

# 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: 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
Cash	2,887	3.7%
Fixed Income	42,236	55.3%
Equity	5,451	7.1%
Other	5,675	7.3%
<b>Total Value of Account</b>	<b>55,692</b>	<b>100.0%</b>

Total Value on Last Statement, August 31, 2015: \$54,035

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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Security Description	Quantity	Average Cost	Adjusted Book Value	Market Price	Market Value
<b>Cash</b>					\$2,887
<b>Fixed Income</b>					\$42,236
ACE FUND ANNUAL INTEREST 0%	19,403	19,403	19,403	19,403	19,403
DEB FUND 3.00%					
CANADIAN WESTERN BANK ANNUAL INTEREST 0%	14,000	14,000	14,000	14,000	14,000
DEB FUND 3.00%					
CONFIDENTIAL ANNUAL INTEREST 0%	11,134	11,134	11,134	11,134	11,134
DEB FUND 3.00%					
DIVERSIFIED CANADA ANNUAL INTEREST 0%	7,699	7,699	7,699	7,699	7,699
DEB FUND 3.00%					
<b>Total Fixed Income</b>					\$42,236
<b>Equity</b>					\$5,451
SCOTIA CANADIAN FUND FUND (88)	10,907	3,945	4,951	3,947	5,451
<b>Total Equity</b>					\$5,451
<b>Other</b>					\$5,675
SPONSOR SERVICE FUND FUND (95)	48,299	10,855	4,412	14,460	5,675
<b>Total Other</b>					\$5,675
<b>Total Account Holdings</b>					\$55,692

FOR INFORMATION PURPOSES ONLY

## 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.



\* Registered trademark of The Bank of Nova Scotia, used under licence. ™ Trademark of The Bank of Nova Scotia, used under licence. Scotia Wealth Management™ consists of a range of financial services provided by The Bank of Nova Scotia (Scotiabank®); The Bank of Nova Scotia Trust Company (Scotiabank®); Private Investment Counsel, a service of 1832 Asset Management L.P.; 1832 Asset Management U.S. Inc.; Scotia Wealth Insurance Services Inc.; and ScotiaMcLeod®, a division of Scotia Capital Inc. Wealth advisory and brokerage services are provided by ScotiaMcLeod, a division of Scotia Capital Inc. Scotia Capital Inc. is a member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada. (820 11266-04 11/15)

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**10 Monthly Activity**

Date	Type	Activity	Description	Quantity	Price	Credit/Debit
Sep 30, 2015	CASH	DIVIDEND	RECEIVED DIVIDEND FROM CASH	0.0000	18.00	18.00
Sep 30, 2015	CASH	DIVIDEND	RECEIVED DIVIDEND FROM CASH	0.0000	20.00	20.00
Sep 30, 2015	CASH	DIVIDEND	RECEIVED DIVIDEND FROM CASH	0.0000	10.00	10.00
Sep 30, 2015	CASH	DIVIDEND	RECEIVED DIVIDEND FROM CASH	0.0000	20.00	20.00
<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	TRD	BUY CASH	-15.000	18.00	-17,841.6

**Summary**

	This Period	Year-to-Date
Interest	\$415	\$2,689
Dividends	\$415	\$2,689
<b>Total Income</b>	<b>\$830</b>	<b>\$5,378</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 Cost	Market Price	Market Value
<b>Cash</b>					<b>\$1,180</b>
<b>Other</b>					
GROWTH FUND	20,250.8	11.421	231,334	11.256	227,541
<b>Total Other</b>					<b>\$275,541</b>
<b>Total Account Holdings</b>					<b>\$282,721</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**

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

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**Summary**

	Personal	Total
Retired Days	0	0
Remainder of Year	200,000	200,000
<b>Year-to-Date</b>	<b>\$200,000</b>	<b>\$200,000</b>
<b>Change in Plan Assets</b>	<b>\$21,288</b>	<b>\$21,288</b>

**A Note From ScotiaMcLeod**

**Market Message:**  
Our website, PFM.LIF, is currently engaged in the rebranding of our personal financial statements. Please compare the information reported on your records and advise our adviser of any discrepancies. ScotiaMcLeod, 333 Bay Street, Suite 5000, Toronto, ON M5H 2S5, Canada, Tel: (416) 77-5888 or email ScotiaMcLeod@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 (LIF or LIRF) must draw their account by the end of the year by transferring their assets to a registered income-producing investment product such as a Registered Retirement Income Fund (RRIF) or Life Income Plan (LIP), regardless of whether an annuity. Please contact your ScotiaMcLeod adviser to discuss your best available options.

All ScotiaMcLeod services are provided to you on the basis of your selection and the 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 account please call the branch manager whose name and number are on the front page of all the regional offices at 1-888-664-1888.