

2024 Tax Documents Overview And Schedule

BMO SmartFolio

We appreciate that tax season is an important time of year for investors. Depending on your investment holdings and account activity, you could receive a variety of tax slips that you'll need to prepare your annual tax return. To help simplify your tax preparation efforts we are providing a brief overview of the various tax slips and supporting documents you may receive from BMO, along with their expected availability dates. It's important to note that this schedule may be subject to change. Please make sure that you receive all required tax slips before filing your tax return with the Canada Revenue Agency ("CRA"), and Revenu Québec for Quebec residents, to prevent having to file an amendment. As a reminder, most Canadian individual tax returns are due on **April 30th, 2025**.

Please note that depending on your delivery preference, your tax documents will be posted to the BMO SmartFolio web site and/or placed in the mail as soon as they are available. If you would like to access your tax documents exclusively online, reducing paper and providing secure access, [please contact us](#).

Tax Slip	Overview	Expected Mailing Date	Expected Online Availability
Registered Accounts			
RRSP Contribution Receipts (RRSP contributions)	Issued to report contributions to Registered Retirement Savings Plan ("RRSP") accounts.		
	For contributions made during the calendar year 2024.	Week ending January 10	Week ending January 10
	For contributions made during the first 60 days of 2025.	Week ending January 24, and weekly thereafter	Week ending January 24, and weekly thereafter
T4A/R1/NR4 (RESP withdrawals)	Issued to report receipt of Educational Assistance Payments by the beneficiary of a Registered Education Savings Plan ("RESP"), or other sources.	Week ending February 14	Week ending February 14
T4RSP/R2/NR4 (RRSP withdrawals)	Issued to report withdrawals from RRSP accounts.	Week ending February 14	Week ending February 14
T4RIF/R2/NR4 (RRIF withdrawals)	Issued to report withdrawals from a Registered Retirement Income Fund ("RRIF"), Locked-in Retirement Income Fund ("LRIF"), or Prescribed Retirement Income Fund ("PRIF") account.	Week ending February 14	Week ending February 14

Tax Slip	Overview	Expected Mailing Date	Expected Online Availability
Non-registered Accounts			
Trading Summary (T5008/RL18)	Issued to report all security trading activity for the calendar year.	By February 28	By February 28
Realized Gain and Loss Report	Lists all securities sold in your account during the calendar year.	March 14 to March 21	March 14 to March 21
T3/R16/NR4 (Trust and mutual fund income)	Issued to report income on investments held in income trusts, exchange-traded funds or capital trusts. Note: Tax slips for mutual funds are issued directly by the respective mutual fund companies.	Week ending March 28*	Week ending March 28*
Fee Letter	Details fees paid during the calendar year for any BMO SmartFolio accounts.	Week ending January 31	Week ending January 31

Residents of Quebec

Residents of Quebec will also be issued the following Relevé slips, which will be mailed with their Federal tax slips:

- Relevé 1 or Relevé 2 forms as part of their T4 tax package;
- Relevé 3 form with their T5 tax package;
- Relevé 16 form with their T3 tax package;
- Relevé 18 form with their T5 tax package.

BMO SmartFolio provides this publication for informational purposes only



*These tax slips are generated based on the information supplied by each issuer. Tax slips for issuers who do not supply the necessary information on time, will be delayed and made available as soon as possible after these dates.

BMO SmartFolio provides this publication for informational purposes only and it is not and should not be construed as professional advice to any individual. The information contained in this publication is based on material believed to be reliable at the time of publication, but BMO SmartFolio cannot guarantee the information is accurate or complete. The comments included in this publication are not intended to be a definitive analysis of tax applicability or trust and estates law. The comments are general in nature and professional advice regarding an individual's particular tax position should be obtained in respect of any person's specific circumstances.

BMO Wealth Management is the brand name for a business group consisting of Bank of Montreal and certain of its affiliates, including BMO Nesbitt Burns Inc., in providing wealth management products and services. BMO SmartFolio is a product of BMO Nesbitt Burns.

"BMO (M-design)", "BMO" and "BMO (M-design) Wealth Management" are registered trademarks of Bank of Montreal, used under license. "Nesbitt Burns" and "SmartFolio" are trademarks of BMO Nesbitt Burns Inc.

BMO Nesbitt Burns Inc. is a wholly owned subsidiary of Bank of Montreal. BMO Nesbitt Burns Inc. is a Member of the Canadian Investor Protection Fund and Member of the Canadian Investment Regulatory Organization.

All rights are reserved. No part of this publication may be reproduced in any form, or referred to in any other publication, without the express written permission of BMO SmartFolio