



## B2B Bank Dealer Services 2015 Year-End Dates

2015 dates	Reminders
<b>November 27</b> <ul style="list-style-type: none"> <li>Non-ATON</li> </ul>	<ul style="list-style-type: none"> <li>Last day to initiate all Non-ATON Income Plan transfers</li> <li>Non-ATON transfers received after November 27, 2015 will be held and processed at the start of 2016               <ul style="list-style-type: none"> <li>Non-ATON includes fund company transfers</li> </ul> </li> </ul>
<b>December 4</b> <ul style="list-style-type: none"> <li>T4 Reporting</li> <li>IPP</li> <li>ATON</li> </ul>	<ul style="list-style-type: none"> <li>Last day for in-kind (external) deregistration requests for 2015 T4 reporting</li> <li>Last day for new IPP application forms to be received at B2B Bank Dealer Services (in order to be registered with CRA for 2015)               <ul style="list-style-type: none"> <li>If we receive requests after these dates, we will process the instructions before year-end on a best efforts basis</li> </ul> </li> <li>Last day for ATON Income Plan transfers. Transfers received by ATON after December 4, 2015 cannot be executed until 2016</li> </ul>
<b>December 14</b> <ul style="list-style-type: none"> <li>Cash</li> <li>In-kind</li> </ul>	<ul style="list-style-type: none"> <li>Last day for in-cash and in-kind (internal) deregistration to be processed for 2015</li> </ul>
<b>December 18</b> <ul style="list-style-type: none"> <li>RSP to RIF rollover</li> </ul>	<ul style="list-style-type: none"> <li>Last day for clients turning 71 before December 31, 2015 to convert RRSP and LIRA/LRSP accounts to RRIF and LIF/LRIF/PRIF/RLIF accounts               <ul style="list-style-type: none"> <li>If no instructions are received by the due date, the accounts will automatically be moved on December 18, 2015</li> </ul> </li> </ul>
<b>December 18</b> <ul style="list-style-type: none"> <li>T/M/F trades</li> </ul>	<ul style="list-style-type: none"> <li>Last day for emailed free shares/units trades (T/M/F trades) to be submitted through the "free shares spreadsheet"</li> <li>Last day for free shares/units trades (T/M/F trades) to be <u>faxed</u> on a trade ticket and be executed in 2015               <ul style="list-style-type: none"> <li>\$10 trade fee applies</li> </ul> </li> </ul>
<b>December 31</b> <ul style="list-style-type: none"> <li>T/M/F trades</li> </ul>	<ul style="list-style-type: none"> <li>Last day for free shares/units trades (T/M/F trades) to be submitted <u>electronically</u> via wire order/Advisor Access before 4pm ET</li> </ul>

B2B Bank Dealer Services will ensure that all **Income Plan transfers-out** received prior to December 31, 2015 are initiated and completed on a “best efforts” basis prior to January 15, 2016, as per industry standard guidelines. B2B Bank Dealer Services will determine the 2015 payment information and send the details to the receiving institution, in order that income payments can be made to the client.

For **Income Plan transfers-in**, B2B Bank Dealer Services will assume the minimum on transfers received up until January 15, 2016. After this date, we will consider the transfer a 2016 transfer and the delivering institution should make the payment prior to the Transfer out.

**Note:** All documentation received must be in good order by the above posted dates. Documents received after the specified dates are processed on a “best efforts” basis with no guarantee of a 2015 tax receipt. The funds must also have a settlement date of December 31, 2015 or earlier to be able to receive a tax receipt in 2015. If the funds have not settled by year end, no tax receipt will be issued. Documentation that is incomplete or sent after the posted dates will result in processing delays and may hamper efforts to get items processed as requested (with regards to tax receipts and trades).

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