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IF YOU HAVEN'T DONE SO - CONTRIBUTE TO YOUR RRSP AND TFSA TODAY

The rush to make that proverbial last-minute Registered Retirement Savings Plan (RRSP) contribution has become one of the most predictable events on our calendar. This year, why not get a head start on both your RRSP and Tax-Free Savings Account (TFSA) contributions?

If you haven't yet maximized your 2019 RRSP or Spousal RRSP contributions, we encourage you to avoid the rush and contribute before the March 2, 2020 deadline. For the 2019 tax year, you can contribute up to 18 percent of your 2018 earned income, up to a maximum of \$26,500⁻, less any Pension Adjustment.

Contribute Early And Maximize Your Contributions

The more you contribute to your RRSP, and the earlier you start, the more you'll benefit from tax-free compounding over time. For the 2020 tax year, you can contribute up to 18 percent of your 2019 earned income, up to a maximum of \$27,230, less any Pension Adjustment. Instead of waiting until the end of the year to make a lump sum contribution, consider establishing a regular Pre-Authorized Contribution plan. You can choose how much to invest and how often, and you won't have to worry about rushing to contribute to your RRSP before the annual deadline.

Tax-Free Saving Accounts

A TFSA is an effective way to save for your important goals, whether you're saving for retirement or a child's education. While you do not receive a tax deduction for TFSA contributions, your investments grow tax-free and you do not pay tax on withdrawals.

Canadian residents 18 years of age and older can contribute up to \$6,000 to their TFSA in 2020, plus any unused contribution room and any amounts withdrawn in previous years (with the exception of any funds withdrawn due to an over-contribution) and, like your RRSP, the earlier you contribute, the more you'll benefit.

If you have any questions about your annual RRSP and TFSA contributions, please call one of us and we will be happy to help you.

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IMPORTANT DATES -

- January 1, 2020 - TFSA contribution room of \$6000 available.
- March 2, 2020 - Last day to make 2019 RRSP Contribution.
- April 30, 2020 - CRA Filing due date for 2019 tax returns for individuals.
- June 15, 2020 - CRA Filing due date for 2019 tax returns for self-employed Canadians.

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YOUR GUIDE TO 2019 INCOME TAX REPORTING

As you prepare to file your 2019 income tax return, this brochure will assist in understanding the tax forms from CIBC Wood Gundy and provide you the expected mailing dates for each form.

Please Note: This guide has been prepared for general information purposes only. CIBC Wood Gundy does not provide income tax advice. For more detailed assistance in understanding and completing your 2019 income tax return, we recommend you contact your personal tax advisor.

Please note that you will receive individual tax slips from CIBC Wood Gundy as well as directly from some issuers. If you are a CIBC Wood Gundy Investment Consulting Service (ICS) or Advisor Managed Account (AMA) client, you will receive additional tax information, including a Realized Gain/Loss Report under separate cover.

We recommend that you ensure you have received all required tax slips before filing your tax return in accordance with the Canada Revenue Agency (CRA) April 30th deadline for individuals.

TAX SLIPS FOR REGISTERED ACCOUNTS

Tax receipts for registered contributions made from March 2 to December 31, 2019 will be issued separately from receipts made during the first 60 days of 2020. Receipts for income from registered plans are also issued separately.

IF YOU HELD TRUST UNITS, LIMITED PARTNERSHIPS OR MUTUAL FUNDS IN 2019

Your tax package will include a Pending List of T3/Relevé 16 and T5013/Relevé 15 tax slips that will be provided once the required information is received from the issuers of Trust Units held in your account. This list will help you keep track of any T3/Relevé 16 and T5013/Relevé 15 tax slips still to come.

Please note CRA and Revenue Québec (MRQ) reporting deadline for issuers to provide their tax information to CIBC Wood Gundy for tax slip preparation is **March 31, 2020**. This includes the information required to produce the following tax slips.:

- T3/Relevé 16 for Trust Unit/Mutual Fund* income
- T5013/Relevé 15 for Limited Partnership income
- NR4 for Canadian source income paid to non-residents

*If you hold mutual funds, you will receive T3/Relevé 16 and NR4 slips directly from the respective mutual fund companies and these are not captured on the pending list. Applicable T3/Relevé 16 slips for trust units held in your account are sent to you as they become available.

IF YOU SOLD LINKED NOTES IN 2019

It is important to be aware of the tax treatment of gains realized on linked notes that are disposed of on the secondary market, including principal protected notes and principal-at risk notes, prior to maturity. For dispositions that occur on the secondary market, any gains (calculated as proceeds minus principal amount or, in the case of a return of capital note, as proceeds minus remaining principal amount) will be deemed to be interest that accrued to the date of the sale. For 2019 tax reporting purposes, the deemed interest will be reported on the T5 in box 30 or in box K on the Relevé 3 as "equity linked notes interest". The "proceeds of disposition" reported on the T5008/Transaction Summary will be reduced by the deemed interest amount.

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 2019.

FORM	WHAT IT REPORTS	PROVIDED FROM	DESCRIPTION	MAILING DATE
Registered Accounts				
RRSP Contribution Receipts	RRSP Contributions	CIBC Wood Gundy	RRSP contribution receipts are issued for all contributions (including retirement allowances and severance payments) for the tax year.	End of January (Tax receipts for contributions made during the first 60 days of 2020 will be sent separately). Once in January and twice/week in February.
T4RSP/T4RIF Relevé 2 (RL-2)	RRSP/RRIF Withdrawals	CIBC Wood Gundy	T4RSPs/T4RIFs are issued for all withdrawals from an RRSP/RRIF. In addition, Quebec Residents will also receive a Relevé 2.	End of February
NR4	Canadian Source Income	CIBC Wood Gundy and/or mutual fund companies	NR4s show withdrawals from an RRSP, RRIF or RESP paid to a non-resident of Canada.	End of March
T4A/Relevé 1 (RL-1)	RESP Withdrawals	CIBC Wood Gundy	T4As are issued for certain/specific withdrawals (grant paid, etc.) from an RESP. Quebec residents will also receive a Relevé 1.	End of February
Non-Registered Investment Accounts				
T5/Relevé 3 (RL-3)	Dividend and Interest Income	CIBC Wood Gundy	A T5 is only issued for amounts of C\$50 or more. It consists of: 1) T5 Supplementary - reportable regular and split share income for the year. 2) Investment Income and Expense Summary - Provides the details of totals, including expense items. Quebec residents will also receive a Relevé 3.	End of February
T3/Relevé 16 (RL-16)	Trust and Mutual Fund Income	CIBC Wood Gundy and/or Mutual Fund Companies	A T3 includes: 1) T3 Supplementary - shows the reportable capital gains and other income for the taxation year. 2) Summary of Trust Income and Expense - provides the details of the totals, including expense items. It also includes the adjusted cost base portion (Return of Capital). Quebec Residents will also receive a Relevé 16.	Throughout March
Transaction Summary*	Transactions	CIBC Wood Gundy	A Transaction Summary is issued for all investment accounts that had purchases, sales, redemptions, maturities, exchanges and expirations during the year.	End of February

T5008	Disposition Transactions	CIBC Wood Gundy	A T5008/Relevé 18 reports the details of security positions that were sold, redeemed or matured during the 2019 tax year and corresponds to the transactions included on the transaction summary and the Discount Instrument Annual Summary (DIAS). The Total Cost or Book Value included on the T5008/Relevé 18 (Box 20) is calculated using the same methodology as your monthly statement(s), and is therefore reported on an individual account basis. If Box 20 is empty, zero or 'N/A', we may not have sufficient information to report a book value. Please note that the amount in Box 20 may or may not reflect the Adjusted Cost Base (ACB) of the security. You may need to make adjustments to the amount reported in Box 20 when determining your gain or loss for tax reporting purposes. For example, if you hold the same security within multiple accounts, or in other non-registered accounts, either with CIBC or elsewhere, you may need to consider these holdings when calculating your ACB. Where appropriate, you may need to use your manually calculated ACB when completing the applicable tax return schedule rather than the information in Box 20 on the tax slip received or if you download electronic slips from your Canada Revenue Agency/Revenu Québec account online.	End of February
NR4	Canadian Source Income	CIBC Wood Gundy and/or Mutual Fund Companies	An NR4 is only issued for amounts of C\$50 or more. It records reportable income from Canadian sources for non-residents of Canada.	End of March
Discount Instrument Annual Summary (DIAS)	Purchases - sales	CIBC Wood Gundy	A DIAS shows all sales and purchases of discounted instruments.	End of February
T5013/Relevé 15 (RL-15)	Limited Partnership Income	CIBC Wood Gundy	A T5013 is issued for all limited partnership income, including flow-through shares. These slips record the partnership gains or losses at the partnership's year end. Quebec residents will also receive a Relevé 15.	Throughout February and March

Internal Revenue Service (IRS) Tax Slips				
1099-DIV	Dividend Income	CIBC Wood Gundy	A 1099-DIV shows all reportable dividends paid to a U.S. person (or individuals subject to U.S. tax laws) during the year.	End of January
1099-INT	Interest Income	CIBC Wood Gundy	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-B	Dispositions of U.S. Securities	CIBC Wood Gundy	A 1099-B shows all disposition for a U.S. person (or individuals subject to U.S. tax laws) during the tax year.	Mid-February
1099-OID	Original Issue Discount	CIBC Wood Gundy	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	CIBC Wood Gundy	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
1042-S	U.S. Source Income	CIBC Wood Gundy	A 1042-S shows all reportable U.S. source income paid to a non-resident of the U.S. during the tax year.	Mid-March

*ICS and AMA clients will receive a Realized Gains/Loss Report and a T5008 Tax slip in place of a Transaction Summary.

If you have any questions or require additional information, please visit the Tax Reporting section of www.cibcwoodgundy.com. Alternatively, you may contact your Investment Advisor or call Client Relations at **1 800 563-3193**.

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YOUR 2019 TAX SLIPS CHECKLIST

As your Investment Advisor, I know that keeping track of all of the tax slips you receive at this time of year can be challenging. Our 2019 Tax Slips Checklist can help you stay organized by providing you with a list of tax slips you may be receiving, depending on the type of accounts and investments you hold. If you have any questions about the checklist, or require help determining which slips you should be expecting, please don't hesitate to contact the office.

Registered Retirement Savings Plan (RRSP), Registered Education Savings Plan (RESP) or Registered Retirement Income Fund (RRIF)

You may receive one or more of the following slips if you hold an RRSP, RESP or RRIF:

DOES IT APPLY TO YOU?	TYPE OF SLIP	INFORMATION ABOUT THE SLIP	EXPECTED MAILING DATE	CHECK (✓) WHEN RECEIVED
Yes <input type="checkbox"/> No <input type="checkbox"/>	Contribution Receipts	RRSP contribution receipts are issued for all contributions, regardless of amount, and show all reportable contributions for the tax year.	Throughout February	<input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	T4RSP/T4RIF/ Relevé 2 (RL-2)	T4RSPs/T4RIFs are issued for all withdrawals from an RRSP/RRIF, regardless of amount. Quebec Residents: In addition to the T4RSP/T4RIF, you will receive the provincial tax form, Relevé 2.	Third week of February	<input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	NR4	NR4s show actual or deemed withdrawals, regardless of amount, from an RRSP, RRIF or RESP paid to a non-resident of Canada.	End of February	<input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	T4A/Relevé 1 (RL-1)	T4As are issued for all withdrawals from an RESP, regardless of amount, and show actual or deemed withdrawals. Quebec Residents: In addition to the T4A, you will receive the provincial tax form, Relevé 1.	Mid-February	<input type="checkbox"/>

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Investment Account

You may receive one of the following slips if you hold an investment account:

DOES IT APPLY TO YOU?	TYPE OF SLIP	INFORMATION ABOUT THE SLIP	EXPECTED MAILING DATE	CHECK (✓) WHEN RECEIVED
Yes <input type="checkbox"/> No <input type="checkbox"/>	T5/Relevé 3 (RL-3)	Detailing dividend and interest income, a T5 is only issued for amounts 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 the details of the totals, including expense items. Quebec Residents: In addition to the T5, you will receive the provincial tax form, Relevé 3.	End of February	<input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	T3/Relevé 16 (RL-16)	Detailing 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 the details of the totals, including expense items. It also includes the adjusted cost base portion (return of capital). Quebec Residents: In addition to the T3, you will receive the provincial tax form, Relevé 16.	Throughout March and April	<input type="checkbox"/> Please Note: T3s may be sent in several mailings. Please refer to the Pending list included in your T5 package to determine that all T3s have been received before Filing. Additionally, T3s for Mutual Funds will be sent to you directly from the fund companies
Yes <input type="checkbox"/> No <input type="checkbox"/>	Transaction Summary ¹	A Transaction Summary is issued for all Investment accounts. It lists all purchases, sales, redemptions, maturities, exchanges and expirations for the calendar year.	Last Week of February	<input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	T5008 / Relevé 18 (RL-18)	A T5008/RL18 Statement of Securities Transactions is issued for all investment accounts. It lists all sales of securities for the calendar year.	Last Week of February	<input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	DIAS	A Discount Instrument Annual Summary (DIAS) shows all discounted instruments purchased and sold in the 2018 calendar year.	Last Week of February	<input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	T5013/ Relevé 15 (RL-15)	A T5013 is issued for all other limited partnership income. Regardless of the amount, these slips record the partnership's gain or losses at the partnership's year-end. Quebec Residents: In addition to the T5013, you will receive the provincial tax form, Relevé 15.	Throughout February and March	<input type="checkbox"/>

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Yes <input type="checkbox"/> No <input type="checkbox"/>	NR4	An NR4 is only issued for amounts of C\$50 or greater. It records reportable income from Canadian sources for non-residents of Canada.	Throughout March	<input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	1099-DIV	A 1099-DIV shows all reportable dividends paid to a U.S. person (or individuals subject to U.S. tax laws) during the tax year.	End of January	<input type="checkbox"/>
DOES IT APPLY TO YOU?	TYPE OF SLIP	INFORMATION ABOUT THE SLIP	EXPECTED MAILING DATE	CHECK (✓) WHEN RECEIVED
Yes <input type="checkbox"/> No <input type="checkbox"/>	1099-INT	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	<input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	1099-B	A 1099-B shows all dispositions for a U.S. person (or individuals subject to U.S. tax laws) during the tax year.	Mid-February	<input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	1042-S	A 1042-S shows all reportable U.S. source income paid to a non-resident of the U.S. during the tax year.	Mid-March	<input type="checkbox"/>

CIBC Wood Gundy Investment Consulting Service™ (ICS), Portfolio Partner or Advisor Managed Account (AMA)

If you are a CIBC Wood Gundy ICS, Portfolio Partner or AMA client, in addition to the above, you may also receive one or more of the following slips:

DOES IT APPLY TO YOU?	TYPE OF SLIP	INFORMATION ABOUT THE SLIP	EXPECTED MAILING DATE	CHECK (✓) WHEN RECEIVED
Yes <input type="checkbox"/> No <input type="checkbox"/>	Realized Gains/ Loss Report	A report providing a summary of the security disposition transactions that occurred in your non-registered account(s) and the resulting gain or loss due to disposition. Note: This summary is for information purposes only, and is not an official document for income tax purposes. It is mailed to ICS and AMA clients only and replaces the Transaction Summary (above) for these accounts.	Mid-February	<input type="checkbox"/>

¹ ICS and AMA clients will receive a Realized Gains/Loss Report and a T5008 Tax slip in place of a Transaction Summary