

Registered Accounts - *continued*

T4RIF Statement of Income from a Registered Retirement Income Fund

Relevé 2 for Quebec residents

NR4 for non-residents

**All Registered Account T4 slips are mailed by March 2 and NR4s are mailed by March 30.**

All RRIF (Registered Retirement Income Fund) and LIF (Life Income Fund) clients are required to take an annual minimum payment as income each year (other than in the first year). We report the amount paid to you on the slip.

T4PS Statement of Employee Profit Sharing Plan Allocations and Payments

**All Registered Account T4 slips are mailed by February 29 and NR4s are mailed by March 30.**

The T4PS is issued in reference to company contributions made to Employee Profit Sharing Plan Cash accounts.

Contribution Receipts

**Issued by February 29.**

Contribution receipts report the value of cash and or securities contributed to your RRSP. One receipt will be issued for contributions made from March 1 through December 31, 2015. A second receipt will be issued for contributions made in the first 60 days of 2016. Please note that contributions made during the first 60 days of 2016 may be applied to either your 2015 or 2016 tax return.

Information regarding U.S. tax reporting

- *Form 1099 is issued on U.S. source dividend and interest income and is, when applicable, reported to US Persons*
- *Form 1042s is issued on US source income and limited partnership distributions and is reported to non-US Persons*

A guide to 2015  
tax reporting at  
Scotia Capital Inc.

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Scotia Capital Inc. is a member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada.

Scotia Capital Inc. issues several tax slips and supporting documents to assist you in preparing your tax return. This guide outlines the slips and documents you may receive, the information they provide and their purpose. We suggest that you ensure you have all your slips before filing your tax return. It is your responsibility to ensure that all income is reported on your 2015 Income Tax Return, whether or not it is reported on a tax slip.

Although Scotia Capital Inc. has prepared this brochure to assist you, we are not tax advisors and therefore recommend that you consult with your personal tax advisor.

Direct any questions concerning any of the slips to your:

- *Scotia Wealth Management™ Advisor*
- *Scotia iTRADE Customer Service Representative*

ScotiaMcLeod and Scotia iTrade are divisions of Scotia Capital Inc. International Investment Advisory is provided by Scotia Capital Inc. Tax receipts are issued for these divisions by Scotia Capital Inc.

## Non-Registered Accounts

T5 Supplementary Statement of Investment Income

Relevé 3 for Quebec residents

NR4 for non-residents

**Slips are mailed by February 29.**

The T5 reports income related to dividends from stocks, interest and accrued interest from bonds, and interest from other debt instruments and cash balances. Income from investments held in currencies other than Canadian dollars are reported on a separate tax slip. Split shares and specialty products are reported on separate slips and distributed separately. Both a T5 and NR4 will be issued if residency status changed during the year.

The T5 Summary of Investment Income and Expense

**Accompanies the tax slip.**

The T5 Summary details dividend and interest revenue reported on the T5, as well as any investment interest expense incurred. This is provided for information purposes only and does not need to be filed with your tax return.

T3 Supplementary Statement of Trust Income Allocations/Designations

Relevé 16 for Quebec residents

NR4 for non-residents

**Slips are mailed by March 30.**

The T3 reports income from income trusts and mutual funds (reported by fund company). This includes totals for all taxable trust unit distributions.

Depending on the holdings in your account and the time we receive annual distribution information from the issuers you may receive multiple tax slips up to the end of March.

## Non-Registered Accounts - *continued*

T3 Summary of Investment Income

**Accompanies the tax slip.**

The T3 Summary details all trust or mutual fund unit distributions, including return of capital details. This is provided for information purposes only and does not need to be filed with your tax return.

T5013 Statement of Limited Partnership Units

Relevé 15 for Quebec residents

**Slips are mailed by March 31.**

The T5013 reports gains and losses and/or distributions within a Limited Partnership. A Statement of Partnership Income – Instructions, prepared by CRA, will be included with your 2015 T5013 tax slip.

Annual Trading Summary

**The Summary is available between January 1 and February 29.**

The Annual Trading Summary assists you in calculating reportable income in your account. This summary is provided for information purposes only and does not need to be filed with your tax return. The summary is mailed to ScotiaMcLeod clients on or before February 29, 2016. Scotia iTRADE clients can access a full view of their 2015 Trading Summary and Realized Gain Loss Report (RGL) online on January 1, 2016.

## Registered Accounts

T4A Statement of Pension, Retirement, Annuity and Other Income

Relevé 1 for Quebec residents

NR4 for non-residents

**All Registered Account T4 slips are mailed by February 29 and NR4s are mailed by March 30.**

The T4A reports amounts from a partial withdrawal, full deregistration or refund of excess from a Deferred Profit Sharing Plan. It also includes Educational Assistance Payments (EAP) from a RESP.

T4RSP Statement of Registered Retirement Savings Plan Income

Relevé 2 for Quebec residents

NR4 for non-residents

**All Registered Account T4 slips are mailed by February 29 and NR4s are mailed by March 30.**

If you withdraw funds from an RRSP you must add the amount of the withdrawal to your income. Scotia Capital Inc. is obligated to withhold tax from the withdrawal and remit to the Canada Revenue Agency (CRA) The amount withheld is an instalment and additional tax may be owing. These amounts are reported on the slip.