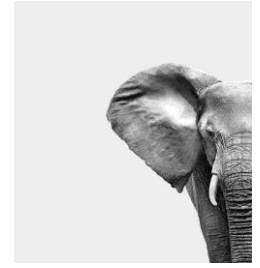


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OPERATING HOURS

Head Office operating hours during the Holiday period will be as follows:

December 22: 8:00 a.m. to 5 p.m. (reduced staff)

December 25 & 26: closed

December 27, 28 & 29: 8:00 a.m. to 5 p.m.

January 1: closed

January 2: 8:00 a.m. to 5 p.m. (reduced staff)

COMMISSIONS

The commission payment schedule has been adjusted to ensure timely payment during the holidays:

- **Week 51:** The commissions received from fund companies between December 15 and 21, 2023 will be paid on December 21, 2023.
- **Week 52:** The commissions received from fund companies between December 22 and 28, 2023 will be paid on December 28, 2023.

INVESTIA NOMINEE ACCOUNTS

DEADLINES FOR 2023 TRANSACTIONS

December 21, 2023* is the last day to process transactions to be included in 2023 tax slips and tax filing documents. The transactions impacted by this date are as follows:

- Redemptions (involving a withdrawal) from all registered account types
- Internal transfers between all types of registered accounts
- TFSA contributions

Should a redemption transaction be processed after this date, please specify clearly on the Order Instruction Form that you will send to Head Office for processing that the withdrawal is for the 2023 tax year. Investia reserves the right to refuse transactions with a processing delay over T+2.

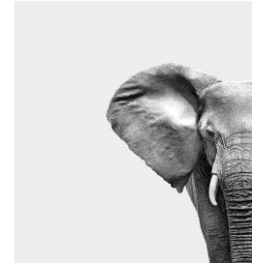
* Why do we set a deadline?

Transactions which generate tax slips are withdrawals (“WDL”) from client accounts, not redemptions (“RED”). For example, if a redemption transaction with a T+1 or T+2 settlement date is processed on December 30, 2023 (for a payment by cheque or EFT), the **payment** (“WDL”) will be made in Univeris in January 2024 only. In this case, the T4RSP/T4RIF slip will be issued for the 2024 taxation year.

Note that the Canada Revenue Agency (CRA) and Revenu Québec (for Quebec residents) will charge a penalty for requests to carry over income tax paid and/or make a correction to a tax slip issued after the prescribed deadline (e.g., requests to carry over income tax paid at the beginning of 2024 on the 2023 taxation year or to amend a tax slip after February 29, etc.). Note that the CRA/Revenu Québec penalty payment notice may take some time to be issued. Upon

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receipt of the notice, the penalty will be charged to the Representative and deducted from his or her commissions, if applicable.

DELIVERY OF TAX SLIPS

- Contribution receipts for the period from March 1 to December 31, 2023 will be issued at the end of January 2024, and then in February we will begin issuing receipts on a weekly basis for the first-60-day contributions of 2024.
- T4RSP, T4RIF, T5 (nominee GICs only) and RL-2 & 3 (Quebec only) tax slips for 2023 withdrawals from Investia nominee registered accounts will be mailed out by February 29, 2024, including T5008/RL-18 slips for exchange traded funds.
- Fee-based series invoices for Investia nominee non-registered accounts will be available on the Client Portal at the latest on February 29, 2024.

FREE OR MATURED UNITS

Clients who have requested the automatic conversion of their free units (for Investia nominee accounts) will have their units transferred on January 31, 2024. Note that all requests received (using the “Automatic Conversion of Free Units – Investia Nominee Accounts” form – F51-250A) after December 31, 2023 will not be included in the automatic conversion of January 31, 2024, but will instead be postponed to 2025. If you wish to process a switch transaction as part of the 2024 without having submitted the “Automatic Conversion of Free Units – Investia Nominee Accounts (F51-250A)” form to Head Office before December 31, 2023, you must ensure that you enter it *manually* in Univeris.

Please be advised that if the client has a stale-dated KYC (more than 3 years) or an incorrect address on file (checked “Incorrect Address” box), the automatic conversion of units will not be performed.

PAUSING OF T2023 TRANSFERS OF INVESTIA NOMINEE LIFs AND RRIFs

A deadline has been set to process external transfers of Investia nominee Life Income Funds (“LIFs”) and Registered Retirement Income Funds (“RRIFs”). As is common practice at most financial institutions, all external transfer ins and outs received from Friday, **December 8, 2023** and onward will be held until **January 4, 2024** for processing. These dates have been agreed upon to ensure that all transfers have been finalized by December 31, 2023.

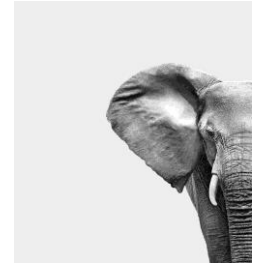
Please note that failure to finalize the transfer of a LIF or a RRIF before the end of the year may result in incorrect payments. We are asking for your cooperation in ensuring that no transfer-in and out requests are submitted to Investia or relinquishing institutions between December 8, 2023 and January 4, 2024.

MINIMUM AMOUNTS FOR 2024

New minimum and maximum RRIF and LIF withdrawal amounts will be calculated during the week of January 8, 2024. We will provide an update on the new minimum and maximum amounts in an upcoming communication.

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Systematic withdrawals will be updated automatically based on the new minimum and maximum amounts in time for the first payment in January.

For more information, please refer to the [June 3, 2021 issue of The 360 Newsletter](#).

CAPITAL GAINS OR LOSSES

We remind you that in order for a capital gain or loss to apply in a given tax year, the transaction must be settled in the same year. A such, please process your applicable transactions no later than December 8, 2023.

ACCOUNT STATUS

Please do not reopen closed nominee plans as these will be rejected by the Canada Revenue Agency (“CRA”) when we fulfil our 2023 reporting requirements. **Any closed nominee plan that is being reopened could be subject to penalties from the CRA, which will be charged to the Representative.**

IMPORTANT REMINDERS

- **RRSP to RRIF transfers for clients who turned 71 in 2023** must be processed before November 24, 2023. For more information, please read the [September 21, 2023 issue of The 360 Newsletter](#).
- **Minimum annual amount payments** must be completed before November 24, 2023. For more information, please read the [September 28, 2023 issue of The 360 Newsletter](#).
- **Requests for temporary income for 2024** must be sent before December 31, 2023. For more information, please read the [October 26, 2023 issue of The 360 Newsletter](#).

The entire team at Investia wishes you a very Happy Holiday Season!