

2025 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, 2026**.

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 2025.	Week ending January 16	Week ending January 16
	For contributions made during the first 60 days of 2026.	Week ending January 30, and weekly thereafter	Week ending January 30, 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 27	Week ending February 27
T4RSP/R2/NR4 (RRSP withdrawals)	Issued to report withdrawals from RRSP accounts.	Week ending February 27	Week ending February 27
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 27	Week ending February 27

Tax Slip	Overview	Expected Mailing Date	Expected Online Availability
Non-registered Accounts			
T5008/RL18 (Statement of Securities Transactions)	Issued to report all security trading activity for the calendar year.	Week ending February 27	Week ending February 27
Realized Gain and Loss Report	Lists all securities sold in your account during the calendar year.	March 13 to March 20	March 13 to March 20
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 27*	Week ending March 27*
Fee Letter	Details fees paid during the calendar year for any BMO SmartFolio accounts.	Week ending January 30	Week ending January 30

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 16 form with their T3 tax package;

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*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.

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