

Important information for the 2017 tax year (cont'd)

Foreign income verification reporting (Form T1135) (Not applicable if foreign property assets are held in a Registered Plan)

Canadian investors that owned specified foreign property in a Non-Registered account with a total cost amount of more than \$100,000 at any time in the year are currently required to complete and file a Foreign Income Verification Statement (Form T1135) for that year. If the total cost of a taxpayer's foreign property is more than \$100,000, but less than \$250,000 throughout the year, the taxpayer will be able to report these assets to CRA under a simplified foreign asset reporting form. Clients with foreign property that has a total cost of \$250,000 or more at any time during the tax year would need to complete the full T1135 form. TD Wealth Private Investment Advice may be able to assist you in providing reporting needed for completion of this form. Please speak with your Investment Advisor.

Dividend equivalent amounts on certain derivatives held by non-US clients (871M)

The United States has introduced a new withholding tax regime that may impact non-U.S. clients in 2017 that hold certain derivatives such as options and structured notes that reference U.S. equities.

Minimum withdrawal factors for Retirement Income Funds (RIFs) remain unchanged for calculating 2017 minimum withdrawals

The RIF factors will range from 5.28% at age 71 to 18.79% at age 94. The percentage that seniors will be required to withdraw from their RIF will remain capped at 20% at age 95 and above.

- ▶ If you have questions about the information provided in this guide or information about your account(s), please contact your Investment Advisor

¹Retirement Savings Plan (RSP) – Refers to the TD Waterhouse Self-Directed Retirement Savings Plan. ²If you owe tax for 2017 and do not file your return for 2017 on time, CRA may charge you a late-filing penalty. The penalty is 5% of your 2017 balance owing plus 1% of your balance owing for each full month that your return is late, to a maximum of 12 months. The penalty may be higher in cases of repeated failures to file on time. ³Registered Disability Savings Plan (RDSP) - Refers to the TD Waterhouse Disability Savings Plan. ⁴Registered Education Savings Plan (RESP) - Refers to the TD Securities Inc. Self-Directed Education Savings Plan. ⁵Retirement Income Fund (RIF) - Refers to the TD Waterhouse Self-Directed Retirement Income Fund. ⁶Tax-Free Savings Account (TFSA) – Refers to the TD Waterhouse Tax-Free Savings Account. The information contained herein has been provided by TD Wealth Private Investment Advice and is for information purposes only. The information has been drawn from sources believed to be reliable. The information does not provide financial, legal, tax or investment advice. Particular investment, tax, or trading strategies should be evaluated relative to each individual's objectives and risk tolerance. TD Wealth Private Investment Advice is a division of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank. TD Waterhouse Canada Inc. – Member of the Canadian Investor Protection Fund. All trademarks are the property of their respective owners. ® The TD logo and other trade-marks are the property of The Toronto-Dominion Bank.

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TD Wealth

Private Investment Advice

Helping you prepare for the 2017 tax season

Filing deadline: April 30, 2018



About this guide

Helping you get prepared to file your 2017 tax return is one of our goals at TD Wealth Private Investment Advice. This guide is designed to provide you with up-to-date information (as of October 31st 2017) about important dates, information about tax reporting that may apply to you, and a list of potential tax receipts you may receive. For specific tax advice, please speak with your tax advisor.

Important dates to remember

March 1, 2018 - Last day for 2017 RSP¹ contributions

April 30, 2018 - Last day to file your 2017 tax return without incurring a possible penalty²

June 15, 2018 - Last day to file your 2017 Tax Return if you are self-employed without incurring a possible penalty².

If you have a balance owing for 2017, you still have to pay it on or before April 30, 2018

Please note the above dates will apply to most circumstances.

Important information for the 2017 tax year

Return of capital

If you hold a Mutual Fund, Trust Unit, Limited Partnership, or Split Corporation, that re-allocates a portion of the original distribution as return of capital; your tax document will reflect this amount. The book value for the asset in your account may be adjusted up to April 2018 and be reflected on your monthly statement; these return of capital amounts need to be factored into calculating any gains/losses.

Anti-avoidance rules extended to registered disability and Education Savings Plans (RDSP³ and RESP⁴)

The current anti-avoidance and non-qualified investment rules that are in effect for RSP, RIF⁵ and TFSA⁶ have been extended to RDSP and RESP effective March 23, 2017. The rules provide for a special tax on certain tax advantages that unduly exploit the tax attributes of an RDSP/RESP, as well as special taxes on prohibited investments and on non-qualified investments.

Linked notes reporting

The federal budget for 2016, which came into effect for the 2017 tax year, introduced changes to the tax laws governing Equity Linked Notes. Any gain realized on the sale of a Linked Note will be treated as interest income and reported on a T5 and the disposition amount on your T5008 will be reduced accordingly.

Tax slip distribution dates

Registered Accounts		
Form	Purpose of form	Mailed no later than*
RSP contribution receipts	All RSP Contributions	Week of January 8, 2018 for any contributions made between March 2, 2017 and December 31, 2017 Weekly starting January 8, 2018 for contributions made in the first 60 days of 2018
NR4 (RSP)	Non-resident withdrawals from RSP	April 2, 2018
NR4 (RIF)	Non-resident withdrawals from RIF	April 2, 2018
T4RSP	Withdrawals from RSP	February 28, 2018
T4RIF	Withdrawals from RIF	February 28, 2018
Relevé 2	Quebec residents — submitted with T4RSP/T4RIF	February 28, 2018
T4A/Relevé 1	RESP withdrawals	February 28, 2018
T4A/Relevé 1	RDSP withdrawals	February 28, 2018
Non-registered Accounts		
Form	Purpose of form	Mailed no later than*
T5/R3 (Mutual Funds)	Income Distribution from Corporate Class Mutual Funds and High Interest Saving Account	February 28, 2018 from the fund company
T3/RL-16 (Mutual Funds)	Income Distribution and Return of Capital from Mutual Funds	April 2, 2018 from the fund company
T5/R3	Dividend and interest income equal to or greater than \$50	February 28, 2018
T5/R3	All Split Corporation income	February 28, 2018
T5008/R18	All dispositions (sales, redemptions and maturities) for the tax reporting year.	February 28, 2018
T3/RL-16	Trust unit income	April 2, 2018
T5013/RL-15	Partnership income	April 2, 2018
NR4	Distributions to non-residents	April 2, 2018
1042S	US Source Income** Reporting for Simple Trust, Grantor Trust, and Partnership reporting	March 15, 2018
1099INT	U.S. person receiving interest income	January 31, 2018
1099DIV	U.S. person receiving dividend income	January 31, 2018
1099B Substitute	U.S. person receiving proceeds from sale	February 15, 2018
Other non-government reports	Investment Income Summary if receiving a T5	Included in the T5 Package
	Trading Summary	Included in the T5 Package
	Summary of Trust Income, excluding Mutual Funds	Included in the T3 Package
	Pending Trust Unit Summary	Included in the T3 Package

*Online access to tax receipts through eServices on WebBroker replaces your mailed receipts. To take advantage of the convenience and services provided by WebBroker, please speak to your TD Wealth Private Investment Advice Advisor. **For Internal Revenue Service reporting, if you are being charged the maximum tax rate of 30% and live in a treaty country you may be able to reduce your tax paid by providing TD Waterhouse Canada Inc. with the required documentation. Contact your TD Wealth Private Investment Advice Advisor for more information.