2025 Tax Year: Important Information

RESEARCH CAPITAL CORPORATION

Dates

January 16, 2026	We will mail receipts for RRSP contributions made between March 3- December 31, 2025 and January 1-9, 2026. For contributions made between January 12 and March 2, 2026, we will mail receipts weekly.
January 27, 2026	IRS 1099 slips should be mailed to you by this date (for U.S. taxpayers only).
February 1-5, 2026	T4 RRSP/RRIF/RESP/FHSA slips mailed for withdrawals from registered plans.
February 17, 2026	T5 (and RL-3 for Quebec residents) should be mailed to you by this date, reporting dividend and interest income (other than split share corporations). T5008 (and RL-18 for Quebec residents) should be mailed to you by this date, reporting dispositions of securities.
February 25, 2026	T5 slips (and RL-3 for Quebec residents) for split share corporations should be mailed to you by this date.
March 2, 2026	2025 RRSP contribution deadline.
March 31, 2026	T3 slips (and RL-16 for Quebec residents) for Canadian REITs, income trusts, mutual funds and ETFs should be mailed by this date. Mutual fund and ETF slips are issued by the fund companies. Limited Partnership slips (T5013) should be mailed to you by this date by the LP.
April 30, 2026	Personal tax returns must be filed by midnight.

Specifics

Trust Units/ ETFs	We do all we can to get the tax receipts out as soon as possible, but Trusts such as REITs do not have to report until the end of March. If your accountant needs the information sooner, he or she may find it posted on the Trust's website. For some trust units (T3s), distributions may include a return of capital, which is non-taxable, however, you or your accountant should keep a note of this amount as it reduces the adjusted cost base of your investment. The reverse to a return of capital occurs when an ETF declares a distribution that you pay tax on, even though the funds were reinvested into the fund. This increases your adjusted cost base. You will require the correct adjusted cost base to accurately report capital gains or losses upon liquidation of the trust unit or ETF.
Contribution of stock from cash/margin accounts to RRSP or TFSA accounts or donations to a charity	A capital gain may be triggered by these transactions. Since they are not recorded as a sale, they will not appear on the T5008 Statement of Securities Transactions. Please contact us to get the capital gain to be reported when you file your tax return. Losses on these transactions may not be used.
Foreign income verification	If at any time during the year your cost of specified foreign property, for example U.S. securities, is over $100,000CDN, it must be reported when you file your Canadian income tax return on form T1135. We can prepare a Foreign Asset Report that may be of assistance to you. Contact your advisor to have this sent to you.
Filing your tax return before all your tax slips arrive	Should you forget to include or file your tax return before you have received all pertinent slips that declare income, the CRA will no longer simply adjust your return at the time your Notice of Assessment is issued. The CRA will now levy penalties on the unreported income as follows: The penalty is equal to the greater of: · $100; and · 50% of the understated tax and/or the overstated credits related to the false statement or omission.

Research Capital mails tax slips to all clients. Those who have online access will also be able to see their slips by logging into their accounts. Please be aware that issuers may file amendments even after you receive your tax slips. Should this happen, Research Capital will issue an amended tax slip as soon as possible.

If you have any questions about the preparation of your tax return, we strongly advise you to seek the expertise of a tax professional such as an accountant. For questions specifically related to your investments, please feel free to contact your advisor.