

2023 year-end dates

Please find below the B2B Bank Dealer Services 2023 year-end dates.

2023 dates	Reminders
Friday, November 24 <ul style="list-style-type: none"> Non-Automatic Transfers Online (ATON) Income Transfers 	<ul style="list-style-type: none"> Last day to submit Blue Dot Non-ATON Income Plan transfers. Non-ATON transfers received after November 24, 2023 will be held and processed at the start of 2024. Non-ATON includes fund company transfers.
Friday, December 1 <ul style="list-style-type: none"> T4 Reporting ATON Income Plan Transfers 	<ul style="list-style-type: none"> Last day for in-kind (external) de-registration requests for 2023 T4 CRA reporting. Last day for ATON Income Plan transfers. Transfers received by ATON after December 1, 2023 cannot be executed until 2024.
Friday, December 8 <ul style="list-style-type: none"> Cash In-Kind 	<ul style="list-style-type: none"> Last day to return/reject the transfers. Last day for In-Cash and In-Kind (internal) de-registrations to be processed for 2023.
Friday, December 15 <ul style="list-style-type: none"> RSP to RIF Rollover T/M/F Trades 	<ul style="list-style-type: none"> Last day for clients turning 71 before December 29, 2023 to convert RRSP and LIRA/LRSP accounts to RRIF and LIF/LRIF/PRIF/RLIF accounts.

	<p>accounts will be automatically moved on December 15, 2023.</p> <ul style="list-style-type: none"> • Last day for free shares/units trades (T/M/F trades) to be submitted via <u>email</u> through the “free shares spreadsheet”. • Last day for free shares/units trades (T/M/F trades) to be <u>faxed</u> on a trade ticket and be executed in 2023. <ul style="list-style-type: none"> ○ \$25 trade fee applies.
<p>Friday, December 29</p> <ul style="list-style-type: none"> • T/M/F Trades 	<ul style="list-style-type: none"> • 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 Friday, December 29, 2023 are initiated and completed on a best-efforts basis prior to Friday, January 19, 2024, as per industry standard guidelines. B2BBDS will determine the 2024 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 19, 2024. After this date, we will consider them a 2024 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 2023 tax receipt. The funds must be redeemed from the client plan on or prior to December 29, 2023 to ensure a 2023 tax receipt. 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).

Contact & Legal

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