification de l'associé 006	Partner code Code de l'associé 002 0																																																												
Partner's name and address – Nom et adresse de l'associé <div style="border: 1px solid black; padding: 5px; min-height: 30px;">                     FIRST NAME SURNAME                      PRÉNOM NOM                      ADDRESS                      ADRESSE                 </div>		Country code Code du pays 003 CAN																																																												
		Recipient Type Genre du bénéficiaire 004 3																																																												
		Partner's share (% of partnership) Part de l'associé (%) dans la société de personnes 005 0.011224																																																												
		Total limited partner's business income (loss) Total du revenu (de la perte) d'entreprise du commanditaire 010																																																												
		Total business income (loss) Total du revenu (de la perte) d'entreprise 020																																																												
		Total capital gains (losses) Total des gains (pertes) en capital 030																																																												
		Capital cost allowance Déduction pour amortissement 040																																																												
Box – Case Code Other information – Autres renseignements	Box – Case Code Amount – Montant	Box – Case Code Amount – Montant																																																												
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Protected B when completed – Protège B une fois rempli		See the privacy notice on your return Consultez l'avis de confidentialité dans votre déclaration																																																												



## RRSP CONTRIBUTIONS

If you have made contributions to an RRSP under which you or your spouse or common-law partner is the annuitant, between March 1, 2024, and March 03, 2025, you will receive one or more RRSP contribution receipts. These receipts will be spread over two periods:

- March 1, 2024, to December 31, 2024.
- January 1, 2025, to March 3, 2025 (the first 60 days of the year).

It is essential that you complete Schedule 7 of your 2024 tax return and include all receipts, including those for contributions made during the first 60 days of 2025. This applies even if you do not claim an RRSP deduction for some or all of the contributions made between March 1, 2024, and March 3, 2025, on your 2024 tax return.

You can contribute to a spousal or common-law partner's RRSP instead of yours. These contributions will be deductible on your income tax return based on your RRSP deduction limit (i.e., RRSP contribution room). You will need to separately identify, in Schedule 7, the contributions made to your own RRSP from those made to your spousal or common-law partner's RRSP.

ATTACH TO FEDERAL INCOME TAX RETURN				
DATE	ACCOUNT NUMBER	DURING THE FIRST 60 DAYS OF THE YEAR (\$)	DURING THE REMAINDER OF THE YEAR (\$)	CONTRIBUTOR'S NAME
			ANNUITANT'S SOCIAL INSURANCE NUMBER	CONTRIBUTOR'S SOCIAL INSURANCE NUMBER
			CONTRIBUTION WAS IN WHOLE OR IN PART, IN KIND	<input type="checkbox"/>
Official tax receipt			Registered under the Income Tax Act (CANADA) and subject thereto.	

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ATTACH TO PROVINCIAL INCOME TAX RETURN				
DATE	ACCOUNT NUMBER	DURING THE FIRST 60 DAYS OF THE YEAR (\$)	DURING THE REMAINDER OF THE YEAR (\$)	CONTRIBUTOR'S NAME
			ANNUITANT'S SOCIAL INSURANCE NUMBER	CONTRIBUTOR'S SOCIAL INSURANCE NUMBER
			CONTRIBUTION WAS IN WHOLE OR IN PART, IN KIND	<input type="checkbox"/>
Official tax receipt			Registered under the Income Tax Act (CANADA) and subject thereto.	

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DUPLICATE RETAINED BY RECIPIENT				
DATE	ACCOUNT NUMBER	DURING THE FIRST 60 DAYS OF THE YEAR (\$)	DURING THE REMAINDER OF THE YEAR (\$)	CONTRIBUTOR'S NAME
			ANNUITANT'S SOCIAL INSURANCE NUMBER	CONTRIBUTOR'S SOCIAL INSURANCE NUMBER
			CONTRIBUTION WAS IN WHOLE OR IN PART, IN KIND	<input type="checkbox"/>
Official tax receipt			Registered under the Income Tax Act (CANADA) and subject thereto.	



## RRSP OR RRIF WITHDRAWAL – T4RSP AND T4RIF SLIPS

If you made a withdrawal from your RRSP or RRIF account during the year, you will receive a T4RSP or T4RIF slip, as applicable, showing the amount withdrawn and the tax withheld at the source. The tax withheld at the source will be credited to your tax liability on your income tax return. You may still have to pay tax, particularly if you have other sources of income.

Canada Revenue Agency / Agence du revenu du Canada		Statement of RRSP Income / État du revenu provenant d'un REER				T4RSP						
Year / Année	16	Annual payments / Paiements de versements	18	Refund of premiums / Remboursement des cotisations	20	Interest on unpaid contributions / Intérêt sur les cotisations impayées	22	Withdrawal and commuted payments / Retrait et paiements décaissés	25	LLP withdrawal / Retrait de la LLP	26	Amounts deemed received by disposition / Montants réputés reçus lors de la disposition
Other income or deductions / Autres revenus ou déductions	28	Income tax deducted / Impôt sur le revenu retenu	30	Amounts deemed received at death / Montants réputés reçus au décès	32	Advanced Life Deferred Annuity purchase / Achat de rente viagère différée à un âge avancé	34	RRSP withdrawal / Retrait de la RRSP	37	Transfers in liquidation of marriage or common-law part / Transferts après rupture du mariage ou de l'union de fait	39	Transfers to spouse or common-law partner / Transferts à un conjoint ou conjointe de fait
Last name / Nom de famille		Beneficiary's name and address / Nom et adresse du bénéficiaire		First name / Prénom		Initials / Initiales		Social insurance number / Numéro d'assurance sociale		Contract number / Numéro de contrat		
Account number / Numéro de compte		Name of payer (owner) or plan / Nom du payeur (propriétaire) du régime		Account number / Numéro de compte		Tax paid amount / Montant libéré d'impôt		Number of insurance social / Numéro d'assurance sociale		Contract number / Numéro de contrat		

See the privacy notice on your return / Consultez l'avis de confidentialité dans votre déclaration  
T4RSP (23)

If your social insurance number is not shown, see the back of this slip. / Si votre numéro d'assurance sociale n'est pas indiqué, consultez le verso de ce feuillet.  
**Protected B when completed / Protégé B une fois rempli**

Canada Revenue Agency / Agence du revenu du Canada		Statement of Income from a Registered Retirement Income Fund / État du revenu provenant d'un fonds enregistré de revenu de retraite				T4RIF						
Year / Année	16	Taxable amounts / Montants réputés reçus par le retraitant	18	Dispositions / Annulations de l'épargne-épargnement	22	Other income or deductions / Autres revenus ou déductions	25	Excess amount / Montants excédentaires	26	Spousal or common-law partner RRIF / FEER au profit de l'époux ou conjointe de fait		
Income tax deducted / Impôt sur le revenu retenu	30	Year / Année	32	Month / Mois	34	Day / Jour	36	Transfers on breakdown of marriage or common-law part / Transferts après rupture du mariage ou de l'union de fait	39	Advanced Life Deferred Annuity purchase / Achat de rente viagère différée à un âge avancé	42	Spousal or common-law partner's social insurance number / Numéro d'assurance sociale de l'époux ou conjointe de fait
Last name / Nom de famille		Recipient's name and address / Nom et adresse du bénéficiaire		First name / Prénom		Initials / Initiales		Social insurance number / Numéro d'assurance sociale		Contract number / Numéro de contrat		
Account number / Numéro de compte		Name of payor (owner) of fund / Nom du payeur (propriétaire) du fonds		Account number / Numéro de compte		Tax paid amount / Montant libéré d'impôt		Number of insurance social / Numéro d'assurance sociale		Contract number / Numéro de contrat		

See the privacy notice on your return / Consultez l'avis de confidentialité dans votre déclaration  
T4RIF (23)

If your social insurance number is not shown, see the back of this slip. / Si votre numéro d'assurance sociale n'est pas indiqué, consultez le verso de ce feuillet.  
**Protected B when completed / Protégé B une fois rempli**



# RESP WITHDRAWAL – T4A SLIP

A withdrawal of grants or income from a RESP will be followed by the issuance of a T4A slip in the name of the plan beneficiary. Withdrawals of capital from a RESP are not subject to income tax.

**T4A**  
**Statement of Pension, Retirement, Annuity, and Other Income**  
**État du revenu de pension, de retraite, de rente ou d'autres sources**

Canada Revenue Agency / Agence du revenu du Canada

Year / Année:

Payer's name – Nom du payeur:

Payer's program account number – Numéro de compte de programme du payeur:  015

Pension or superannuation – line 11500 / Prestations de retraite ou autres pensions – ligne 11500:  016

Income tax deducted – line 43700 / Impôt sur le revenu retenu – ligne 43700:  022

Social insurance number – Numéro d'assurance sociale:  012

Recipient's program account number – Numéro de compte de programme du bénéficiaire:  013

Lump-sum payments – line 13000 / Paiements forfaitaires – ligne 13000:  018

Self-employed commissions – Commissions d'un travail indépendant:  020

Recipient's name and address – Nom et adresse du bénéficiaire

Last name (print) – Nom de famille (en lettres moulées):

First name – Prénom:

Initials – Initiales:

Address:

Other information (see page 2) / Autres renseignements (voir à la page 2)

Box – Case	Amount – Montant	Box – Case	Amount – Montant
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>


T4A (24) Protected B when completed / Protégé B une fois rempli



# FIRST HOME SAVINGS ACCOUNT – T4FHSA

T4FHSA's are used to report amongst others, account openings, contributions, transfers, eligible withdrawals and taxable amounts allocated or paid to FHSA account holders or beneficiaries.

For more information: [Reporting FHSA activities on your income tax and benefit return](#)


 Canada Revenue Agency / Agence du revenu du Canada
 Protected B when completed / Protégé B une fois rempli

**First Home Savings Account Statement**  
**État du compte d'épargne libre d'impôt pour l'achat d'une première propriété**

Year	18	Contributions	20	Qualifying withdrawals	22	Taxable withdrawals	24	FHSA beneficiary distributions received	26	Amount deemed received on FHSA cessation		
Année		Cotisations		Retraits admissibles		Retraits imposables		Distributions bénéficiaire reçues du CELIAPP		Montant réputé reçu à la cessation du CELIAPP		
	28	Security for a loan	30	Income tax deducted	32	RRSP transfers in	34	Spousal RRSP transfers in	36	Designated – RRSP/RRIF transfers out	38	Designated – withdrawals
		Garantie pour un prêt		Impôt sur le revenu retenu		Transferts reçus du REER		Transferts reçus du REER au profit du conjoint		Montants Désignés – transferts vers le REER ou le FERR		Montants Désignés – retraits

Recipient's name and address – Nom et adresse du particulier

Last name Nom de famille	First name Prénom	Initials Initiales
Address Adresse		

12	Social insurance number
	Numéro d'assurance sociale
14	FHSA contract number
	Numéro de contrat du CELIAPP
16	FHSA identification number
	Numéro d'identification du CELIAPP
60	Name of payer (issuer) of plan
	Nom du payeur (émetteur) du régime
61	Payer (issuer's) account number
	Numéro de compte du payeur (émetteur)

See the privacy notice on your return.  
Consultez l'avis de confidentialité dans votre déclaration.



## NR4 SLIP (FEDERAL) – STATEMENT OF AMOUNTS PAID OR CREDITED TO NON-RESIDENTS OF CANADA

Non-residents of Canada will receive an NR4 slip detailing gross investment income, withholding tax (if applicable) and withdrawals from registered accounts. As a general rule, the withholding tax will be considered a final tax, which means that the non-resident will not have to file a Canadian income tax return, except in certain special situations.

In addition, Canadian non-residents holding limited partnership units (or partnership units) may also receive a T5013 slip. For more information on the T5013 slip, please see the previous section.

**Canada Revenue Agency / Agence du revenu du Canada**      **NR4**      **Statement of Amounts Paid or Credited to Non-Residents of Canada / État des sommes payées ou créditées à des non-résidents du Canada**

<b>13</b> Year / Année	<b>14</b> Recipient code / Code du bénéficiaire	<b>15</b> Country code for tax purposes / Codes de pays pour fins d'impôt	<b>16</b> Payer or agent identification number / Numéro d'identification du payeur ou de l'agent	<b>17</b> Foreign or Canadian tax identification number / Numéro d'identification étranger ou canadien aux fins de l'impôt	
<b>18</b> Line / Ligne	<b>19</b> Income code / Code de revenu	<b>20</b> Currency code / Code de devise	<b>21</b> Gross income / Revenu brut	<b>22</b> Non-resident tax withheld / Impôt des non-résidents retenu	<b>23</b> Exemption code / Code d'exemption
<b>1</b>					
<b>2</b>					

**Non-resident recipient's name and address – Nom et adresse du bénéficiaire non-résident**  
 Individual's surname, first name and initial / Corporation, organization, association, trust, or institution name  
 Nom, prénom et initiale du particulier / Nom de la société, de l'organisme, de l'association, de la fiducie ou de l'établissement  
 Second individual's surname, first name and initial / Nom, prénom et initiale du deuxième particulier  
 Address / Adresse

**Name and address of payer or agent / Nom et adresse du payeur ou de l'agent**

**Non-resident account number / Numéro de compte non-résident**

**Country code / Code pays**

See the privacy notice after the codes on the next page. / Consultez l'avis de confidentialité qui suit les codes à page suivante.

Protected B when completed / Protégé B une fois rempli

NR4 (23)



## STRIPPED COUPONS AND RESIDUAL BONDS

There are specific tax rules for stripped coupons/residual bonds, so it's important to consult your external advisor. That said, to assist you in preparing your tax return, you will receive an annual **Accumulated Interest Report** indicating the notional interest amount to be added to your return.

ACCUMULATED INTEREST (CAD)								
Client Name	Description	Last Purchase	Trans. Type	Quantity	YTM Cost	THEORETICAL PRICE		Accum. Interest
						Beginning	Ending	
	INT-ONTARIO PROV 2JUN20	2019/03/29	Held			n/a	n/a	n/a
	INT-QUEBEC HYD 15AG21	2019/03/29	Sell	(51,510)	1.91	96.27	97.53	658.47
	INT-QUEBEC HYD 15AG21	2019/03/29	Sell	(51,525)	1.91	96.27	97.99	893.97
								<b>\$ 1,552.45</b>
	INT-ONTARIO PROV 2JN22	2019/03/29	Held	43,785	2.14	93.82	95.84	881.95
	INT-ONTARIO PROV 2DC22	2020/03/25	Buy	35,961	1.09	97.12	97.85	263.03
	INT-ONTARIO PROV 2DC22	2020/03/25	Sell	(8,170)	1.09	97.12	97.32	16.20
								<b>\$ 279.23</b>
	INT-ONTARIO PROV 2JN26	2019/06/28	Buy	54,000	2.11	86.45	88.15	919.90
	INT-QUEBEC HYD 15AG27	2019/03/29	Held	82,650	2.77	80.24	82.48	1,856.91
	INT-QUEBEC HYD 15AG28	2019/03/29	Held	56,235	2.55	79.60	81.64	1,148.63
	INT-QUEBEC HYD 15AG28	2019/08/19	Buy	18,000	1.90	84.35	85.94	286.87
	INT-QUEBEC HYD 15AG28	2019/09/17	Buy	9,900	2.29	81.61	83.32	169.27
								<b>\$ 1,604.76</b>



# U.S. TAX SLIPS

## FORM 1042-S – FOREIGN PERSON’S U.S. SOURCE INCOME SUBJECT TO WITHHOLDING

If you are not a U.S. citizen and have received U.S.-source income from an account, such as a RESP, TFSA or FHSA, you will receive a 1042-S form indicating the income generated and the income tax withheld. However, registered accounts (RRSPs, RRIFs, LIFs, LIRAs, LRSPs) do not require a 1042-S form, as NBC files a joint return with the IRS. Under the Canada-U.S. tax treaty, these accounts are exempt from withholding tax, unless the holder has been a non-resident of Canada for more than 5 years and is not a citizen or resident of the U.S., in which case withholding tax applies according to the tax treaty with the holder's country of residence.

### Rules for Publicly Traded Partnerships (PTPs) generating Effectively Connected Income (ECI) in the U.S.

Holding PTP units can result in the issuance of multiple 1042-S tax slips for each type of passive income generated, such as U.S.-source dividends or interest (PTPs and non-PTPs). Since January 2023, when a PTP is sold or transferred, a 10% withholding tax is applied to the proceeds of disposition, regardless of whether there is a gain or loss. A 1042-S slip will be issued to report this disposition and withholding. A non-U.S. unitholder can recover a portion of this withholding by filing a U.S. tax return, requiring an ITIN. Each PTP generates a 1042-S slip, so holding multiple PTPs will result in multiple forms being issued.

**Form 1042-S** Foreign Person's U.S. Source Income Subject to Withholding **20XX** OMB No. 1545-0046

Department of the Treasury  
Internal Revenue Service

Information about Form 1042-S and its separate instructions is at [www.irs.gov/form1042](http://www.irs.gov/form1042)

AMENDED  PRO-RATA BASIS REPORTING  Copy B for Recipient

1 Income code: 381-58  
2 Gross income code: 00  
3 Chap. 3: 01  
4 Chap. 4: 01  
5 Withholding allowance: 00  
6 Exemption code: 00  
7a Exemption code: 00  
7b Exemption code: 15  
8 Net income: 0.00  
9 Check if tax not deposited under source procedure:

10 Tax withheld by other agents: 52.04  
11 Tax amount by withholding agent: 52.04  
12 Federal tax withheld: 0.00

12a Withholding agent's EIN: 00000000  
12b Ch. 3 status code: 12  
12c Ch. 4 status code: 0000  
14a Primary Withholding Agent's Name (if applicable): NBCR INC

13a Withholding agent's name: FINANCIER BARQUE NATIONALE  
14b Primary Withholding Agent's EIN: 00000000

15b Withholding agent's Global Intermediary Identification Number (GIN): 00000000000000000000  
15a Intermediary or flow-through entity's EIN, if any: 0000-00000-0000  
15c Ch. 3 status code: 10  
15d Ch. 4 status code: 0000

13c Country code: CA  
13d Foreign taxpayer identification number, if any: 0000-00000-0000  
15e Intermediary or flow-through entity's name: BESS-FINANC SCR  
15f Intermediary or flow-through entity's GIN: 00000000000000000000

13e Address (number and street): 800, rue Saint-Jacques  
15g City or town, state or province, country, ZIP or foreign postal code: MONTRÉAL QC H3C 1A1  
15h Country code: CA  
15i Foreign tax identification number, if any: 0000-00000-0000  
15j Address (number) and street: 800, rue Saint-Jacques  
15k City or town, state or province, country, ZIP or foreign postal code: MONTRÉAL QC H3C 1A1

13f Recipient's U.S. TIN, if any: 0000000000  
15l Recipient's U.S. TIN, if any: 0000000000  
15m Recipient's country code: 1P  
15n Recipient's country code: 1P  
15o Recipient's name: 00000000000000000000  
15p Recipient's country code: 0000

16a Recipient's GIN: 00000000000000000000  
16b Recipient's foreign tax identification number, if any: 0000-00000-0000

14c Address (number and street): 000000  
16c Recipient's account number: 000000  
16d Recipient's date of birth: 000000

14d City or town, state or province, country, ZIP or foreign postal code: 000000  
16e Payer's name: 00000000000000000000  
16f Payer's TIN: 0000000000  
16g Payer's GIN: 00000000000000000000

17 State income tax withheld: 0.00  
18 Payer's state tax no.: 00  
19 Name of state: 0000

For Privacy Act and Paperwork Reduction Act Notice, see instructions. Cat. No. 11366R Form 1042-S (20XX)

**1042-S IRS REVENUS DE PLACEMENTS - 20XX**

Date	Quotité	Description	Type d'entree	Devise de compte	Montant	Monnaie	USD
VIRE COMPTÉ CANADIEN XE-XXXX-X							
04-10	40	CREVEON CORP	DTV	45.64	0.9173		42.80
04-10	40	CREVEON CORP	WTRSD	1.00	0.9173		0.42
04-10	47	JOHNSON & JOHNSON	DTV	20.04	0.9173		18.29
04-10	47	JOHNSON & JOHNSON	WTRSD	0.37	0.9173		0.33
04-12	150	MICROSOFT CORP	DTV	45.59	0.9112		41.20
04-12	150	MICROSOFT CORP	WTRSD	4.84	0.9112		4.29
09-09	47	JOHNSON & JOHNSON	DTV	36.23	0.9081		32.79
09-09	47	JOHNSON & JOHNSON	WTRSD	0.43	0.9081		0.39
09-10	40	CREVEON CORP	DTV	44.29	0.9107		40.19
09-10	40	CREVEON CORP	WTRSD	0.05	0.9107		0.42
09-11	150	MICROSOFT CORP	DTV	44.29	0.9090		40.20
09-11	150	MICROSOFT CORP	WTRSD	0.00	0.9090		0.00
12-09	47	JOHNSON & JOHNSON	DTV	37.62	0.8745		32.80
12-09	47	JOHNSON & JOHNSON	WTRSD	0.05	0.8745		0.44
12-10	40	CREVEON CORP	DTV	43.07	0.8712		37.50
12-10	40	CREVEON CORP	WTRSD	1.08	0.8712		0.42
12-11	150	MICROSOFT CORP	DTV	52.58	0.8479		44.37
12-11	150	MICROSOFT CORP	WTRSD	0.04	0.8479		0.36
<b>TOTAL DES SLIPS</b>							397.58
<b>Total des revenus bruts à la case 2</b>							397.58
<b>Total des crédits retenus à la case 10</b>							93.64





# FORM K-1 – US PARTNERSHIP TAX RETURNS (Partner's Share of Income, Deductions, Credits, etc.)

A broker acting as nominee must forward the information required to produce the U.S. K-1 tax form for the PTP to the accounting firm engaged for this purpose. The broker must ask unitholders for their U.S. ITIN and keep proof of this request, even if the unitholder does not have an ITIN, in which case he or she will probably have to apply for one. The K-1, used for the U.S. tax return, shows the PTP portion of income, gains, losses, deductions and credits. If an amended K-1 is required, the holder should contact the PTP or the accounting firm. PTP unit holders may be required to file a U.S. tax return and should consult a tax advisor to analyze their obligations.

651123  
 OMB No. 1545-0123

**Schedule K-1**  
**(Form 1065)**  
Department of the Treasury  
Internal Revenue Service

**2024**

For calendar year 2024, or tax year  
beginning / / 2024 ending / /

**Partner's Share of Income, Deductions, Credits, etc.**  
*See separate instructions.*

**Part I Information About the Partnership**

**A** Partnership's employer identification number

**B** Partnership's name, address, city, state, and ZIP code

**C** IRS center where partnership filed return:  
 Check if this is a publicly traded partnership (PTP)

**Part II Information About the Partner**

**E** Partner's SSN or TIN (Do not use TIN of a disregarded entity. See instructions.)

**F** Name, address, city, state, and ZIP code for partner entered in E. See instructions.

**G**  General partner or LLC member-manager  Limited partner or other LLC member

**H1**  Domestic partner  Foreign partner

**H2**  If the partner is a disregarded entity (DE), enter the partner's:  
TIN \_\_\_\_\_ Name \_\_\_\_\_

**H3** What type of entity is this partner? \_\_\_\_\_

**H4** If this partner is a retirement plan (IRA/SEP/Keogh/etc.), check here

**J** Partner's share of profit, loss, and capital (see instructions):

	Beginning	Ending
Profit	%	%
Loss	%	%
Capital	%	%

Check if decrease is due to:  
 Sale or  Exchange of partnership interest. See instructions.

**K1** Partner's share of liabilities:

	Beginning	Ending
Nonrecourse	\$	\$
Qualified nonrecourse financing	\$	\$
Recourse	\$	\$

**K2** Check this box if item K1 includes liability amounts from lower-tier partnerships

**K3** Check if any of the above liability is subject to guarantees or other payment obligations by the partner. See instructions

**L Partner's Capital Account Analysis**

Beginning capital account	\$
Capital contributed during the year	\$
Current year net income (loss)	\$
Other increase (decrease) (attach explanation)	\$
Withdrawals and distributions	\$
Ending capital account	\$

**M** Did the partner contribute property with a built-in gain (loss)?  
 Yes  No If "Yes," attach statement. See instructions.

**N Partner's Share of Net Unrecognized Section 704(c) Gain or (Loss)**

Beginning	\$
Ending	\$

**Part III Partner's Share of Current Year Income, Deductions, Credits, and Other Items**

<b>1</b> Ordinary business income (loss)	<b>14</b> Self-employment earnings (loss)
<b>2</b> Net rental real estate income (loss)	
<b>3</b> Other net rental income (loss)	<b>15</b> Credits
<b>4a</b> Guaranteed payments for services	
<b>4b</b> Guaranteed payments for capital	<b>16</b> Schedule K-3 is attached if checked <input type="checkbox"/>
<b>4c</b> Total guaranteed payments	<b>17</b> Alternative minimum tax (AMT) items
<b>5</b> Interest income	
<b>6a</b> Ordinary dividends	
<b>6b</b> Qualified dividends	<b>18</b> Tax-exempt income and nondeductible expenses
<b>6c</b> Dividend equivalents	
<b>7</b> Royalties	
<b>8</b> Net short-term capital gain (loss)	<b>19</b> Distributions
<b>9a</b> Net long-term capital gain (loss)	
<b>9b</b> Collectibles (28%) gain (loss)	<b>20</b> Other information
<b>9c</b> Unrecaptured section 1250 gain	
<b>10</b> Net section 1231 gain (loss)	
<b>11</b> Other income (loss)	
<b>12</b> Section 179 deduction	<b>21</b> Foreign taxes paid or accrued
<b>13</b> Other deductions	
<b>22</b> <input type="checkbox"/> More than one activity for at-risk purposes*	
<b>23</b> <input type="checkbox"/> More than one activity for passive activity purposes*	

\*See attached statement for additional information.

For IRS Use Only

For Paperwork Reduction Act Notice, see the Instructions for Form 1065. [www.irs.gov/Form1065](http://www.irs.gov/Form1065) Cat. No. 11394R Schedule K-1 (Form 1065) 2024



# FORM 1099-DIV – DIVIDEND AND DISTRIBUTIONS & FORM 1099-INT – INTEREST INCOME

If you are a “documented” U.S. investor, U.S. resident or not, you will receive a Form 1099-DIV and/or a Form 1099-INT corresponding to your U.S.-source dividend and interest income generated by your investments in your RESP, RDSP, TFSA and TFSA accounts.

If you are a “non-documented” U.S. investor, you will receive a Form 1099-DIV or Form 1099-INT for U.S.-source income from your non-registered accounts, in addition to income from your RESPs, RDSPs, TFSAs and TFSAAPPs, as well as withholdings made and remitted to the U.S. taxing authority, the Internal Revenue Service (“IRS”).

In this context, “documented” refers to supporting documentation establishing the client's U.S. residency or citizenship that can be established by providing IRS Form W-9.

## IRS INVESTMENT INCOME SUMMARY - 20XX

RECIPIENT ID 00000000

FIRST AND LAST NAME  
ADDRESS  
ADDRESS  
ADDRESS

Date	Quantity	Description	Entry Type	Account Currency	Amount Conv. Rate	US\$
2023						
23.06.15	27,000	XXXX C36 5,0591-FR DEBBRY	INT	682.96	0,7640	521.78
<b>INTEREST TOTALS</b>						
<b>Total interest income not included in box 3</b>						<b>521.78</b>

CORRECTED (if checked)

**PAYER'S name, street address, city or town, province or state, country, ZIP or foreign postal code, and telephone no.**  
NATIONAL BANK FINANCIAL  
800 SAINT-JACQUES STREET  
SUITE 1400  
MONTREAL, QUEBEC H3C 1A3

**Payer's RTN (optional)**  
Form 1099-INT  
Rev. January 2023

**OMB No. 1545-0012**

**1 Interest income**  
\$ 521.78  
20XX

**2 Early withdrawal penalty**  
\$

**3 Interest on U.S. Savings Bonds and Treas. obligations**  
\$

**4 Federal income tax withheld**  
\$

**5 Investment expenses**  
\$

**6 Foreign Tax Paid**  
\$

**7 Foreign county or U.S. possession**  
\$

**8 Tax-exempt interest**  
\$

**9 Specified private activity bond interest**  
\$

**10 Market discount**  
\$

**11 Bond premium**  
\$

**12 Bond premium on tax-exempt bonds**  
\$

**13 Bond premium on tax-exempt bonds**  
\$

**14 Tax-exempt and tax credit bond CUSIP no.**  
\$

**15 State**  
\$

**16 State identification no.**  
\$

**17 State Tax Withheld**  
\$

**For Recipient**  
This is recipient tax information and is being furnished to the Internal Revenue Service. You are required to file a return, a religious penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

**Copy B**

**Account number (see instructions)**  
XXXXXXXXXX

Form 1099-INT (Rev. 1-2023) (Keep for your records) www.irs.gov/form1099-INT Department of the Treasury - Internal Revenue Service

CORRECTED (if checked)

**PAYER'S name, street address, city or town, province or state, country, ZIP or foreign postal code, and telephone no.**  
NATIONAL BANK FINANCIAL  
800 SAINT-JACQUES STREET  
SUITE 1400  
MONTREAL, QUEBEC H3C 1A3

**Payer's RTN (optional)**  
Form 1099-INT  
Rev. January 2023

**OMB No. 1545-0012**

**1 Interest income**  
\$ 521.78  
20XX

**2 Early withdrawal penalty**  
\$

**3 Interest on U.S. Savings Bonds and Treas. obligations**  
\$

**4 Federal income tax withheld**  
\$

**5 Investment expenses**  
\$

**6 Foreign Tax Paid**  
\$

**7 Foreign county or U.S. possession**  
\$

**8 Tax-exempt interest**  
\$

**9 Specified private activity bond interest**  
\$

**10 Market discount**  
\$

**11 Bond premium**  
\$

**12 Bond premium on tax-exempt bonds**  
\$

**13 Bond premium on tax-exempt bonds**  
\$

**14 Tax-exempt and tax credit bond CUSIP no.**  
\$

**15 State**  
\$

**16 State identification no.**  
\$

**17 State Tax Withheld**  
\$

**For Recipient**  
This is recipient tax information and is being furnished to the Internal Revenue Service. You are required to file a return, a religious penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

**Copy 2**

**Account number (see instructions)**  
XXXXXXXXXX

Form 1099-INT (Rev. 1-2023) (Continued) www.irs.gov/form1099-INT Department of the Treasury - Internal Revenue Service

**Instructions for Recipient**  
The information provided may be different for covered and noncovered securities. For a description of covered securities, see the instructions for Form 1099-INT. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(d)(5) that you did not want to amortize the premium under section 171, or for a taxable covered security acquired at a premium and the issuer notified you in writing in accordance with Regulations section 1.6045-1(d)(5) that you did not want to amortize the premium under section 171, the amount of premium amortization allocable to the payments, or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payments. If you did notify the payer that you did not want to amortize the premium on a taxable covered security, then your payer will report the gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you.

**Recipient's taxpayer identification number (TIN).** For your protection, you must file only the last four digits of your TIN with the issuer. If you are a partner, sole proprietor, or single-member LLC, you must file your TIN with the issuer. If you are a partner, sole proprietor, or single-member LLC, you must file your TIN with the issuer. If you are a partner, sole proprietor, or single-member LLC, you must file your TIN with the issuer.

**Account Number.** May show an account or other unique number the payer assigned to identify your account.

**Box 1.** Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credit or other non-taxable energy bonds, qualified energy savings bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified zone academy bonds, and qualified zone academy bonds that are included in your interest income. These amounts were taxable as paid to you during the calendar year and the net amount shown in box 1 is the amount of interest you were required to include in the deduction.

**Box 2.** Shows interest on U.S. Savings Bonds, Treasury Bills, Treasury Bonds, and Treasury notes. This may or may not be all taxable. See Part 502. This interest is reported in box 1. See the instructions above for a taxable covered security acquired at a premium.

**Box 3.** Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN to the payer. See Form W-9. This amount is included in your total interest income.

**Box 4.** Any amount shown on your share of investment expenses of a single class of securities. This amount is included in box 1. Note: This amount is not deductible.

**Box 5.** Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on Form 1040 or 1040-SR. See your tax return instructions.

**Box 6.** Shows the country or U.S. possession to which the foreign tax was paid.

**Box 7.** Shows tax-exempt interest paid to you during the calendar year by the payer. See how to report the amount in the instructions for Form 1099-INT.

**Box 8.** Shows tax-exempt interest paid to you during the calendar year by the issuer. See how to report the amount in the instructions for Form 1099-INT.

**Box 9.** Shows tax-exempt interest paid to you during the calendar year by the issuer. See how to report the amount in the instructions for Form 1099-INT.

**Box 10.** For a taxable tax-exempt covered security, if you made an election under section 171(b)(2) to make market discount income as a bonus and that you notified the issuer in writing in accordance with Regulations section 1.6045-1(d)(5), show the market discount that accrued on the last instrument during the year and the amount of the election in writing in accordance with Regulations section 1.6045-1(d)(5).

**Box 11.** For a taxable covered security acquired on or after January 1, 2015, secured market discount will be calculated on a covered bond basis unless you notified the issuer in writing in accordance with Regulations section 1.6045-1(d)(5) that you did not want to make a covered bond election. Report the secured market discount on your income tax return as described in the instructions for Form 1040. Market discount on a tax-exempt security is not includable in taxable income as stated income.

**Box 12.** For a taxable covered security, other than a U.S. Treasury obligation, show the amount of premium amortization allocable to the interest payments. If you notified the issuer in writing in accordance with Regulations section 1.6045-1(d)(5) that you did not want to amortize the premium under section 171, or if an amount is reported in this box, see the instructions for Schedule B (Form 1040) to determine the net amount of interest in box 9 or 8, whichever is applicable. The amount in box 13 is greater than the amount of interest paid on this tax-exempt covered security. If an amount is not reported in this box for a taxable covered security acquired at a premium and the issuer notified you in writing in accordance with Regulations section 1.6045-1(d)(5) that you did not want to amortize the premium under section 171, or if an amount is reported in this box for a taxable covered security acquired at a premium and the issuer notified you in writing in accordance with Regulations section 1.6045-1(d)(5) that you did not want to amortize the premium under section 171, the amount of interest in box 9 is greater than the amount of interest reported on the covered security, see Regulations section 1.171-2(b)(4)(v).

**Instructions for Recipient (Continued)**  
**Box 12.** For a U.S. Treasury obligation that is a covered security, show the amount of premium amortization allocable to the interest payments. If you notified the issuer in writing in accordance with Regulations section 1.6045-1(d)(5) that you did not want to amortize the premium under section 171, or if an amount is reported in this box, see the instructions for Schedule B (Form 1040) to determine the net amount of interest in box 9 or 8, whichever is applicable. The amount in box 13 is greater than the amount of interest paid on this tax-exempt covered security. If an amount is not reported in this box for a taxable covered security acquired at a premium and the issuer notified you in writing in accordance with Regulations section 1.6045-1(d)(5) that you did not want to amortize the premium under section 171, or if an amount is reported in this box for a taxable covered security acquired at a premium and the issuer notified you in writing in accordance with Regulations section 1.6045-1(d)(5) that you did not want to amortize the premium under section 171, the amount of interest in box 9 is greater than the amount of interest reported on the covered security, see Regulations section 1.171-2(b)(4)(v).

**Box 13.** For a tax-exempt covered security, show the amount of premium amortization allocable to the interest payments. If an amount is reported in this box, see Pub 550 to determine the amount of the exempt interest reportable on Form 1040 or 1040-SR. If an amount is not reported in this box for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest in box 9 or 8, whichever is applicable.

**Box 14.** Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid or the credit bonds on which taxable interest was paid or tax credit was allowed to you during the calendar year. If blank, no CUSIP number was issued for the bond(s).

**Boxes 15-17.** State tax withholding reporting boxes.

**Form 1099-INT.** If this form includes amounts belonging to another person(s), you also considered a nominee account. Complete a Form 1099-INT for each of the other person(s) showing the amounts allocable to each. File Copy 4 of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other person(s) as the "recipient." File Form(s) with Form 1099 with the Internal Revenue Service Center for your area. On Form 1099 list yourself as the "payer." A spouse is not required to be a nominee return to show amounts owned by the other spouse.

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**File File Program.** Go to www.irs.gov/efile to see if you qualify for e-file or other options for preparing, filing and tracking your payment options.

(Continued on Copy 2)



# FORM 1099-B – PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS

If you are a “documented” U.S. investor residing in the U.S., you will receive a Form 1099-B for all dispositions of securities in your RESP, RDSP, TFSA and TFSA accounts. If you are a “non-documented” investor residing in the U.S., you will receive this same form for dispositions of securities and withholdings made and remitted to the U.S. Internal Revenue Service (“IRS”) from your non-registered accounts in addition to the accounts mentioned. No Form 1099-B is filed for U.S. investors who are not U.S. residents. The term “documented” refers to proof of U.S. residency or citizenship, usually provided with IRS Form W-9. These forms are used to complete the U.S. income tax return (Form 1040).

**IRS TRADING SUMMARY - 20XX**

RECIPIENT ID      000000000

FIRST NAME SURNAME  
ADDRESS  
ADDRESS  
ADDRESS

DATE	QUANTITY	SECURITY DESCRIPTION	PRICE	PROCEEDS (GROSS)	COMM	COMV RATE	PROCEEDS (NET)	COMM UNCOVERED	WASH SALE	GAIN/ LOSS	LONG/ SHORT TERM (L/R)
<b>YOUR CANADIAN ACCOUNT</b>		<b>X-XXXX-X</b>									
11.14		200- ALTER WHO CORP-NEW	2.73	609.75		0.8926	538.17	Y	0.00	0.00	
		<b>Total Proceeds</b>					538.17				
11.14		129,972- NLS GRW OPP CL /W	27.398	3,533.57		0.8926	3,118.73	Y	0.00	0.00	

OMB - No. 1545-0715

**1099B - Substitute Statement - 20XX**  
Proceeds From Broker & Barter Exchange Transactions

RECIPIENT ID      000000000  
PAYER'S FED. ID. No. 000000000

.....  
.....  
.....

Date Sold or Disposed (Box 1c)	CUSIP Number	Qty Sold	Proceeds (Box 1d)	Fed Inc Tax Withd (Box 4)	Description (Box 1a)	Date of Acq (Box 1b)	Cost or Other Basis (Box 1e)	Code (Box 1f)	Adjustments (Box 1g)	Loss Not Allowed (Box 7)	Uncovered Security (Box 5)	Basis Reported to IRS (Box 3)	Long/ Short Term L/R (Box 2)
<b>YOUR CANADIAN ACCOUNT</b>		<b>X-XXXX-X</b>											
02.18	122902G05	10,000	9,123.00		BDC CIBLE SI T/V 18PV14		0.00		0.00		Y		

Reported to IRS:  
( ) Sales Price (X) Sales Price Less Commissions and Option Premiums



## NOTE LÉGALE

You agree to release National Bank of Canada and National Bank Financial Inc., its affiliates, employees, agents, representatives, officers and directors, even in the case of gross negligence or misconduct, from and against all liabilities, claims, losses and/or damages (including legal fees and expenses) and from all proceedings, claims or any other cause of action as to the accuracy of the information herein (as well as in the mentioned documents and statements) and the fiscal impacts resulting from their use.

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