



Qube
Investment
Management Inc.

ANNUAL TAX PACKAGE INFORMATION



Valued clients,

To help simplify tax season, Qube is continuing our annual tradition of bundling up all the relevant tax documents relating to your non-registered accounts and sending them to you in one convenient package.

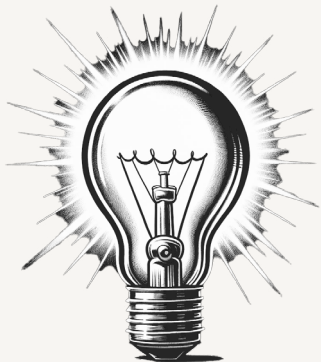
Why only for Non-Registered Accounts?

In short, the CRA has special reporting requirements for these accounts. Since you require various pieces of information to properly fill out your tax documents, some of which may not be automatically sent to you, it helps to have everything in one place.

**Mark your calendars, as you can expect
this Tax Package to arrive by email
the first week of April.**

As a quick refresher, here is what you will find in the Tax Package:

NATIONAL BANK TAX SLIPS



Note: The tax slips you receive from National Bank come in standard CRA format so they are legible to accountants but harder to interpret for the rest of us.

T3 – Statement of Trust Income

Any interest, dividends or capital gains/losses you received from an Exchange Traded Fund (ETF) or Mutual Fund will be outlined on this document.

- **Interest** – Often, this will come in the form of coupon payments from bonds and are paid on a semi-annual basis.
- **Dividends** – These are proceeds a company will pay out from their revenues to shareholders. They come quarterly, semi-annually, or annually.
- **Capital Gains/Losses** – Whenever you sell a security you own, you will realize a capital gain (if the price has gone up) or capital loss (if the price has gone down) equal to the difference between the price you bought it at, and the price you sold it at.

Trading Summary

This document will detail any buy and sell orders placed in your non-registered account over the year. Any US securities that are sold will be recorded in US Dollars – but there will be no Foreign Exchange rate provided in this document. We recommend you see the Activity Report or Realized Gain/Loss Report provided by Qube for a more thorough breakdown of these transactions in Canadian dollars.



QUBE TAX STATEMENTS

Activity Report

The Activity Report breaks down the assets and shows every transaction that occurred within your non-registered account last year. You can also expect to see any fees charged to your account, dividends or interest that have been paid out from your holdings, buy or sell orders, quantities, and the price at which such transactions occurred.

Realized Gain/Loss Report

The Realized Gain/Loss Report shows the profit or loss associated with the sale or maturing of any securities in your account. These are known as capital gains or losses. You can expect to see the quantity sold, along with the average purchase price and the price at which they were sold—all in Canadian dollars.

Realized Income Report

This report shows all interest payments you received from your fixed income holdings, or bond. It will also detail any dividends received from your equity holdings during the year.

Foreign Asset Report

If your foreign assets exceed \$100,000 Canadian, this must be reported to the CRA in form T1135. Since a good portion of the equities held in our Kaleo portfolio are US stocks denominated in US Dollars, they require conversion to Canadian dollars, and will be treated differently by the CRA compared to Canadian stocks. This report breaks down the details of any non-Canadian securities you have in your non-registered account.



Should you still be curious about the documents that you will be receiving, we have published a [video](#) for you to view.

If you have any questions or concerns, please do not hesitate to contact Client Relations at help@qubeinvest.ca.

