

# 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 25, 2015

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

Phone: (416) 123-1234  
 Website/Branch Manager: www.scotiawealthmanagement.com  
 Alex 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           | Sept. 30, 2015 Market Value | % of Total Assets |
|-------------------------------|-----------------------------|-------------------|
| Cash                          | 2,887                       | 3.7%              |
| Fixed Income                  | 42,236                      | 55.3%             |
| Equity                        | 5,464                       | 7.1%              |
| Other                         | 5,675                       | 7.3%              |
| <b>Total Value of Account</b> | <b>55,662</b>               | <b>100.0%</b>     |

Total Value on Last Statement, August 25, 2015: \$54,635

**Account Summary**

| Your Investments              | Market Value | FX Rate (as of September 30, 2015) | Total Canadian Equivalent |
|-------------------------------|--------------|------------------------------------|---------------------------|
| CANADIAN DOLLARS              | 396,273      |                                    | 396,273                   |
| U.S. DOLLARS                  | 30,125       | 1 USD = 1.2500 CAD                 | 37,656                    |
| GREAT BRITAIN POUNDS          | 65,189       | 1 GBP = 1.7088 CAD                 | 111,385                   |
| EUROS                         | 840,269      | 1 EUR = 1.5119 CAD                 | 1,271,241                 |
| MEXICAN PESOS                 | 100,000      | 1 MXN = 0.00917 CAD                | 917                       |
| <b>Total Value of Account</b> |              |                                    | <b>\$1,846,331</b>        |

Total Value on Last Statement: \$1,798,125

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.

**3 Account Summary:** Displays foreign currencies held within your account and the corresponding Canadian dollar equivalent. The summary table also shows the exchange rate to Canadian Dollar for each currency held and an aggregated total Canadian Dollar equivalent compared with your last statement in the bottom two rows.

Note: this table will be displayed in your statement only if you hold multiple currencies within your account..

## Details of Your Account Holdings

**4 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.

**5 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.

**6 Adjusted Cost:** The cost of acquiring one share or unit of a security, including commissions and fees.

**7 Adjusted Book Value:** The total reached by multiplying your adjusted average cost by the number of shares or units of a security.

**8 Market Price:** The per share or unit cost of a security as valued in the market.

**9 Market Value:** Determined by multiplying the price by the number of shares or units held.

**10 Total Account Holdings:** This figure represents all the securities in your portfolio and the total market value for those securities.

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| Security Description                     | Quantity | Average Cost | Adjusted Book Value | Market Price | Market Value   |
|--|----------|--------------|---------------------|--------------|----------------|
| <b>Cash</b>                              |          |              |                     |              | <b>\$2,887</b> |
| <b>Fixed Income</b>                      |          |              |                     |              |                |
| ACP BOND ANNUAL INTEREST 0%              | 19,403   | 10,000       | 1,940               | 100,000      | 19,403         |
| DEB TORONTO 3.65%                        |          |              |                     |              |                |
| CANADIAN WESTERN BANK ANNUAL INTEREST 0% | 14,000   | 10,000       | 1,400               | 100,000      | 14,000         |
| DEB TORONTO 3.65%                        |          |              |                     |              |                |
| CONFEDERAL PROCELA ANNUAL INTEREST 0%    | 11,154   | 10,000       | 1,115               | 100,000      | 11,154         |
| DEB TORONTO 2.50%                        |          |              |                     |              |                |
| DEB TORONTO 2.50%                        | 7,649    | 10,000       | 7,649               | 100,000      | 7,649          |
| ANNUAL INTEREST 0%                       |          |              |                     |              |                |
| <b>Total Fixed Income</b>                |          |              |                     |              | <b>44,226</b>  |
| <b>Equity</b>                            |          |              |                     |              |                |
| SCOTIA CANADIAN EMERD FUND (FUND)        | 10,067   | 35,455       | 4,151               | 54,677       | 5,464          |
| <b>Total Equity</b>                      |          |              |                     |              | <b>5,464</b>   |
| <b>Other</b>                             |          |              |                     |              |                |
| SPONSOR SERVICE FUND (FUND)              | 408,299  | 10,000       | 4,042               | 14,460       | 5,675          |
| <b>Total Other</b>                       |          |              |                     |              | <b>5,675</b>   |
| <b>Total Account Holdings</b>            |          |              | <b>55,662</b>       |              | <b>55,662</b>  |

The amount and value of securities shown in this statement are reported in Canadian dollars unless otherwise stated. All distributions and dates are reported in the currency of the respective securities. Please consult ScotiaMcLeod for more information on the securities listed in this statement.



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Statement for September 1 to 30, 2015

**11 Monthly Activity**

| Date                        | Type         | Activity | Description           | Quantity | Price  | Credit/Debit      |
|-----------------------------|--------------|----------|-----------------------|----------|--------|-------------------|
| Sep 30, 2015                | CASH DEPOSIT | 1000     | RECEIVED PAY 09/30/15 | 0.0000   | 185.00 |                   |
| Sep 30, 2015                | CASH DEPOSIT | 1000     | RECEIVED PAY 09/30/15 | 0.0000   | 200.00 |                   |
| Sep 30, 2015                | CASH DEPOSIT | 1000     | RECEIVED PAY 09/30/15 | 0.0000   | 100.00 |                   |
| Sep 30, 2015                | CASH DEPOSIT | 1000     | RECEIVED PAY 09/30/15 | 0.0000   | 200.00 |                   |
| <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 | SELL     | RECEIVED PAY 09/30/15 | -15.0000 | 18.60 | 17.90476     |

**Summary**

|                     | The Month   | Year-to-Date |
|---------------------|-------------|--------------|
| Interest            | 0.00        | 21.16        |
| Dividends           | 5.41        | 27.75        |
| <b>Total Income</b> | <b>5.41</b> | <b>52.91</b> |

## Monthly Activity

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

**12 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

**13 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.

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**Summary**

| Contribution Summary              |               | 14            | 15 |
|-----------------------------------|---------------|---------------|----|
|                                   | Amount        | Total         |    |
| Period Date                       | 0             | 0             |    |
| Remainder of Year                 | 20,000        | 20,000        |    |
| Year-to-Date                      | 20,000        | 20,000        |    |
| Since August 31, 2007             |               |               |    |
| Total Contributions               | 15,000        | 15,000        |    |
| Transfers                         | 5,000         | 5,000         |    |
| Withdrawals (including rollovers) | 0             | 0             |    |
| <b>Total</b>                      | <b>20,000</b> | <b>20,000</b> |    |
| <b>Change in Plan Assets</b>      | <b>15,000</b> | <b>15,000</b> |    |

**16 Change in Plan Assets**

A Note From ScotiaMcLeod  
 Author's Message  
 Our monthly RRIF/RRSP are promptly processed in accordance with our year-end financial statements. Please compare this statement against your records and advise our advisor of any discrepancies. ScotiaMcLeod Advisors, Attention: Client Support Team, 300 Adelaide Street East, Suite 4000, Toronto, ON, M5H 1Z5, Canada, Tel: (416) 77-8888 or email [scotiainvest@scotiabank.com](mailto:scotiainvest@scotiabank.com)  
 Important Reminder for Clients Turning 71 This Year  
 Federal legislation requires that clients turn age 71 (or your birth date 1949) who are owners of a registered retirement saving plan or locked-in RRSP/RRIF must close their account by the end of this year by transferring their funds to a new registered pension plan or a registered retirement income annuity (RRIFA) or a registered retirement income fund (RRIF) or a registered annuity, regardless of purchase arrangement. Please contact your ScotiaMcLeod advisor to discuss your best available options.  
 At ScotiaMcLeod we are committed to meeting your needs. Your advisor and their support team are at your service to help with any questions that you have about your account. If for some reason you need to reach someone else to discuss your strategy please call the branch manager whose name and number are on the front page or call the regional office at 1-800-467-1888.

## Your Registered Accounts

**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 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.

**16 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.