

# 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	9.2%
Other	5,475	1,62	3.0%
<b>Total Value of Account</b>	<b>55,662</b>	<b>10,000</b>	

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.

**Scotia Wealth Management** Account Number: 123-12345  
 Statement for September 1 to 30, 2015

Security Description	Quantity	Average Cost	Adjusted Book Value	Market Price	Market Value
<b>Cash</b>					\$2,887
<b>Fixed Income</b>					\$7,830
ACF PRER ANNUAL INTEREST 0%	19,403	10,000	1,420	100,000	19,403
DEB 1000000 3.00%					
CANADIAN WESTERN BANK ANNUAL INTEREST 0%	14,000	10,000	14,000	100,000	14,000
DEB 1000000 3.00%					
CONFEDERAL ANNUAL INTEREST 0%	11,104	10,000	11,104	100,000	11,104
DEB 1000000 3.00%					
DEB 1000000 2.50%	7,649	10,000	7,649	100,000	7,649
ANNUAL INTEREST 0%					
DEB 1000000 2.00%					
<b>Total Fixed Income</b>					\$42,236
<b>Equity</b>					\$5,451
SCOTIA CANADIAN EMERGED FUND (EEM)	10,000	35,45	4,951	349.7	5,451
<b>Total Equity</b>					\$5,451
<b>Other</b>					\$1,620
SPONSOR SERVICE FUND (SSF)	40,000	10,000	4,412	14,400	1,620
<b>Total Other</b>					\$1,620
<b>Total Account Holdings</b>					\$55,662

The composition and value of the securities in this statement are provided for information only. It is not intended to be a recommendation or an offer of securities. Securities are subject to market risk and their value may fluctuate. Please refer to the prospectus for more information on the securities listed in this statement.

## 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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**10 Monthly Activity**

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

Trades to Settle After Month-End Reporting Date

Date	Type	Activity	Description	Quantity	Price	Credit/Debit
Oct 01, 2015	CASH	TRADING	BUY	-15,000	18.00	-270,000.00

**Summary**

Income Summary		This Period	Year-to-Date
Interest		5,413	27,715
Dividends		5,413	27,715
<b>Total Income</b>		<b>5,413</b>	<b>27,715</b>

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
<b>Cash</b>					<b>\$1,180</b>
<b>Other</b>					
GROWTH FUND	20,252.8	11.42	231,334	11.75	237,541
<b>Total Other</b>					<b>\$237,541</b>
<b>Total Account Holdings</b>			<b>\$232,544</b>		<b>\$238,721</b>

Monthly Activity

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

**Summary**

Payment Summary		This Period	Year-to-Date
Minimum Annual Payment		0.00	0.00
Maximum Annual Payment		0.00	0.00
Total Payments Made		0.00	0.00

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**Summary**

Contribution Summary		This Period	Total
RRSP		0	0
RRSP (Spousal)		20,000	20,000
<b>Year-to-Date</b>		<b>20,000</b>	<b>20,000</b>
<b>Change in Plan Assets</b>			
Initial Contributions		100,000	100,000
Transfers		0.00	0.00
Withdrawals		0.00	0.00
<b>Total</b>		<b>100,000</b>	<b>100,000</b>
<b>Change in Plan Assets</b>		<b>100,000</b>	<b>100,000</b>

**A Note From ScotiaMcLeod**

Our advice, if any, is only intended to assist you in understanding our services. It is not intended to constitute an offer of any financial product. Please contact your ScotiaMcLeod advisor for more information.