

2025 year-end dates

Please find below the B2B Bank Dealer Services 2025 year-end dates.

2025 dates	Reminders
<p>Friday, November 21</p> <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 21, 2025 will be held and processed at the start of 2026. • Non-ATON includes fund company transfers.
<p>Friday, November 28</p> <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 2025 T4 CRA reporting. • Last day for ATON Income Plan transfers. Transfers received by ATON after November 28, 2025 cannot be executed until 2026.
<p>Monday, December 1</p> <ul style="list-style-type: none"> • RRSP to RRIF Rollover • T/M/F Trades 	<ul style="list-style-type: none"> • Last day for clients turning 71 before December 31, 2025 to convert RRSP and LIRA/LRSP accounts to RRIF and LIF/LRIF/PRIF/RLIF accounts. <ul style="list-style-type: none"> ○ If no instructions are received by the November 28, 2025 due date, the accounts will be automatically moved on December 1, 2025. • 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 2025. <ul style="list-style-type: none"> ○ \$25 trade fee applies.
<p>Friday, December 5</p> <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 2025.
<p>Wednesday, December 31</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 **Retirement Income Plan (i.e. RRIF, LIF, LRIF, PRIF) transfers-out** received prior to Wednesday, December 31, 2025 are initiated and completed on a best-effort basis prior to Friday, January 16, 2026, as per industry standard guidelines. B2BBDS will determine the 2026 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 16, 2026. After this date, we will consider them a 2026 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 2025 tax receipt. The funds must be redeemed from the client plan on or before December 31, 2025 to ensure a 2025 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 regard to tax receipts and trades).

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