

# Important Information and Reminders for your TD Waterhouse Canada Inc. account(s)

December 2024

- **Getting your Tax Slips**
- **Leverage Risk Disclosure and Significant Shareholder Information**



## About this notification

Please read the summary of information we have provided in this notification carefully. **No other action is required on your part.**

If you have questions or need assistance, please contact your Investment Advisor.

## Getting your tax slips

The 2024 tax filing season is just a few months away. To help you prepare, we've put together a schedule of when you can expect to receive the most common tax slips in the mail or on eServices. Depending on the holdings in your account(s) and transaction(s), you will receive some or all of the tax documents outlined below.

As a reminder:

- **March 1, 2025:** Last date for 2024 Registered Retirement Savings Plan (RRSP) contributions.
- **April 30, 2025:** Last date to file income tax returns for most individuals.
- **June 16, 2025:** Last date to file your tax return if you or your spouse or common-law partner are self-employed. If you owe a balance for 2024, pay it on or before April 30, 2025 to avoid interest.

Registered Accounts		
Document	Overview	Expected distribution date
RRSP Contribution Receipts	All RRSP Contributions	Week of January 6, 2025, for any contributions made between March 1 and December 31, 2024. Weekly starting January 13, 2025, for contributions made in the first 60 days of 2025.
NR4 Retirement Savings Plan (RSP)	Non-resident withdrawals from RSP	March 31, 2025
NR4 Retirement Income Fund (RIF)	Non-resident withdrawals from RIF	March 31, 2025
T4RSP	Withdrawals from RSP	February 28, 2025
T4RIF	Withdrawals from RIF	February 28, 2025
Relevé 2	Quebec residents — submitted with T4RSP/T4RIF	February 28, 2025
T4A/Relevé 1	Registered Education Savings Plan (RESP) withdrawals	February 28, 2025
T4A/Relevé 1	Registered Disability Savings Plan (RDSP) withdrawals	February 28, 2025

Non-registered Accounts		
Document	Overview	Expected distribution date
T5/RL-3 (Mutual Funds)	Income Distribution from Corporate Class Mutual Funds and High Interest Saving Account	February 28, 2025, from the fund company
T3/RL-16 (Mutual Funds)	Income Distribution and Return of Capital from Mutual Fund Trusts	March 31, 2025, from the fund company
T5/RL-3	Dividend and interest income equal to or greater than \$50	February 28, 2025
T5/RL-3	All Split Corporation income	February 28, 2025
T5008/RL-18	All dispositions (sales, redemptions and maturities) for the tax reporting year	February 28, 2025
T3/RL-16	Trust unit income	March 31, 2025
T5013/RL-15	Partnership income	March 31, 2025
NR4	Distributions to non-residents	March 31, 2025
1042S	US Source Income Reporting for Simple Trust, Grantor Trust, and Partnership reporting	March 14, 2025
1099INT	U.S. person receiving interest income	January 31, 2025
1099DIV	U.S. person receiving dividend income	January 31, 2025
1099B Substitute	U.S. person receiving proceeds from sale	March 14, 2025
Other non-government reports	Investment Income Summary if receiving a T5	February 28, 2025

If you have questions about the delivery of your tax slip(s), please contact your Investment Advisor. For specific tax advice, consult your tax advisor.

## **Leverage Risk Disclosure and Significant Shareholder Information**

### **Important Information about Leverage Risk**

Securities law requires us to remind you that using borrowed money to finance the purchase of securities involves greater risk than a purchase using cash resources only. If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as required by its terms remains the same, even if the value of the securities purchased declines. An investment strategy that uses borrowed money could result in far greater losses than an investment strategy that does not use borrowed money.

There may also be tax consequences to you if assets in your account must be sold in order to meet any obligations to repay the borrowed money or any interest owing.

### **Important Reminders for Insiders and Significant Shareholders**

To maintain a level playing field for all investors, you are reminded that Canadian securities industry regulations require insiders and significant shareholders of publicly traded companies to disclose their status when opening a brokerage account, and to disclose any changes of status as they occur.

You are also reminded that if you are an insider or significant shareholder, you are required to disclose your status when placing trades on any Canadian exchange or market for equities and options issued by, or related to, the company with which you are associated.

The same declaration requirement applies if you have trading authority or power of attorney on another person's account and are placing trades on their behalf, and you or the other person is an insider or a significant shareholder of the issuer's securities.

This requirement also applies to accounts where, as an insider/significant shareholder, you have a financial interest in, and/or a beneficial ownership interest in, an account.

Insiders and significant shareholders must contact their Investment Advisor and disclose their connection to the company before placing any such orders. We value your business. To learn more, or to update your information with regard to your insider or significant shareholder status, including whether you are a reporting insider, please contact your Investment Advisor.

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