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B2B Bank Dealer Services 2018 year-end dates

2018 dates	Reminders
Friday, November 23 Non-Automatic Transfers Online (ATON) Income Transfers	 Last day to submit Blue Dot Non-ATON Income Plan transfers Non-ATON transfers received after November 23, 2018 will be held and processed at the start of 2019 Non-ATON includes fund company transfers
Friday, November 30 T4 Reporting ATON Income Plan Transfers	 Last day for in-kind (external) deregistration requests for 2018 T4 CRA reporting Last day for ATON Income Plan transfers. Transfers received by ATON after November 30, 2018 cannot be executed until 2019
Friday, December 7 Cash In-Kind	 Last day to return/reject the transfers Last day for In-Cash and In-Kind (internal) deregistrations to be processed for 2018
Monday, December 17 • RSP to RIF Rollover	 Last day for clients turning 71 before December 31, 2018 to convert RRSP and LIRA/LRSP accounts to RRIF and LIF/LRIF/PRIF/RLIF accounts If no instructions are received by the December 14, 2018 due date, the accounts will be automatically moved on December 17, 2018
• T/M/F Trades	 Last day for free shares/units trades (T/M/F trades) to be submitted via email through the "free shares spreadsheet" Last day for free shares/units trades (T/M/F trades) to be faxed on a trade ticket and be executed in 2018 \$10 trade fee applies
Monday, December 31 • T/M/F Trades	 Last day for free shares/units trades (T/M/F trades) to be submitted <u>electronically</u> via wire order/Advisor Access before 4 p.m. ET

B2B Bank Dealer Services (B2BBDS) will ensure that all **Income Plan (i.e. RRIF, LIF, LRIF, PRIF) transfers-out** received prior to Monday, December 31, 2018 are initiated and completed on a best-efforts basis prior to Friday, January 18, 2019, as per industry standard guidelines. B2BBDS will determine the 2019 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**, B2BBDS will assume the minimum on transfers received up until Friday, January 18, 2019. After this date, we will consider the transfer a 2019 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 2018 tax receipt. The funds must be redeemed from the client plan on or prior to December 31, 2018 to ensure a 2018 tax receipt. 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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