

# Your guide to reading your Scotiabank Personal Portfolio Statement

You will receive your Personal Portfolio Statements from Scotiabank on a quarterly basis (March, June, September, December). Your statement will summarize your investment holdings and will provide you with the details of your transactions over the reporting period.

We've designed the statement to make it easier to see where your investments stand and to find the information you want. You can:

- ✓ Review your portfolio's value, book cost and historical performance at a glance.
- ✓ Check your account holdings and transaction details in a new simplified format.
- ✓ Get the big picture of your entire portfolio on the first page of your statement.

## GOING PAPERLESS

Signing up to receive your statement online is faster, more convenient, environmentally friendly and allows you to access certain historical statements. Sign in to ScotiaOnline to request paperless record keeping.

**Scotiabank®**

**Your Investments**

1 P00032573  
3RD STREET, MEDICINE HAT, ALBERTA (00349)  
443 - 3RD STREET S. E.  
MEDICINE HAT, AB T1A 0G8

2 April 1 to June 30, 2015  
Issued on June 15, 2015

3 John Sample  
123 Any Street  
City, Province M1X 1X1

4 Here's where you can reach us  
Phone 416-750-3863 (in Toronto)  
1-800-268-9269 (English)  
1-800-387-5004 (French)  
Website www.scotiabank.com

5 Welcome to your new Personal Portfolio Statement. Your re-designed statement makes it easier to find the information you want. The new layout now provides you with the big picture information you need, with better organized information on your account holdings and transaction details. To learn more about the new statement, visit www.scotiabank.com/investstatement.

6 **TOTAL MARKET VALUE**  
as of Jun 30, 2015 **\$78,522.24**

7 Here's how your portfolio is doing overall

Value	Date
\$34,567.00	Mar 31, 2015
\$78,522.24	Jun 30, 2015

8 **Where to find your details**

% OF YOUR PORTFOLIO	ACCOUNT	ACCOUNT TYPE	VALUE AT MAR 31, 2015 (\$)	VALUE AT JUN 30, 2015 (\$)	PAGE
47.82%	#00000005555559 SSI	RSP	20,000.00	44,819.12	2
33.81%	#00000005555559 Scotiabank	INVESTMENT ACCOUNT	10,000.00	25,919.58	3
18.37%	#004444444444 Scotiabank	Scotia Power Savings	4,567.00	7,783.54	

1 of 4  
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## General Information

- 1 Your branch
- 2 Statement reporting period and publication date
- 3 Your mailing address
- 4 Methods for you to contact us
- 5 Important information about your accounts

## Your investment summary

- 6 **Total market value:** Consolidated portfolio value at the end of the statement reporting period
- 7 **Here's how your portfolio is doing overall:** Historical quarterly market values
- 8 **Your holdings reflected in this statement:** Your investment holdings by account type

**Scotiabank** Your Investments

P000032573  
John Sample  
April 1 to June 30, 2015

**Your account details**  
57.08% OF YOUR TOTAL PORTFOLIO

**9 RRSP** #000000005555555  
Your registered investment through Scotia Securities Inc.

**10 Designated beneficiaries:**

June Doe	34%
Joe Doe	33%
June Doe	33%

**Your investment mix and account value**

TYPE OF INVESTMENT	PERCENTAGE	VALUE AT JUN 30, 2015 (\$)
Cash and Savings Accelerator	87.00%	44,819.12
Mutual Funds	13.00%	5,889.43
<b>ACCOUNT VALUE</b>		<b>\$44,819.12</b>

**Details of your investments**

**Cash and Savings Accelerator**

	VALUE AT MAR 31, 2015 (\$)	VALUE AT JUN 30, 2015 (\$)
CAD Cash	3,223.78	31,524.09
USD CASH	US 2,343.32	US 3,030.95
CAD equivalent <sup>1</sup>	1,232.21	3,174.92
Savings Accelerator	1,221.32	10,120.11
<b>TOTAL CASH HELD WITH Scotia Securities</b>	<b>5,920.63</b>	<b>\$44,819.12</b>

**Mutual Funds**

DESCRIPTION	BOOK COST (\$) <sup>1</sup>	AVERAGE UNIT COST (\$)	# UNITS	UNIT PRICE (\$)	VALUE AT JUN 30, 2015 (\$)
FIXED INCOME					
Scotia Canadian Income Fund	4,900.00	10.40	471.154	12.5000	5,889.43
<b>TOTAL MUTUAL FUNDS</b>	<b>\$4,900.00</b>				<b>\$5,889.43</b>

<sup>1</sup> For details on the calculation of Book Cost see the Important Information section at the end of this statement.

**Details of your transactions**

DATE	ACTIVITY	INVESTMENT	# UNITS	UNIT PRICE (\$)	TRANSACTION AMOUNT (\$)
Feb 01, 2015	*Deposit	Contribution			US 3,000.00
Feb 26, 2015	*Interest earned or paid	Interest on Cash Balance			US 5.75
Mar 26, 2015	*Deposit	Contribution			10,000.00
Mar 31, 2015	*Interest earned or paid	Interest on Cash Balance			1.89
Mar 31, 2015	*Interest earned or paid	Interest on Cash Balance			US 6.38
Apr 30, 2015	*Interest earned or paid	Interest on Cash Balance			9.45
Apr 30, 2015	*Interest earned or paid	Interest on Cash Balance			US 6.19

Please refer to the Special Notes at the end of this statement for information regarding the protection of your account.

**Your account details**

- 9 Plan type and account number**
- 10 Designated beneficiaries:** The person(s) who receives the proceeds of your RRSP, RIF, or TFSA upon your death
- 11 Total cash held:** In Canadian dollars
- 12 Book cost:** The price you paid for an investment, plus any adjustments, such as distributions or return of capital
- 13 Average unit cost:** The average price paid per unit for a mutual fund, including any adjustments
- 14 Number of units:** Current number of units held in each mutual fund
- 15 Unit price:** Net asset value per unit of the funds owned at the end of the reporting period
- 16 Funds:** The asset class the mutual fund(s) predominantly invest in (i.e. Fixed Income, Canadian Equity or Foreign Equity)
- 17 Details of your transactions:** Transactions from the start to end of the statement reporting period
- 18 Maturity date:** Indicates when your GIC is up for renewal
- 19 Interest rate:** The interest rate the GIC is earning during the term
- 20 Issue amount:** Your initial investment amount
- 21 Maturity value:** GIC value at maturity
- 22 Value at current date:** GIC value as at the end of the reporting period
- 23 Your GIC:** The type of GIC you purchased

**Scotiabank** Your Investments

P000032573  
John Sample  
April 1 to June 30, 2015

**Your account details**  
33.01% OF YOUR TOTAL PORTFOLIO

**INVESTMENT ACCOUNT** #000000005555556  
Your Non-Registered investment through Scotiabank

Designated beneficiary: NONE ON FILE

**Your investment mix and account value**

TYPE OF INVESTMENT	PERCENTAGE	VALUE AT JUN 30, 2015 (\$)
Cash and Savings Accelerator	58.79%	15,239.04
Guaranteed Investments	41.21%	10,680.54
<b>ACCOUNT VALUE</b>		<b>\$25,919.58</b>

**Details of your investments**

**Cash and Savings Accelerator**

	VALUE AT MAR 31, 2015 (\$)	VALUE AT JUN 30, 2015 (\$)
CAD Cash	4,234.43	6,099.12
USD Cash	US 222.45	US 1,506.98
CAD equivalent <sup>1</sup>	3,224.45	1,578.56
Savings Accelerator	4,234.56	7,561.36
<b>TOTAL CASH HELD WITH Scotiabank</b>	<b>12,715.89</b>	<b>\$15,239.04</b>

**Guaranteed Investments**

PURCHASE DATE	MATURITY DATE	INTEREST RATE	ISSUE AMOUNT (\$)	MATURITY VALUE (\$)	VALUE AT JUN 30, 2015 (\$)	
#10000000FNRS - BMS Long Term Redeemable GIC	Jun 26, 2014	Jun 27, 2016	6.6000%	10,000.00	11,390.78	10,680.54
<b>TOTAL GUARANTEED INVESTMENTS</b>						<b>\$10,680.54</b>

**Details of your transactions**

DATE	ACTIVITY	INVESTMENT	TRANSACTION AMOUNT (\$)
Jun 26, 2014	Deposit	CAD Cash	10,000.00
Mar 31, 2015	Interest earned or paid	Interest on Cash Balance	7.65
Mar 31, 2015	Interest earned or paid	Interest Adjustment (Credit)	12.87
Mar 31, 2015	Interest earned or paid	Interest Adjustment (Debit)	(12.87)
Mar 31, 2015	Interest earned or paid	Interest on Cash Balance	US 0.43
Apr 30, 2015	Interest earned or paid	Interest on Cash Balance	7.42
Apr 30, 2015	Interest earned or paid	Interest Adjustment (Credit)	12.47
Apr 30, 2015	Interest earned or paid	Interest Adjustment (Debit)	(12.47)
Apr 30, 2015	Interest earned or paid	Interest on Cash Balance	US 2.16

Scotiabank®		Additional Information			
		P000022573 John Sample April 1 to June 30, 2015			
Your summary of deposit holdings by issuer					
<b>24</b>	<b>Non-registered investments</b>	<b>25</b>	<b>26</b>	<b>27</b>	
		CAD WITH TERMS 5 YRS AND UNDER (\$)	CAD WITH TERMS OVER 5 YRS (\$)	USD IN CAD EQUIVALENT (\$)	TOTAL (\$)
	ISSUER				
	The Bank of Nova Scotia	24,341.02 <sup>1</sup>	0.00	1,578.56	25,919.58
	Scotia Mortgage Corporation	0.00	0.00	0.00	0.00
	National Trust Company	0.00	0.00	0.00	0.00
	Montreal Trust Company of Canada	0.00	0.00	0.00	0.00
	<b>Total holdings at June 30, 2015</b>	<b>\$24,341.02</b>	<b>\$0.00</b>	<b>\$1,578.56</b>	<b>\$25,919.58</b>
	<sup>1</sup> Includes Power Savings				
<b>28</b>	<b>Registered savings investments</b>				
		CASH	CAD AND GICs (\$)	USD IN CAD EQUIVALENT (\$)	TOTAL (\$)
	ISSUER				
	The Bank of Nova Scotia	10,120.11	0.00		10,120.11
	Scotia Mortgage Corporation	0.00	0.00		0.00
	National Trust Company	0.00	0.00		0.00
	Montreal Trust Company of Canada	0.00	0.00		0.00
	Scotia Securities Inc. (cash holdings)	34,699.01	0.00		34,699.01
	<b>Total holdings at June 30, 2015</b>	<b>\$44,819.12</b>	<b>\$0.00</b>		<b>\$44,819.12</b>
<small>Only deposits held in Canadian currency having a term of five years or less and payable in Canada are insurable under the Canada Deposit Insurance Corporation Act. This statement reports a deposit/investment that is not insured under the Act.</small>					
<small>4 of 4 01512609496726</small>					

### Your summary of deposit holdings by issuer

- 24** Scotiabank offers four different issuers, The Bank of Nova Scotia, Scotia Mortgage Authority, National Trust Company and Montreal Trust Company of Canada. They are all CDIC member institutions and products opened with these issuers are eligible for deposit insurance.
- 25 CAD with terms 5 years and under:** The overall value of all products with a term of 5 years or less. These are eligible for CDIC deposit insurance.
- 26 CAD with terms over 5 years:** The overall value of all products with a term over 5 years. These are not eligible for CDIC deposit insurance.
- 27 USD in CAD equivalent:** The overall value of products held in US dollars, shown in equivalent Canadian dollars. These are not eligible for CDIC deposit insurance.
- 28 Registered savings investments:** The amount of registered investment dollars by issuer. Each issuer has a deposit insurance maximum of \$100,000.

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Scotiabank® includes The Bank of Nova Scotia and its subsidiaries and affiliates, including 1832 Asset Management L.P. and Scotia Securities Inc.

Commissions, trailing commissions, management fees and expenses may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed or insured by the Canada Deposit Insurance Corporation or any other government deposit insurer, their values change frequently and past performance may not be repeated.