

As you prepare to file your 2017 income tax return, the volume and complexity of the tax forms you may be required to submit can appear overwhelming.

This brochure will assist you in understanding the tax forms from CIBC Investor's Edge, and provide you with expected mailing dates for each form. Please keep this brochure guide for your reference until you have completed your 2017 income tax return.

For more detailed assistance in understanding and completing your 2017 income tax return, we recommend you contact your personal tax advisor.

Please note that you may receive individual tax slips from CIBC Investor's Edge, as well as directly from some issuers.

For a description of each tax form and the date you can expect to receive these documents, please see the table, Tax Forms and Mailing Dates.

Please note that in instances where you may receive a tax slip after you've already filed your tax return, you must file a **T1-ADJ** form to amend your tax return.

We recommend that you ensure you have received **all** required tax slips when filing your tax return in accordance with the April 30th deadline.

Tax Forms and Mailing Dates

You may receive one or more of the following tax forms and/or summaries depending on the type of investments you held in 2017.

Form	What It Reports	Description	Mailing Date
Registered Accounts			
RRSP Contribution Receipts	RRSP contributions	RRSP contribution receipts are issued for all reportable contributions made between March 2, 2017 and December 31, 2017. Contribution receipts for contributions made during the first 60 days of 2018 will be issued and mailed separately, shortly after the contribution.	End of January
T4RSP / T4RIF Relevé 2 (RL-2)	RRSP / RRIF withdrawals	T4RSPs/T4RIFs are issued for all withdrawals from an RRSP/RRIF and locked-in accounts such as LIFs, LRIFs and LIRAs. Quebec Residents: In addition to the T4RSP / T4RIF, you will receive a Relevé 2.	End of February
NR4	Canadian source income	NR4s show withdrawals from an RRSP, RRIF or RESP paid to a non-resident of Canada.	End of February ¹
T4A Relevé 1 (RL-1)	RESP withdrawals	T4As are issued for all withdrawals from an RESP (i.e., EAP or AIP). Quebec Residents: In addition to the T4A, you will receive a Relevé 1.	End of February

Form	What It Reports	Description	Mailing Date
Non-Registered Accounts			
T5 Relevé 3 (RL-3)	Dividend and interest income	A T5 is only issued for amounts of C\$50 or greater. It consists of two parts: 1) T5 Supplementary – shows the reportable regular and split share income for the year. 2) Investment Income and Expense Summary – provides a detailed summary of the amounts shown on the T5, including expense items. Quebec Residents: In addition to the T5, you will receive a Relevé 3.	Mid-February
T3 Relevé 16 (RL-16)	Trust and mutual fund income	A T3 consists of two parts: 1) T3 Supplementary – shows the reportable capital gains and other income for the taxation year. 2) Summary of Trust Income and Expense – provides a detailed summary of the amounts shown on the T3, including expense items. Quebec Residents: In addition to the T3, you will receive a Relevé 16.	Throughout March ¹
Transaction Summary	All transactions	A Transaction Summary is issued for all investment accounts. It lists all purchases, sales, redemptions, maturities, exchanges and expirations for the calendar year.	Mid-February
Discount Instrument Annual Summary (DIAS)	Purchases and sales / redemptions	A DIAS shows all discounted instruments purchased and sold in the 2017 calendar year.	Mid-February
T5013 Relevé 15 (RL-15)	Limited partnership income	A T5013 is issued for all limited partnership income, including flow-through shares. Regardless of the amount, these slips record the partnership's gains or losses at the partnership's year-end. Quebec Residents: In addition to the T5013, you will receive a Relevé 15.	Throughout February and March
Relevé 7 (RL-7)	Small and Medium Enterprises Growth Stock Plan (SME) income	A Relevé 7 is issued for Quebec Residents only. It records all reportable income from the SME (formerly called the Quebec Stock Savings Plan).	End of February
NR4	Canadian source income	It records reportable income from Canadian sources for non-residents of Canada.	End of March ¹
1099-DIV	Dividend income	A 1099-DIV shows all reportable dividends paid and deemed to a U.S. person (or individuals subject to U.S. tax laws) during the tax year.	End of January
1099-INT	Interest income	A 1099-INT shows all reportable interest paid to a U.S. person (or individuals subject to U.S. tax laws) during the tax year.	End of January
1099-OID	Original Issue Discount	A U.S. person will receive a Form 1099-OID (Original Issue Discount) after purchasing a U.S. Treasury bond or note for an amount less than face value. The OID is the difference between the bond's stated redemption price (usually its face value) and its issue price (generally the amount the bond or note was first sold by the issuer).	End of January
1099-MISC	Miscellaneous Income	A U.S. person who invested in U.S. Limited Partnership Units will receive a 1099-MISC to show income earned and withholding paid during the tax year.	End of January
1099-B	Dispositions of U.S. securities	A 1099-B shows all dispositions for a U.S. person (or individuals subject to U.S. tax laws) during the tax year.	End of January
1042-S	U.S. source income	A 1042-S shows all reportable U.S. source income paid and deemed to a non-resident of the U.S. during the tax year.	Mid-March

¹ Mailed by CIBC Investor's Edge and/or mutual fund companies.

If You Held Trust Units, Limited Partnerships or Mutual Fund Shares in 2017

In accordance with Canada Revenue Agency (CRA) reporting deadlines, tax information for trust units and limited partnerships are provided to CIBC Investor's Edge by each issuer on a staggered schedule. Once we receive the information required from each issuer, we mail you a separate tax slip for each of the investments you held in 2017.

For mutual funds, you will receive **T3/Relevé 16** and **NR4** slips, as required, directly from the respective mutual fund company.

For your reference, the following chart summarizes the CRA reporting deadlines for issuers to provide their 2017 tax information to CIBC Investor's Edge for tax receipt preparation.

Tax Slip	Type of Income	Deadline
T3 / Relevé 16	Trust Unit / Mutual Fund	March 31, 2018
T5013	Limited Partnership	March 31, 2018
Relevé 15	Canadian Source	March 31, 2018

It is not uncommon for issuers to deliver the required information and/or amendments on or after these deadlines — please do not file your tax return before receiving all required tax slips.

Information Required by CRA

As part of the income tax filing process, we are required to provide CRA (and Revenue Quebec for Quebec residents) with the following forms:

Investment Income Forms

CRA receives a copy of any of the following forms, as applicable: T3, T5, T5013, T4RSP, T4RIF, T4A and NR4.

Special Note for Quebec Residents

Revenue Quebec utilizes supplementary forms to process tax returns for Quebec residents. Below is a list of Revenue Quebec supplementary forms and their CRA equivalents.

Revenue Quebec	CRA
Relevé 1 (RL-1)	T4A
Relevé 2 (RL-2)	T4RSP / T4RIF
Relevé 3 (RL-3)	T5
Relevé 7 (RL-7)	No federal equivalent
Relevé 15 (RL-15)	T5013
Relevé 16 (RL-16)	T3
Relevé 18 (RL-18)	T5008*

Report of Disposition of Securities

We are required to supply CRA with a report on all dispositions, as well as redemptions and maturities of debt instruments and options. All information related to dispositions filed with CRA is included on your account statements and year-end Transaction Summary.

Information Required by U.S. Internal Revenue Service (IRS)

U.S. persons or individuals who are subject to U.S. tax laws will receive the following forms:

Income for U.S. Persons

1099-DIV (Dividend Income)
 1099-INT (Interest Income)
 1099-OID (Original Issue Discount)
 1099-MISC (Miscellaneous Income)

Disposition of Securities for U.S. Persons

1099-B

Income for Non-Residents of the U.S.

1042-S (issued to flow-through entities only)

Partners in a U.S. Partnership

K1 (issued by KPMG on behalf of issuers)

1099 will be issued to US clients who have provided their SSN prior to December 31, 2017.

Non-US, non-registered clients who wish to obtain 1042-S slips, will need to provide their US ITIN prior to December 31st, 2017.

If you have any questions or require additional information, please sign on to your CIBC Investor's Edge account and go to the **Tax Documents** tab on the **eDocuments** page. You may also contact an Investment Representative at **1-800-567-3343**.

*The Transaction Summary and Discount Instrument Annual Summary (DIAS) are approved replacements of the CRA form T5008 (and RL-18 in Quebec).

Clients are advised to seek advice regarding their particular circumstances from their personal tax and legal advisors. CIBC Investor's Edge is a division of CIBC Investor Services Inc., a subsidiary of CIBC, Member of the Canadian Investor Protection Fund and Member of the Investment Industry Regulatory Organization of Canada.