



NATIONAL
BANK

2025 TAX GUIDE

Updates + Tax Slips
QUEBEC



TABLE OF CONTENTS

2025 UPDATES

- Introduction · page 2
- A Few Tax Updates · page 3
- Important Dates · page 4

NON-REGISTERED ACCOUNTS

- T3 Slip – Statement of Trust Income / RL-16 · page 5
- T5 Slip – Statement of Investment Income / RL- 3 · page 6
- T5008 Slip – Statement of Securities Transactions / RL-18 · page 7
- T5013 Slip – Statement of Partnership Income / RL-15 · page 8

REGISTERED ACCOUNTS

- RRSP Contribution · page 9
- RRSP or RRIF Withdrawal – T4RSP and T4RIF slips / RL-2 · page 10
- RESP Withdrawal – T4A Slip / RL-1 · page 11
- First Home Savings Account – T4FHSA / RL-32 · page 12

MISCELLANEOUS

- NR4 Slip (Federal) – Statement of Amounts Paid or Credited to Non-Residents of Canada · page 13
- Stripped Coupons and Residual Bonds · page 14

U.S. TAX SLIPS

- Form 1042-S – Foreign Person’s U.S. Source Income Subject to Withholding · page 15
- Form K-1 – US Partnership Tax Returns · page 16
- Form 1099-DIV – Dividend and Distributions & Form 1099-INT – Interest Income · page 17
- Form 1099-B – Proceeds from Broker and Barter Exchange Transactions · page 18

T1135 – GUIDE

- Foreign Property Report · page 19

INTRODUCTION

This guide provides information on the tax slips you may receive from the various subsidiaries of the Wealth Management sector 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, etc.), we recommend that you contact your accountant or tax specialist. 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. You should always consult your 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](#)

Revenu Québec:

- [Website \(home page\)](#)
- [Tax Return, Schedules and Guide](#)

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 proposed increase to the capital gains inclusion rate has been cancelled at both the federal and Quebec levels. As a result, the capital gains inclusion rate remains 50%.

2. Federal Tax Rate

For the 2025 taxation year, the marginal tax rate for the first federal personal income bracket has been reduced to 14.5% (down from 15%). This reduced rate applies to taxable income up to \$57,375. Starting in 2026, this rate will be further reduced to 14% (for incomes up to \$58,523).

3. Canada Disability Benefit (CDB)

The CDB became available on July 1, 2025 for persons with disabilities. It provides a monthly payment to low-income individuals aged 18 to 64 who are eligible for the Disability Tax Credit (DTC). The maximum benefit is \$200 per month. This amount is reduced based on the beneficiary's annual family income (excluding income from a RDSP). An application must be submitted to Service Canada to receive the CDB.

4. Flow-Through Share Regime (Quebec)

Quebec's flow-through share regime underwent two major changes in 2025. First, the additional 10% deduction for exploration expenses on flow-through shares issued after March 25, 2025 has been eliminated. Second, the capital gains exemption for resource-related property has been abolished for dispositions (sales) occurring after March 25, 2025.

5. Disclosure of Foreign Property (Quebec)

Beginning in the 2025 tax year, there is a new requirement to disclose foreign property held outside Canada using a new prescribed Quebec form (TP-1079.8.BE), similar to the federal T1135 form. Disclosure is mandatory when the cost of designated foreign property exceeds \$100,000 at any time during the year. The same types of property as those targeted at the federal level are generally included. Form TP-1079.8.BE, "*Foreign Property Return*", must be filed at the same time as the income tax return (April 30 or June 15 for individuals). Penalties for non-filing are equivalent to those at the federal level.

Please note that a new question is provided directly on the TP-1 (line 25) regarding foreign property.

6. Life Income Fund (LIF) – Rules Effective January 1, 2025 (Quebec)

The Regulation respecting supplemental pension plans has been amended, and the following key changes took effect on January 1, 2025:

- New rules for calculating life and temporary income from LIFs for individuals under age 55;
- Removal of the maximum withdrawal limit for amounts held in a LIF for individuals aged 55 or older;
- No amounts may be transferred directly from a LIF to an RRSP or a RRIF, resulting in withdrawals being taxable.



IMPORTANT DATES

The following table summarizes the government slips and statements you will require in order to prepare your tax return. These documents reflect the year's transactions and income, though 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 / RL Slips / Summary	Submission deadline ¹
Dividends, interest, foreign income	T5 / RL-3 slip and Summary	March 2, 2026
All investment income, interest, and fees paid	<i>Summary of Investment Income</i> ³	March 2, 2026
Realized gains and losses	T5008 / RL-18 slip and <i>Securities Transactions Summary</i> ³	March 2, 2026
Income from stripped coupons	<i>Accumulated Interest Report</i> ³	March 2, 2026
Trust income ²	T3 / RL 16 slip and <i>Summary of Trust Income</i> ³	March 31, 2026
Limited partnerships	T5013 / RL-15 slip	March 31, 2026

REGISTERED ACCOUNTS

Accounts	Slip / RL Slips	Submission deadline
RRSP	T4RSP / RL- 2 slip	March 2, 2026
RRIF/LIF/RLIF	T4RIF / RL-2 slip	March 2, 2026
RESP/RDSP	T4A / RL-1 slip	March 2, 2026
FHSA ⁴	T4FHSA / RL-32 slip	March 2, 2026

RRSP CONTRIBUTIONS

Time of Contribution	Contribution Deadline	Time of Reception
First 60 days of 2025	March 3, 2025 ⁵	You should have received it in March 2025
Rest of the year 2025	N/A	You should have received it in January 2026
First 60 days of 2026	March 2, 2026	You should receive it in March 2026

1. Government-prescribed date.
2. The first time T3 / RL-16 slips 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 if needed.
4. T4FHSA's include RRSP contributions and transfers. Note that RL- 32 slips will generally only be issued following a taxable withdrawal.
5. Contributions made in the first 60 days of 2025 were eligible to be claimed in your 2024 personal tax return and should have been reported on your 2024 personal tax return regardless of whether they were claimed. If these contributions were claimed in 2024, they should not be claimed again in 2025.



NON-REGISTERED ACCOUNTS

T3 SLIP – STATEMENT OF TRUST INCOME / RL-16 SLIP

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* detailing the amounts and nature of distributions made. As a Quebec resident, you will also receive a RL-16 slip.

Mutual fund companies are responsible for issuing their own tax slips. You will receive a separate T3/RL-16 slip for each mutual fund. Some fund companies issue consolidated T3/RL-16 slips. In this case, you will receive a single consolidated slip.

To simplify your tax return, you can download slips from *CRA MyAccount*. However, please note that T3 slips are issued in the name of the trust, so you will not find a T3 slip in the name of NBC. This can lead to confusion, especially if you have received a consolidated T3 slip from certain fund companies. 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 to file ahead of the deadline: it is important to have all your information in order to file a complete income tax return but do keep in mind that you need to file your return and pay your tax balance by the respective due dates.

NOTE: Please note that Revenu Québec only issues tax slips in French. You can obtain a courtesy translation on their website. Click on the RL-16 Slips image below.

SUMMARY OF TRUST INCOME 20XX (Excluding Mutual Funds)					
DATE 20XX	QUANTITY	DESCRIPTION	T3/RL16 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
		(26/G) OTHER INCOME			7.81
		(42/M) RETURN OF CAPITAL *			41.89
TOTAL		(26/G) OTHER INCOME			7.81
		(42/M) RETURN OF CAPITAL *			41.89



T5 SLIP – STATEMENT OF INVESTMENT INCOME / RL-3 SLIP

The T5 slip shows income from dividends, interest, and foreign taxes paid on your investments in a non-registered account. If you are a Quebec resident, you will also receive a RL-3 Slip.

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 the income.
- 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 (Box E of RL-3) 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 *Summary of Investment Income*. We recommend that you consult a tax specialist to understand the tax implications of your participation in this program.

NOTE: Please note that Revenu Québec only issues tax slips in French. You can obtain a courtesy translation on their website. Click on the RL- 3 image below.

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 Actual amount of eligible dividends / Montant réel des dividendes déterminés	25 Taxable amount of eligible dividends / Montant imposable des dividendes ordinaires	26 Federal credit / Crédit fédéral / dividend tax credit for eligible dividends / Crédit d'impôt pour dividendes déterminés	13 Interest from Canadian sources / Intérêts de source canadienne	18 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	23 Recipient type / Type de 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			For information, see the back. / Pour obtenir des renseignements, lisez l'autre côté.			
Foreign currency / Devises étrangères		Transit / Succursale		Recipient account number / Numéro de compte du bénéficiaire		

RELEVÉ 3

Revenus de placement

Année: _____ Code du relevé: _____ Code de la devise: _____ N° du dernier relevé transmis: _____

A1- Montant réel des dividendes déterminés	A2- Montant réel des dividendes ordinaires	B- Montant imposable des dividendes	C- Crédit d'impôt pour dividendes	D- Intérêts de source canadienne
E- Autres revenus de source canadienne	F- Revenus bruts étrangers	G- Impôts étrangers	H- Redevances de source canadienne	I- Dividendes sur gains en capital
J- Revenus accumulés (rentes)	K- Intérêts de billets liés	Type		Numéro de succursale
Renseignements complémentaires				



T5008 SLIP – STATEMENT OF SECURITIES TRANSACTIONS / RL-18 SLIP

If you sold securities from your non-registered account during the year, you will receive a T5008 slip. If you are a resident of Quebec, the T5008/RL-18 slip also contains the information you need to complete your provincial income tax return.

Here is some relevant information about the T5008 and RL-18 slips:

- **Boxes 14 to 21 on page 1 of the T5008 and RL-18 slips:** These boxes are empty, as information concerning securities transactions carried out during the year can be found on the page(s) entitled “Securities Transactions Details”.
- **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/records.

For more information, please refer to 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.

NOTE: Please note that Revenu Québec only issues tax slips in French. You can obtain a courtesy translation on their website. Click on the RL- 18 image below.

T5013 SLIP – STATEMENT OF PARTNERSHIP INCOME / RL-15

If you hold units of a limited partnership (or units of a partnership), you will receive the corresponding tax information on a T5013 slip. If you are a resident of Quebec, you will also receive a RL-15 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, although care should be taken as CRA's records are not always complete. It should be noted that the information on the T5013 slip 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](#)

NOTE: Please note that Revenu Québec only issues tax slips in French. You can obtain a courtesy translation on their website. Click on the RL- 15 image below.

Canada Revenue Agency / Agence du revenu du Canada

T5013
Statement of Partnership Income / État des revenus d'une société de personnes

Filer's name and address - Nom et adresse du déclarant
NAME & ADDRESS LPU
NOM & ADRESSE LPU

Fiscal period-end / Exercice se terminant le
20XX-XX-XX

Tax checker 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 00000000RZ001

Partner's identification number / Numéro d'identification de l'associé
006

Partner code / Code de l'associé
002

Country code / Code du pays
003 CAN

Recipient Type / Genre de bénéficiaire
004 3

Partner's share (%) of partnership / Part de l'associé (%) dans la société de personnes
005 0.011224

Partner's name and address - Nom et adresse de l'associé
FIRST NAME SURNAME / PRÉNOM NOM
ADDRESS / ADRESSE

Total limited partner's business income (less total deductions) / Total du revenu (de la perte) d'entreprise du commanditaire
010

Total business income (less total deductions) / Total du revenu (de la perte) d'entreprise
020

Total capital gains (less total deductions) / 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
	113				575.03			
	122				426.86			
	126				524.92			

Protected B when completed - Protégé B une fois rempli

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

RELEVÉ 15
Montants attribués aux membres d'une société de personnes

Année / Code du relevé / No du dernier relevé transmis

Date de clôture de l'exercice financier / Numéro d'identification de l'abri fiscal, s'il y a lieu

1- Revenu net (ou perte nette) d'entreprise / 2- Revenu net (ou perte nette) d'entreprises de source étrangères / 3- Revenu net (ou perte nette) (autres canadiennes et étrangères) / 4- Revenu net (ou perte nette) de location de sources étrangères / 5- Amortissement / 6A-Montant net des déductions déduites

7- Intérêts et autres revenus / 8- Fournitures de placement de sources étrangères / 9- Fournitures de capital / 10- Gains (ou pertes) en capital (autres que ceux de la déduction) / 11- Pratiques relatives aux investissements déduits / 12- Montant net des déductions déduites

13- Gains (ou pertes) en capital de sources étrangères / 14- Parts à l'égard des placements dans des entreprises / 15- Revenu total de la société de personnes / 16A-Frais financiers et frais d'intérêts / 16B-Payements compensatoires d'un revenu de transfert de dettes / 16- Intérêt du Québec obtenu à la source

17- Intérêts étrangers payés sur les revenus d'entreprise / 18- Intérêt étranger payé sur les revenus d'entreprise / 19- Gains de transferts / 20- Autres gains / 21A-Crédit d'impôt à l'investissement - Bénéficiaires / 21B-Crédit d'impôt à l'investissement - Autres bénéficiaires

24A-Capital versé - Part de la société membre dans les dettes / 24B-Capital versé - Part de la société membre dans les dettes admises / 24C-Capital versé - Part de la société membre dans l'actif net / 25- Fraction à risques / 27- Parts comme membres à responsabilité limitée / 28- Frais relatifs à l'exploitation

29- Frais relatifs à la mise en valeur / 30- Frais à l'égard de biens immobiliers / 31- Frais relatifs à des ressources d'origine / 32- Frais d'exploitation au Québec / 33- Frais d'exploitation relatifs du Québec / 34- Frais d'exploitation dans le nord québécois

35- Montants d'aide pour les frais relatifs au code 20 à 30, 32 et 34 / 36- Pourcentage de participation dans l'entreprise / 37- Montants d'actifs déduits par l'associé / 38- Code d'activité

39- Code de société ou / 40- Code d'associé / 41- Code de contribuable / 42- Pourcentage des affaires liées au Québec par le membre de personnes / 43- Remboursement de capital / 44- Crédit d'impôt pour déduites / 45- Frais relatifs au gain en capital (autres que ceux relatifs aux ressources)

Abri fiscal
Description et code de la principale activité commerciale concernant l'abri fiscal
Le numéro d'identification attribué à cet abri fiscal doit être indiqué sur le formulaire État des pertes, des déductions et des crédits d'impôt relatif à un abri fiscal (TP-1079.6). Il ne confirme aucunement le droit de l'investisseur aux avantages fiscaux découlant de cet abri fiscal.

46- Nombre d'actifs relatifs au code de l'activité / 47- Code total des villes / 48- Montant à recevoir limité / 49- Montant d'investissement à risque / 50- Autres réductions relatives

Actions accréditives
51- Frais relatifs à l'exploitation / 52- Frais relatifs à la mise en valeur / 53- Frais d'exploitation au Québec / 54- Frais d'exploitation relatifs du Québec / 55- Frais d'exploitation dans le nord québécois / 56- Frais d'exploitation d'autres

57- Montants d'aide pour les frais relatifs au code 50 à 54 / 58- Code de l'activité / 59- Code de l'activité / 60- Code de l'activité / 61- Code de l'activité / 62- Code de l'activité

Crédit d'impôt
79- Code de crédit / 79- Montant admissible / 79- Code de l'impôt ou du NRC / 79- Code de l'impôt / 79- Pourcentage de participation pour le crédit d'impôt

79- Date d'expiration de base / 79- Date d'expiration de base

Renseignements complémentaires

Nom et adresse du membre de la société de personnes / Nom et adresse de la société de personnes

Voici les explications relatives aux cases dans le document RL-15-EX.

Numéro d'assurance sociale ou numéro d'identification du membre de la société de personnes / Numéro d'identification de la société de personnes

Numéro de compte de la fiducie / S P

REVENU QUÉBEC
2 - Copie du membre de la société de personnes (vous devez inclure ces données dans votre déclaration de revenus et conserver cette copie)
1099-22-REV-0403
Relevé officiel - Revenu Québec
Formulaire prescrit
FS2519004



RRSP OR RRIF WITHDRAWAL – T4RSP AND T4RIF SLIPS / RL-2 SLIP

If you made a withdrawal from your RRSP or RRIF account during the year, you will receive a T4RSP or T4RIF slip, as applicable (as well as a RL-2 slip if you are a resident of Quebec), showing the amount withdrawn and the tax withheld at source. The tax withheld at 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.

NOTE: Please note that Revenu Québec only issues tax slips in French. You can obtain a courtesy translation on their website. Click on the RL-2 Slip image below.

Canada Revenue Agency		Agence du revenu du Canada		Statement of RRSP Income		État du revenu provenant d'un REER		T4RSP							
Year	16	Annulé payments	18	Refund of premiums	20	Interest of unused contributions	22	Withdrawal and contribution payments	25	LLP withdrawal	26	Amount deemed received or deemed			
Année		Paiements de verse		Remboursement de primes		Intérêt de versements non utilisés		Prélèvement et paiements de cotisations		Retrait REEP		Montants réputés reçus lors du remboursement de l'engagement			
28	Other income or deductions	30	Income tax deducted	34	Amount deemed received or death	37	Adversely affected income payable	27	RRSP withdrawal	38	Transfers on breakdown of marriage or common-law part	39	Transfers on breakdown of marriage or common-law part		
Autres revenus ou déductions		Impôt sur le revenu retenu		Montants réputés reçus au décès		Achat de rentes régularisées à un âge avancé		Retrait RRSP		Transferts après rupture du mariage ou de l'union de fait		Transferts après rupture du mariage ou de l'union de fait			
Contributor spouse or common-law partner				Époux ou conjoint de fait cotisant				Contribuer spouse ou conjoint de fait				Époux ou conjoint de fait cotisant			
Recipient's name and address - Nom et adresse du bénéficiaire				Titulaire				Titulaire				Titulaire			
Last name / Nom de famille				First name / Prénom				Initials / Initiales				Initials / Initiales			
32				Social insurance number				34				Contract number			
36				Number of insurance social / Numéro d'assurance sociale				38				Number of contract / Numéro de contrat			
40				Name of payer (owner) or plan - Nom du payeur (propriétaire) du régime				42				Name of payer (owner) or plan - Nom du payeur (propriétaire) du régime			
44				Account number				46				Tax paid amount			
48				Number of account / Numéro de compte				50				Montant libéré d'impôt			

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, lire 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 revenus de retraite		T4RIF							
Year	16	Taxable amounts	18	Amounts deemed received by the annuitant	20	Other income or deductions	22	Excess amount	25	Spousal or common-law partner RRIF					
Année		Montants imposables		Paiements déduits		Autres revenus ou déductions		Montants excédentaires		FERR ou parrainé de fait					
28	Income tax deducted	30	Year	31	Month	32	Day	33	Transfers on breakdown of marriage or common-law part	34	Transfers on breakdown of marriage or common-law part				
Impôt sur le revenu retenu		Année		Mois		Jour		Transferts après rupture du mariage ou de l'union de fait		Transferts après rupture du mariage ou de l'union de fait					
Recipient's name and address - Nom et adresse du bénéficiaire				Titulaire				Titulaire							
Last name / Nom de famille				First name / Prénom				Initials / Initiales							
32				Social insurance number				34				Contract number			
36				Number of insurance social / Numéro d'assurance sociale				38				Number of contract / Numéro de contrat			
40				Name of payer (owner) or plan - Nom du payeur (propriétaire) du régime				42				Name of payer (owner) or plan - Nom du payeur (propriétaire) du régime			
44				Account number				46				Tax paid amount			
48				Number of account / Numéro de compte				50				Montant libéré d'impôt			

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, lire le verso de ce feuillet. Protected B when completed / Protégé B une fois rempli

RELEVÉ 2
Revenus de retraite et rentes

Année: _____ Date du relevé: _____ Provenance des revenus: _____ N° du dernier relevé transmis: _____

RL-2 (2024-10)

A - Prestations d'un RRQ
B - Prestations (REER, FERR, RPSB ou RRAC/RVES) ou rentes
C - Autres paiements
D - Remboursement de primes au conjoint survivant (REER)
E - Prestation égualité reçue au décès (REER, FERR ou RRAC/RVES)
F - Remboursement de cotisations mutualisées (REER ou RRAC/RVES)

G - Montant imposable en raison de la réversion (REER, FERR ou RRQAA)
H - Autres revenus (REER ou FERR)
I - Montant donnant droit à une déduction (REER ou FERR)
J - Impôt ou Québec retenu
K - Revenus gagnés après le décès (REER, FERR ou RRAC/RVES)
L - Retrait dans le cadre du REEP

M - Montants libérés d'impôt
N - Retrait dans le cadre du RAP

Remboursements complémentaires

Instructions et explications relatives aux cases du relevé 2



FIRST HOME SAVINGS ACCOUNT – T4FHSA / RL- 32

T4FHSAs are used to report account openings, contributions, transfers, qualifying withdrawals, and taxable amounts allocated or paid to FHSA account holders or beneficiaries. Please note that RL-32 slip will generally only be issued following a taxable withdrawal.

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

NOTE: Please note that Revenu Québec only issues tax slips in French. You can obtain a courtesy translation on their website. Click on the RL- 32 image below.

Canada Revenue Agency / Agence du revenu du Québec

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

Protected B when completed / Protégé B une fois rempli

Year / Année	18 Contributions / Cotisations	19 Qualifying withdrawals / Retraits admissibles	22 Taxable withdrawals / Retraits imposables	24 FHSA beneficiary distributions received / Distributions bénéficiaire reçues du CELIAPP	26 Amount deemed received on FHSA cessation / Montant réputé reçu à la cessation du CELIAPP
28 Security for a loan / Garantie pour un prêt	30 Income tax deducted / Impôt sur le revenu retenu	32 RRSP transfers in / Transferts reçus du REER	34 Spousal RRSP transfers in / Transferts reçus du REER au profit du conjoint	36 Designated – RRSP/RRIF transfers out / Montants Désignés – transferts vers le REER ou le FERR	38 Designated – withdrawals / Montants Désignés – retraits
Recipient's name and address – Nom et adresse du particulier			12 Social insurance number / Numéro d'assurance sociale	14 FHSA contract number / Numéro de contrat du CELIAPP	
Last name / Nom de famille			15 FHSA identification number / Numéro d'identification du CELIAPP		
First name / Prénom			60 Name of payer (issuer) of plan / Nom du payeur (émetteur) du régime		
Initials / Initiales			61 Payer (issuer's) account number / Numéro de compte du payeur (émetteur)		
Address / Adresse					

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

RELEVÉ 32

Compte d'épargne libre d'impôt pour l'achat d'une première propriété (CELIAPP)

Année: _____ Code du relevé: _____ N° du dernier relevé transmis: _____

RL-32 (2023-10)

A- Montant imposable B- Paiement au bénéficiaire après le décès C- Garantie pour un prêt D- Impôt du Québec retenu à la source E- Montant donnant droit à une déduction

Instructions et explications relatives aux cases du relevé 32

S'il y a lieu, reportez les montants inscrits aux cases de ce relevé aux lignes correspondantes de votre déclaration de revenus.

A Montant imposable (ligne 154)
B Paiement au bénéficiaire après le décès (ligne 154). Dans le cas d'une succession, consultez le *Guide de la déclaration de revenus des fiduciaires* (TP-646.G).
C Garantie pour un prêt (ligne 154)
D Impôt du Québec retenu à la source (ligne 451)
E Montant donnant droit à une déduction (ligne 250)



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

Non-residents of Canada will receive a 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 specific situations.

In addition, non-residents of Canada 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.

10 Year Année		11 Recipient code Code du bénéficiaire		12 Country code for tax purposes Code de pays pour fins d'impôt		Payer or agent identification number Numéro d'identification du payeur ou de l'agent		13 Foreign or Canadian tax identification number Numéro d'identification étranger ou canadien aux fins de l'impôt	
Line – Ligne 1		14	15	16	17	18			
Line – Ligne 2		24	25	26	27	28			

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 Country code Code pays		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 N R
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See the privacy notice after the codes on the next page.
Consultez l'avis de confidentialité qui suit les codes à la page suivante.

Canada



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
								\$1,552.45
	INT-ONTARIO PROV 2N22	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
								\$278.23
	INT-ONTARIO PROV 2N26	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
								\$1,604.76



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 non-registered account, RESP, TFSA, or FHSA, you will receive a 1042-S form indicating the income generated and the income tax withheld. However, certain 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, but will require a U.S. individual taxpayer identification number (ITIN) in order to do so. Each PTP generates a 1042-S slip, so holding multiple PTPs will result in multiple forms being issued.

Date	Quantité	Description	Type d'income	Dividende du compte	Montant des commissions	US\$
04-10	40	OREVION CORP	DIV	44,64	0,9173	42,80
04-10	40	OREVION CORP	WTFRS2	3,05	0,9173	4,42
04-10	47	JOHNSON & JOHNSON	DIV	35,84	0,9173	32,89
04-10	47	JOHNSON & JOHNSON	WTFRS2	5,37	0,9173	4,92
04-12	150	MICROSOFT CORP	DIV	45,59	0,9212	42,00
04-12	150	MICROSOFT CORP	WTFRS2	4,84	0,9212	4,30
09-09	47	JOHNSON & JOHNSON	DIV	34,23	0,9481	32,90
09-09	47	JOHNSON & JOHNSON	WTFRS2	5,43	0,9481	4,92
09-10	40	OREVION CORP	DIV	44,99	0,9107	42,79
09-10	40	OREVION CORP	WTFRS2	2,05	0,9107	4,43
09-11	150	MICROSOFT CORP	DIV	44,28	0,9480	42,30
09-11	150	MICROSOFT CORP	WTFRS2	5,82	0,9480	4,90
12-09	47	JOHNSON & JOHNSON	DIV	31,43	0,8745	32,30
12-10	40	OREVION CORP	WTFRS2	7,34	0,8722	4,42
12-11	150	MICROSOFT CORP	DIV	45,07	0,8474	44,50
12-11	150	MICROSOFT CORP	WTFRS2	8,04	0,8474	4,39
TOTAL DES SLIPES						397,58
TOTAL de revenus bruts à la case 2						397,58
TOTAL de crédits retenus à la case 10						53,44



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 likely 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

20XX

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

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

Final K-1 Amended K-1

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

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

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?

I2 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	\$

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



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

If you are a “documented” U.S. investor, regardless of whether you are a U.S. resident, 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 FHSA 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, TFSA and FHSA, 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						
YOUR CANADIAN ACCOUNT XX-XXXX-X						
23.06.15	27,000	XXXX C36 5,0591-FR DEBTRY	INT	682.96	0,7640	521.78
INTEREST TOTALS						
Total interest income not included in box 3						521.78

CORRECTED (if checked)

Interest Income

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) OMB No: 1545-0112
 Form 1099-INT
 (Rev. January 2023)

1 Interest income \$ 521.78
 2 Early withdrawal penalty \$ 20XX

For Recipient
 This important tax information and is being furnished to the interest payee. Because it is required to be a return, a signature penalty or other sanction may be imposed on you if the income is taxable and the IRS determines that it has not been reported.

3 Interest on U.S. Savings Bonds and Treas. obligations
 4 Federal income tax withheld \$
 5 Investment expenses \$
 6 Foreign Tax Paid \$
 7 Foreign country U.S. possession passively or other
 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 bond CUSIP no. \$
 14 Tax exempt and tax credit bond CUSIP no. \$
 15 State tax withheld \$
 16 State identification no. \$
 17 State Tax Withheld \$

Account number (see instructions) \$

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)

Interest Income

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) OMB No: 1545-0112
 Form 1099-INT
 (Rev. January 2023)

1 Interest income \$ 521.78
 2 Early withdrawal penalty \$ 20XX

For Recipient
 This important tax information and is being furnished to the interest payee. Because it is required to be a return, a signature penalty or other sanction may be imposed on you if the income is taxable and the IRS determines that it has not been reported.

3 Interest on U.S. Savings Bonds and Treas. obligations
 4 Federal income tax withheld \$
 5 Investment expenses \$
 6 Foreign Tax Paid \$
 7 Foreign country U.S. possession passively or other
 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 bond CUSIP no. \$
 14 Tax exempt and tax credit bond CUSIP no. \$
 15 State tax withheld \$
 16 State identification no. \$
 17 State Tax Withheld \$

Account number (see instructions) \$

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-DIV. 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 include the premium under section 171, or for a taxable covered security acquired at a premium and the issuer has not notified you of the amount of interest paid to you and the premium amortization attributable to the payments, or if you did not notify the issuer in writing in accordance with Regulations section 1.6045-1(d)(5) that you did not want to include 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 show the TIN for each of your covered securities. If you do not have a TIN, then you must file Form SSN-8 (Individual taxpayer identification number (TIN), taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer may report your complete TIN to the IRS.

FATCA filing requirements. The FATCA filing requirement box is checked, the issuer is reporting on the Form 1099-DIV in compliance with FATCA reporting requirements. You also may have a filing requirement. See the instructions for Form 1099-DIV.

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

Box 1. Shows taxable interest paid to you during the calendar year for the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified clean secondary bonds, qualified clean renewable energy bonds, and qualified energy bonds that was included in your interest income. These amounts were taxable to you during the calendar year for the issuer. See the instructions for Form 1099-DIV, section 15, and December 15, 2023, for more information, see Form 1099-DIV. See the instructions above for a taxable covered security acquired at a premium.

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 302. This interest is exempt from reporting requirements. The issuer has reported a net amount of interest 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. Include this amount on your income tax return.

Box 4. Any amount shown as your share of investment expenses of a single class REMIC. This amount is included in box 1. **Note.** This amount is not deductible. See the instructions for Form 1099-DIV, section 171, for more information.

Box 5. Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your 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. See the instructions for Form 1099-DIV, section 171, for more information.

Box 7. Shows the country or U.S. possession to which the foreign tax was paid. See the instructions for Form 1099-DIV, section 171, for more information.

Box 8. Shows tax-exempt interest paid to you during the calendar year by the Payer. See how to report this amount in the instructions for Form 1099-DIV. This amount may be subject to backup withholding. See Box 4 above for the instructions above for a taxable covered security acquired at a premium.

Box 9. Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 1. See the instructions for Form 1099-DIV, section 171, for more information.

Box 10. For a taxable tax-exempt covered security, if you made an election under section 1276(b) to include market discount income as a separate and identifiable item, the issuer will report the market discount in box 10. For a taxable or tax-exempt covered security acquired on or after January 1, 2015, secured market discount will be obligated on a covered bond unless you notified your issuer in writing in accordance with Regulations section 1.1276(b)-1(d). Report the secured market discount on your income tax return as dividend in the instructions for Form 1040. Market discount on a tax-exempt security is includable in taxable income as interest income.

Box 11. For a taxable covered security, either than a U.S. Treasury obligation, shows the amount of premium amortization attributable to the issuer. If an amount is reported in this box, see the instructions for Schedule B (Form 1040) to determine the net amount and the issuer's reporting requirements. The issuer has reported a net amount of interest in box 1. If the amount in box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-3(b)(2).

Instructions for Recipient (Continued)
Box 12. For a U.S. Treasury obligation that is a covered security, shows the amount of premium amortization attributable to the issuer. If an amount is reported in this box, see Pub 550 to determine the net amount of the interest paid on the covered security. If an amount is not reported in this box for a tax-exempt covered security acquired at a premium, the issuer has reported a net amount of interest in box 1. If the amount in box 12 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-3(b)(2).

Box 13. For a tax-exempt covered security, shows the amount of premium amortization attributable to the issuer. If an amount is reported in this box, see Pub 550 to determine the net amount of the interest paid on the covered security. If an amount is not reported in this box for a tax-exempt covered security acquired at a premium, the issuer has reported a net amount of interest in box 1. If the amount in box 13 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-3(b)(2).

Box 14. Shows CUSIP number(s) for tax-exempt bonds 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 bonds.

Boxes 15-17. State tax withheld reporting boxes.

Form 1099-DIV and its instructions. Each of the instructions for Form 1099-DIV and its instructions, such as the instructions for Form 1099-DIV, are available at www.irs.gov/form1099-INT.

File File Program. Go to www.irs.gov/efile to file your 1099-DIVs for 2023. You may also file your 1099-DIVs for 2023 on the www.irs.gov/efile website.



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 FHSA 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 above. 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 00000000

FIRST NAME SURNAME
ADDRESS
ADDRESS
ADDRESS

DATE	QUANTITY	SECURITY DESCRIPTION	PRICE	PROCEEDS (GROSS)	COMM	COMV RATE	PROCEEDS NET OF US	COMM US	UNCOVERED (%)	WASH SALE US	GAIN LOSS/US	LONG/ SHORT TERM (L/R)
YOUR CANADIAN ACCOUNT X-XXXX-X												
11.14	230	ALTER 890 OGR-890	2.71	609.70		0.8826	538.17		Y	0.00	0.00	
Total Proceeds							538.17					
11.14	129,972	ML1 890 OFF CL /W	27.398	3,533.57		0.8826	3,118.73		Y	0.00	0.00	

OMB No. 1545-0710

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

RECIPIENT ID 00000000
PAYER'S FED. ID. No. 00000000

Date Sold or Disposed (Box 1)	CUSIP Number	Qty Sold	Proceeds (Box 1e)	Fed Inq Tax Withd (Box 4)	Description (Box 1a)	Date of Acq (Box 1b)	Cost or Other Basis (Box 1c)	Code (Box 1f)	Adjustments (Box 1g)	Loss Not Allowed (Box 7)	Uncovered Security (Box 5)	Basis Reported to IRS (Box 2)	Long/ Short Term L/R (Box 2)
YOUR CANADIAN ACCOUNT X-XXXX-X													
02.18	122902005	10,000	9,123.00		BOC CIBL B1 T/V 18FV14		0.00		0.00		Y		

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



FOREIGN PROPERTY REPORT

You may receive a *Foreign Property Report* to help you complete the federal *T1135 Foreign Income Verification Statement* as well as the **new** Quebec form TP-1079.8.BE *Foreign Property Return*. These two prescribed forms may be required when filing your 2025 income tax return. To the extent that form T1135 and/or TP-1079.8.BE are required based on your circumstances, be sure to prepare and file these forms by the deadline for your personal tax returns.

For more information on these obligations, see the following links:

- Federal: [Foreign Income Verification Statement](#)
- Quebec: [Foreign Property Return](#)

Please note that two types of “Foreign Property” reports exist to assist with completing these prescribed forms (T1135 and TP-1079.8.BE), namely:

1 – The “Month End Market Value” Report

Period from January 1, 2025 to December 31, 2025

FOREIGN PROPERTY (CAD)

MONTH END MARKET VALUE / LONG POSITIONS

Description	Symbol	January 2025	February 2025	March 2025	April 2025	May 2025	June 2025	July 2025	August 2025	September 2025	October 2025	November 2025	December 2025	Income	Realized Gains and Losses
UNITED STATES															
ALPHABET INC CDR CSHDG	GOOG	14,492.50	12,099.75	10,965.00	11,288.00	12,074.25	12,376.00	13,408.75	14,811.25	16,855.50	19,477.75	22,087.25	21,581.50	57.34	0.00
AMAZON COM INC	AMZN	37,824.99	33,709.68	30,104.33	28,019.50	31,010.69	32,874.08	17,833.84	17,295.96	16,796.03	18,825.63	17,932.41	17,414.38	0.00	6,906.47
COSTCO	COST	35,441.03	37,844.86	34,010.96	34,340.33	35,759.57	33,712.65	26,028.78	25,908.10	25,747.69	25,544.16	23,658.13	159.05	5,438.20	
WHOLESALE CORP															
INVESCO SEMICONDUCT ETF	PSI	36,336.57	33,008.08	28,624.18	26,830.00	29,409.08	34,304.81	22,249.17	23,303.20	26,408.17	29,493.73	29,068.40	29,207.36	38.15	6,475.48
ISHARES CORE S&P 500 ETF	IVV	69,983.35	68,951.91	64,660.31	61,652.79	65,142.66	67,663.70	30,777.67	31,160.46	32,580.65	33,613.20	33,609.28	32,884.59	620.64	23,376.95
MASTERCARD INC CL A	MA	20,089.21	20,799.32	19,710.81	18,924.65	20,131.90	19,137.01	15,691.67	16,349.52	15,822.25	15,472.72	15,392.93	15,661.98	101.21	3,260.21
MICROSOFT CORP	MSFT	51,041.48	48,713.73	45,897.64	46,404.65	53,809.66	57,594.03	22,167.57	20,874.21	21,611.26	21,771.94	20,635.05	19,902.03	269.78	23,023.15
SELECT SCTR SPDR TR ETF	XLK	43,417.69	42,321.60	38,595.95	37,663.94	41,270.13	44,833.19	25,449.14	25,212.62	27,451.87	29,502.00	27,998.92	27,644.68	217.31	17,288.66
SPDR GOLD TRUST ETF	GLD	65,462.54	66,510.82	72,532.11	73,424.78	73,060.66	72,667.43	27,274.76	28,391.12	32,135.66	33,535.77	35,246.91	35,336.23	0.00	25,148.43
VANGUARD HEALTH CARE ETF	VHT	56,801.79	56,904.97	55,215.36	51,248.48	48,602.25	49,052.23	25,084.46	26,271.45	27,079.27	28,421.13	30,881.69	29,614.15	669.94	9,007.04
Total United States		\$ 430,891	\$ 420,865	\$ 400,317	\$ 389,797	\$ 410,271	\$ 424,215	\$ 225,966	\$ 229,578	\$ 242,488	\$ 255,663	\$ 258,397	\$ 252,905	\$ 2,133	\$ 119,925
TOTAL		\$ 430,891	\$ 420,865	\$ 400,317	\$ 389,797	\$ 410,271	\$ 424,215	\$ 225,966	\$ 229,578	\$ 242,488	\$ 255,663	\$ 258,397	\$ 252,905	\$ 2,133	\$ 119,925

SUMMARY LONG POSITIONS

Country	Maximum Market Value During the Year	Market Value at Year End	Earned Income	Realized Gains/Losses
United States	430,891.17	252,905.01	2,133.42	119,924.59
Total	430,891.17	252,905.01	2,133.42	119,924.59



2 – The “Month End Book Value” Report

Period from January 1, 2025 to December 31, 2025

FOREIGN PROPERTY (CAD)

MONTH END BOOK VALUE / LONG POSITIONS

Description	Symbol	January 2025	February 2025	March 2025	April 2025	May 2025	June 2025	July 2025	August 2025	September 2025	October 2025	November 2025	December 2025	Income	Realized Gains and Losses
UNITED STATES															
ALPHABET INC CDR CSHDG	GOOG	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	57.34	0.00
AMAZON COM INC	AMZN	20,203.76	20,203.76	20,203.76	20,203.76	20,203.76	20,203.76	10,101.87	10,101.87	10,101.87	10,101.87	10,101.87	10,101.87	0.00	6,906.47
COSTCO WHOLESALE CORP	COST	5,106.24	5,106.24	5,106.24	5,106.24	5,106.24	5,106.24	4,085.00	4,085.00	4,085.00	4,085.00	4,085.00	4,085.00	159.05	5,438.20
INVESCO SEMICONDUCT ETF	PSI	17,770.43	17,770.43	17,770.43	17,770.43	17,770.43	17,770.43	11,423.85	11,423.85	11,423.85	11,423.85	11,423.85	11,423.85	38.15	6,475.48
ISHARES CORE S&P IVV S&P 500 ETF	IVV	27,935.68	27,935.68	27,935.68	27,935.68	27,935.68	27,935.68	12,221.86	12,221.86	12,221.86	12,221.86	12,221.86	12,221.86	620.64	23,376.95
MASTERCARD INC CL A	MA	2,604.47	2,604.47	2,604.47	2,604.47	2,604.47	2,604.47	2,083.57	2,083.57	2,083.57	2,083.57	2,083.57	2,083.57	101.21	3,260.21
MICROSOFT CORP	MSFT	23,634.16	23,634.16	23,634.16	23,634.16	23,634.16	23,634.16	8,341.47	8,341.47	8,341.47	8,341.47	8,341.47	8,341.47	269.78	23,023.15
SELECT SCTR SPDR TR ETF	XLK	8,961.52	8,961.52	8,961.52	8,961.52	8,961.52	8,961.52	4,825.44	4,825.44	4,825.44	4,825.44	4,825.44	4,825.44	217.31	17,288.66
SPDR GOLD TRUST ETF	GLD	33,910.90	33,910.90	33,910.90	33,910.90	33,910.90	33,910.90	12,595.47	12,595.47	12,595.47	12,595.47	12,595.47	12,595.47	0.00	25,148.43
VANGUARD HEALTH CARE ETF	VHT	29,683.78	29,683.78	29,683.78	29,683.78	29,683.78	29,683.78	15,353.68	15,353.68	15,353.68	15,353.68	15,353.68	15,353.68	669.94	9,007.04
Total United States		\$ 183,105	\$ 94,326	\$ 2,133	\$ 119,925										
TOTAL		\$ 183,105	\$ 94,326	\$ 2,133	\$ 119,925										

SUMMARY LONG POSITIONS

Country	Maximum Book Value During the Year	Book Value at Year End	Earned Income	Realized Gains/Losses
United States	183,104.93	94,326.21	2,133.42	119,924.59
Total	183,104.93	94,326.21	2,133.42	119,924.59



It is also possible that these reports may provide a “Combined Summary,” which includes both the book value and the market value:

Period from January 1, 2025 to December 31, 2025

FOREIGN PROPERTY (CAD)

MONTH END BOOK VALUE / LONG POSITIONS

Description	Symbol	January 2025	February 2025	March 2025	April 2025	May 2025	June 2025	July 2025	August 2025	September 2025	October 2025	November 2025	December 2025	Income	Realized Gains and Losses
UNITED STATES															
ALPHABET INC CDR CSHDG	GOOG	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	57.34	0.00
AMAZON COM INC	AMZN	20,203.76	20,203.76	20,203.76	20,203.76	20,203.76	20,203.76	10,101.87	10,101.87	10,101.87	10,101.87	10,101.87	10,101.87	0.00	6,906.47
COSTCO WHOLESALE CORP	COST	5,106.24	5,106.24	5,106.24	5,106.24	5,106.24	5,106.24	4,085.00	4,085.00	4,085.00	4,085.00	4,085.00	4,085.00	159.05	5,438.20
INVESCO SEMICONDUCT ETF	PSI	17,770.43	17,770.43	17,770.43	17,770.43	17,770.43	17,770.43	11,423.85	11,423.85	11,423.85	11,423.85	11,423.85	11,423.85	38.15	6,475.48
ISHARES CORE S&P 500 ETF	IVV	27,935.68	27,935.68	27,935.68	27,935.68	27,935.68	27,935.68	12,221.86	12,221.86	12,221.86	12,221.86	12,221.86	12,221.86	620.64	23,376.95
MASTERCARD INC CL A	MA	2,604.47	2,604.47	2,604.47	2,604.47	2,604.47	2,604.47	2,083.57	2,083.57	2,083.57	2,083.57	2,083.57	2,083.57	101.21	3,260.21
MICROSOFT CORP	MSFT	23,634.16	23,634.16	23,634.16	23,634.16	23,634.16	23,634.16	8,341.47	8,341.47	8,341.47	8,341.47	8,341.47	8,341.47	269.78	23,023.15
SELECT SCTR SPDR TR ETF	XLK	8,961.52	8,961.52	8,961.52	8,961.52	8,961.52	8,961.52	4,825.44	4,825.44	4,825.44	4,825.44	4,825.44	4,825.44	217.31	17,288.66
SPDR GOLD TRUST ETF	GLD	33,910.90	33,910.90	33,910.90	33,910.90	33,910.90	33,910.90	12,595.47	12,595.47	12,595.47	12,595.47	12,595.47	12,595.47	0.00	25,148.43
VANGUARD HEALTH CARE ETF	VHT	29,683.78	29,683.78	29,683.78	29,683.78	29,683.78	29,683.78	15,353.68	15,353.68	15,353.68	15,353.68	15,353.68	15,353.68	669.94	9,007.04
Total United States		\$ 183,105	\$ 94,326	\$ 2,133	\$ 119,925										
TOTAL		\$ 183,105	\$ 94,326	\$ 2,133	\$ 119,925										

SUMMARY LONG POSITIONS

Country	MAXIMUM DURING THE YEAR		AT YEAR END		Earned Income	Realized Gains/Losses
	Book Value	Market value	Book Value	Market value		
United States	183,104.93	430,891.17	94,326.21	252,905.01	2,133.42	119,924.59
Total	183,104.93	430,891.17	94,326.21	252,905.01	2,133.42	119,924.59

The following is some information regarding the *Foreign Property Reports*:

- Some securities may ultimately not be required to be reported on forms T1135 or TP-1079.8.BE. You or your external advisor will need to determine which securities must be included.
- The book value included in these reports does not necessarily represent the cost amount (i.e., acquisition cost) or the ACB of the property for tax purposes. As a result, the gains (losses) column does not necessarily reflect the capital gain (loss) for tax purposes. For example, the ACB of a security must take into account the cost of all identical securities held in all non-registered accounts across all financial institutions. In all cases, you should consult your records to determine the ACB in order to correctly calculate your gain or loss. You may also wish to consult your external advisor.
- It is recommended to reconcile the total in the “Income Generated” column of the report with what is shown on your income tax returns and your tax slips.

It is your responsibility to properly complete forms T1135 and TP-1079.8.BE. You may engage an external advisor to assist you with accurately completing these forms. National Bank, its subsidiaries, and its wealth advisors do not offer this service.



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