

Reading Your Investment Account Statements

Scotia Wealth Management Investment Account Statement
 ScotiaMcLeod®, a division of Scotia Capital Inc.

Account Number: 123-12345
 Account Type: Regular Account
 For the Period: September 1 to 30, 2015
 Last Statement: August 31, 2015

Branch Information
 40 King Street West
 Toronto, Ontario
 M5V 3A2

Phone: (416) 123-1234
 Website: www.scotiawealthmanagement.com
 Branch Manager: Alice Manager

Your Investment Advisor: Michael Advisor (416) 123-1234
 Your Investment Team: Mary Account (416) 123-1234

CANADIAN Account Overview Currency: CANADIAN DOLLAR

Asset Class Summary	\$% of Market Value	Total Assets	% of Total Assets
Cash	2,887	3,74	0.08%
Fixed Income	42,236	7,83	14.1%
Equity	5,451	5,01	9.1%
Other	5,475	1,62	2.9%
Total Value of Account	55,662	10,000	

Total Value on Last Statement, August 31, 2015: \$54,635

FOR INFORMATION PURPOSES ONLY

You will receive account statements from ScotiaMcLeod® on a regular basis. As illustrated, these will provide you with the details of your transactions over the reporting period and will summarize your investment holdings.

Your Regular Account

- 1 Asset Class Summary:** Summarizes all the investments in your account, categorized by the type of assets they represent, including cash, fixed income, preferreds, equities, and other. Each asset class is listed according to its market value and its percentage of your overall account.
- 2 Pie Chart:** Displays each asset class in a colour coded pie chart broken down by percent of total assets.

- 5 Adjusted Cost:** The cost of acquiring one share or unit of a security, including commissions and fees.
- 6 Adjusted Book Value:** The total reached by multiplying your adjusted average cost by the number of shares or units of a security.
- 7 Market Price:** The per share or unit cost of a security as valued in the market.
- 8 Market Value:** Determined by multiplying the price by the number of shares or units held.
- 9 Total Account Holdings:** This figure represents all the securities in your portfolio and the total market value for those securities.

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 Statement for September 1 to 30, 2015

Security Description	Quantity	Average Cost	Adjusted Book Value	Market Price	Market Value
Cash					\$2,887
Fixed Income					\$7,830
ACP BOND ANNUAL INTEREST 0%	19,403	10,000	19,403	100,000	19,403
DEB CORP 3.00%					
CANADIAN WESTERN BANK ANNUAL INTEREST 0%	14,000	10,000	14,000	100,000	14,000
DEB CORP 3.00%					
CONFEDERAL ANNUAL INTEREST 0%	11,104	10,000	11,104	100,000	11,104
DEB CORP 3.00%					
DEB CORP 3.00%	7,649	10,000	7,649	100,000	7,649
ANNUAL INTEREST 0%					
DEB CORP 3.00%					
Total Fixed Income					\$42,236
Equity					\$5,010
SCOTIA CANADIAN EMERGED FUND (EEM)	10,000	35,451	4,951	34,937	5,494
Total Equity					\$5,010
Other					\$1,620
SPONSOR SERVICE FUND (SSFD)	40,000	10,000	4,412	14,400	1,200
Total Other					\$1,620
Total Account Holdings					\$55,662

The composition and subject to the usual risks of investment. This statement is provided for informational purposes only and does not constitute an offer of securities. Please contact your ScotiaMcLeod® representative for more information.

Details of Your Account Holdings

- 3 Type:** Displayed for Regular Margin Accounts only. This column shows whether the transaction was cash, margin, income, COD, QSSP margin, QSSP cash, short, or other. Transactions in Registered Accounts are all considered cash.
- 4 Security Description:** All securities displayed in the Account Holdings section are segregated unless they are described otherwise in this column. Securities registered in your name are also reflected here.



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Statement for September 1 to 30, 2015

10 Monthly Activity

Date	Type	Activity	Description	Quantity	Price	Credit/Debit
Sep 30, 2015	CASH DEPOSIT	RECEIVED FROM CLIENT	CASH ON HAND	10,000	18.00	1,800.00
Sep 30, 2015	CASH DEPOSIT	RECEIVED FROM CLIENT	CASH ON HAND	10,000	18.00	1,800.00
Sep 30, 2015	CASH DEPOSIT	RECEIVED FROM CLIENT	CASH ON HAND	10,000	18.00	1,800.00
Sep 30, 2015	CASH DEPOSIT	RECEIVED FROM CLIENT	CASH ON HAND	10,000	18.00	1,800.00
Sep 30, 2015	CASH DEPOSIT	RECEIVED FROM CLIENT	CASH ON HAND	10,000	18.00	1,800.00
Closing Cash Balance						\$3,368.91

Trades to Settle After Month-End Reporting Date

Date	Type	Activity	Description	Quantity	Price	Credit/Debit
Oct 01, 2015	CASH	SELL	RECEIVED FROM CLIENT	-15,000	18.60	-2,790.00

Summary

	This Period	Year-to-Date
Interest	5,415	27,715
Dividends	5,415	27,715
Total Income	5,415	27,715

Monthly Activity

10 Date: In the case of executed trades, the settlement date is shown; for other transactions, the date they were processed is shown.

11 Credit/Debit: The figures in this column represent how much the transaction increased or decreased your account's cash balance. Debit amounts are represented by a "-" and result in a reduction in the cash balance; a credit amount is an increase in the cash balance.

Summary

12 Income Summary: Shows the dividend and interest income earned in the period from the last statement date to the current statement date, and in the year-to-date.

Your Registered Accounts

13 Payment Summary (RRIF, LIF accounts): According to RRIF/LIF rules, you must withdraw funds from your account on a certain schedule. Payment Frequency indicates how often the payment is made (e.g. monthly). *Minimum Annual Payment* is the minimum annual amount the Canada Revenue Agency requires you to withdraw from your RRIF account. If our records show that you have elected to receive an annual amount that is greater than the specified minimum payment, that amount is displayed as the Elected Payment Amount. *Maximum Annual Payment* represents the maximum amount you can withdraw from your LIF account. *Taxes Withheld* represents the amount withdrawn from your RRIF/LIF and remitted as withholding taxes on your behalf.

14 Contribution Summary (RRSP accounts): Indicates the amounts you have contributed to your Personal and Spousal RRSPs for the first 60 days of the calendar year. These contributions are eligible for the previous calendar year, the remainder of the year (i.e. March to December), and the total year-to-date. The total contributions made since the RRSP account was opened are also listed, as well as the details of all transfers and withdrawals.

15 Change in Plan Assets (RRSP, LIRA, GRSP, DPSP accounts): This line indicates the change in the value of your plan assets since the day you opened your Registered Account, or since November 1, 1991, if your account was opened before that date. This change is calculated by comparing the current Net Asset Value to the sum of all the contributions and transfers into your account less any withdrawals. If you transferred your account from another financial institution, remember that your holdings may have been transferred at their original book value instead of at the current market value. In that case, the Change in Plan Assets figure captures your portfolio's performance at both ScotiaMcLeod and your previous institution.

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Details of Your Account Holdings

Security Description	Quantity	Average Cost	Adjusted Value	Market Price	Market Value
Cash					\$1,180
Other					
GROWTH AND INCOME FUND	20,252.8	11.421	231,334	11.726	237,541
Total Other					\$237,541
Total Account Holdings			\$232,544		\$238,721

Monthly Activity

Date	Activity	Description	Quantity	Price	Credit/Debit
Opening Cash Balance \$1,180.27					
No transactions in your account					
Closing Cash Balance \$1,180.27					

Summary

	This Period	Year-to-Date
Total Payments Made	\$0.00	\$0.00

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Summary

	Personal	Total
14 Contribution Summary		
Retired Days	0	0
Remainder of Year	20,000	20,000
Year-to-Date	\$20,000	\$20,000
1991 to 09/30/2015		
Total Contributions	18,000	18,000
Transfers	45,000	45,000
Withdrawals (less of total)	0	0
Total	\$63,000	\$63,000
15 Change in Plan Assets		\$21,288

A Note From ScotiaMcLeod

Market Message:
Our website, PFM.LIF, is currently engaged in the rebranding of our personal financial statements. Please compare the statements against your records and advise our adviser or any electronic statement providers, chapters, CIP units, forms, by e-mail at cmi@scotiabank.com, 333 Bay Street - Suite 5000, Toronto, ON M5H 2S5, Canada, fax at (416) 77-5880 or email cmi@scotiabank.com.

Important Reminder for Clients Turning 71 This Year:
Federal legislation requires that clients turning age 71 this year (birth date 1944) who are owners of a registered retirement savings plan, or locked-in RRSP or LIF must draw their account by the end of the year for mandatory first payments (also known as income-producing investment products such as a Registered Retirement Income Fund (RRIF) or Life Income Payment (LIP), respectively) or transfer an amount. Please contact your ScotiaMcLeod adviser to discuss your best available options.

All ScotiaMcLeod services are provided for informational purposes only. You should seek professional advice from your adviser with any questions that you have about your account. If for some reason you need to reach someone else to discuss your account please call the branch manager whose name and number are on the front page of all the regional offices at 1-888-624-1888.