

# 2010 Tax Reporting Guide

**Renaissance Investments**  
family of funds

**Axiom** Portfolios

**Frontiers** Pools

**Renaissance** High Interest  
Savings Account



**RENAISSANCE**  
INVESTMENTS™

invest well. live better.™

## Your Guide To 2010 Tax Reporting

This brochure summarizes the tax information you may receive for your investments in mutual funds managed or administered by Renaissance Investments, depending on the type of account and investment that you hold. We hope you will find this brochure useful when preparing your 2010 income tax return.

### Tax Documents You May Receive

#### Non-Registered Accounts

The following are the tax forms that you may receive from Renaissance Investments for use when completing your 2010 income tax return:

- T3 – Statement of Trust Income Allocations and Designations
- T5 – Statement of Investment Income
- NR4 – Statement of Amounts Paid or Credited to Non-Residents of Canada

In addition, Quebec residents may receive:

- Relevé 16 – Revenus de fiducie (Trust Income)
- Relevé 3 – Revenus de placement

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#### T3/Relevé 16 – Statement of Trust Income Allocations and Designations

- The T3/Relevé 16 report various types of income distributed to you from the funds, which are categorized in different boxes (e.g., Capital Gains, Eligible Dividends, Non Eligible Dividends, Interest, Foreign Non-Business Income, etc.).
- The capital gains information reported on your T3/Relevé 16 is the result of the sale of securities within a fund.
- You should use your T3 when completing Schedule 4, Statement of Investment Income, and Schedule 3, Capital Gains (or Losses) of your federal income tax return. The Relevé 16 is used for your Quebec income tax return, if applicable.
- The figures listed above your T3/Relevé 16 summarize the income by fund. The totals of each of the columns in the summary correspond to the totals in the T3/Relevé 16 boxes.

- Any amount entered under “Box 42” on the T3 or “Box M” on the Relevé 16 represents a return of capital from a fund, which may result in a reduction in your average cost. Return of capital must be considered when calculating the adjusted cost base of your investment, which will in turn affect the calculated gain or loss when the investment is sold.
- In the case of accounts holding the following U.S. dollar value funds, all transactions must be reported in Canadian dollars for Canadian income tax purposes: the Renaissance Global Science & Technology Fund, the Renaissance U.S. Equity Value Fund, the Renaissance U.S. Equity Growth Fund and the Renaissance U.S. Money Market Fund. As a result, your T3/Relevé 16 has been issued in Canadian dollars.

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### T5/Relevé 3 - Statement of Investment Income

- The figures listed on your T5/Relevé 3 summarize interest income earned by the Renaissance High Interest Savings Account.
- You should use your T5 when completing Schedule 4, Statement of Investment Income, and Schedule 3, Capital Gains (or Losses) of your federal income tax return. The Relevé 3 is used for your Quebec income tax return, if applicable.
- If you hold units of the Renaissance High Interest Savings Account, interest paid during the year will be reported in “Box 13” of a T5 slip (and “Box D” of the RL-3 slip for residents of Quebec.)

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### Year-end Account Statements

Securities transactions made during the year are shown on your year-end account statement. Dispositions are disclosed to the Canada Revenue Agency and, in addition, for residents of Quebec, to the Ministère du Revenu du Québec, on a yearly basis. These transactions are to be reported on your annual income tax return. Please retain your account statement for income tax purposes, as no other form is issued. Details on gains, losses and average cost are also provided for your information only.

### NR4 – Statement of Amounts Paid or Credited to Non-Residents of Canada

The NR4 shows amounts paid or credited to a non-resident recipient during the year and taxes withheld. The value of distributions reported on your NR4 may differ from the total value of distributions that are shown on your account statements due to return of capital distributions, which are not required to be reported on an NR4, in accordance with Canadian taxation laws.

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### Joint Account Holders

- For each non-registered account jointly held, only one account owner’s Social Insurance Number appears on the T3/Relevé 16. The account is identified as being jointly held by the number “2” found in the Beneficiary Code on the T3 and by either the number “2” (for spousal joint accounts) or “7” (for non-spousal joint accounts) found in the “Type” box on the Relevé 16.
- If the income is to be split between the two joint owners of the account, you should indicate the other joint owner’s name, Social Insurance Number and the percentage to be allocated on the copy of the slip filed with your income tax return (e.g., 50% to joint owner John Doe, SIN 123-456-789).
- Generally, income is split between joint owners based on how much each joint owner contributed to the account.

### Registered Accounts

You may receive either contribution receipts or withdrawal slips for registered accounts, as applicable.

#### Withdrawal Slips

- T4RSP – Statement of Registered Retirement Savings Plan Income
- T4RIF – Statement of Income from a Registered Retirement Income Fund
- T4A – Statement of Pension, Retirement, Annuity and Other Income (For Registered Education Savings Plans)

In addition, Quebec residents may receive:

- Relevé 2 – Revenus de retraite et rentes (Retirement and annuity income)
- Relevé 1 – Revenus d’emploi et revenus divers (Employment and other income) For Registered Education Savings Plan.

#### Contribution Receipts

- RSP contribution receipts

# Mailing schedule of tax documents

Renaissance Investments family of funds  
 Axiom Portfolios  
 Frontiers Pools  
 Renaissance High Interest Savings Account

Non-Registered accounts	Target mailing dates
T3 and Relevé 16	March 10, 2011
T5 and Relevé 3	February 8, 2011
NR4 - excluding Renaissance High Interest Savings Account	March 10, 2011
NR4 - Renaissance High Interest Savings Account	February 21, 2011
Client Account Statement: includes details of transactions and reports gains/losses information resulting from these transactions.	Dealer/Advisor Mailing: January 31, 2011 Investor Mailing: February 7, 2011
Registered accounts	Target mailing dates
Consolidated receipt for RRSP contributions from March 1, 2010 to December 31, 2010	January 21, 2011
NR4	January 28, 2011
Receipt for RRSP contributions made in the first 60 days of the current calendar year	Weekly commencing January 21 until March 23, 2011
T4RSP, T4RIF, T4LIF, Relevé 2, T4A and Relevé 1	February 2, 2011

Should you require further information on this or any other Renaissance Investments matter, please contact our Client Services Department at 1-888-888-FUND(3863). One of our representatives will be pleased to assist you.

## Please Note:

This brochure has been prepared to assist account holders with tax reporting information and is intended only as a general guideline. You should refer to the applicable tax legislation and regulations for more definitive guidance, or alternatively contact your tax advisor. If you have questions regarding the tax forms you received from Renaissance Investments, please contact us at **1-888-888-FUND (3863)**.

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