

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

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	\$ US, 30.21%	% of Market Value	Total Assets
Cash	2,887	3.7%	
Fixed Income	42,236	55.3%	
Equity	5,465	7.1%	
Other	5,675	7.3%	
Total Value of Account	55,663	100.0%	

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	35,125	1 USD = 1.2500 CAD	43,906
GREAT BRITAIN POUNDS	65,189	1 GBP = 1.7088 CAD	111,385
EUROS	840,269	1 EUR = 1.5119 CAD	1,270,941
AMERICAN DOLLARS	100,000	1 USD = 1.0000 CAD	100,000
Total Value of Account			\$1,462,311

Total Value on Last Statement: \$1,758,125

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

- 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.
- Pie Chart:** Displays each asset class in a colour coded pie chart broken down by percent of total assets.
- 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

- 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.
- 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.
- Adjusted Cost:** The cost of acquiring one share or unit of a security, including commissions and fees.
- Adjusted Book Value:** The total reached by multiplying your adjusted average cost by the number of shares or units of a security.
- Market Price:** The per share or unit cost of a security as valued in the market.
- Market Value:** Determined by multiplying the price by the number of shares or units held.
- 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
Cash					\$2,887
Fixed Income					
ACP BOND ANNUAL INTEREST 0%	19,403	10,000	19,403	100,000	19,403
DEB INTEREST 3.00%					
CANADIAN WESTERN BANK ANNUAL INTEREST 0%	14,000	10,000	14,000	100,000	14,000
DEB INTEREST 3.00%					
CONFEDERAL PROCELA ANNUAL INTEREST 0%	11,184	10,000	11,184	100,000	11,184
DEB INTEREST 2.50%					
DEB INTEREST OF CANADA ANNUAL INTEREST 0%	7,649	10,000	7,649	100,000	7,649
DEB INTEREST 2.00%					
Total Fixed Income					442,236
Equity					
SCOTIA CANADIAN EMERD FUND (EED)	10,067	35,455	4,151	50,677	5,464
Total Equity					5,464
Other					
SPONSOR SERVICE FUND (EED)	49,299	10,000	4,412	14,460	5,675
Total Other					5,675
Total Account Holdings			55,663		55,663

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 security. Exchange rates are subject to change and are based on the current market rate.



* Registered 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 09/18)

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

11 Monthly Activity

Date	Type	Activity	Description	Quantity	Price	Credit/Debit
Sep 30, 2015	CASH DIVIDEND		CONSUMER SERVICES INC. COMMON SH. 482556	0.0000	185.00	
Sep 30, 2015	CASH DIVIDEND		REC-GRANDTAY INC. COMMON SH. 225546	0.0005	202.00	
Sep 30, 2015	CASH DIVIDEND		REC-GRANDTAY INC. COMMON SH. 225546	0.0012	104.00	
Sep 30, 2015	CASH DIVIDEND		REC-GRANDTAY INC. COMMON SH. 225546	0.0000	202.00	
Closing Cash Balance						\$3,368.91
Date	Type	Activity	Description	Quantity	Price	Credit/Debit
Oct 01, 2015	CASH	BILL	REINVESTMENT OF DIVIDENDS	-15.000	185.00	17,844.76
	The Period	Year-to-Date				
Interest	0.00	21.16				
Dividends	54.15	27.75				
Total Income	54.15	\$29.91				

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.

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

Summary

Contribution Summary		14	15
	Period	Total	YTD
Period Date	0	0	0
Remainder of Year	20,000	20,000	21,16
Year-to-Date	20,000	20,000	20,000
Since August 31, 2007			
Total Contributions	1,000,000	1,000,000	
Transfers	50,000	50,000	
Withdrawals (including rollovers)	0	0	
Total	1,050,000	1,050,000	\$80,138
Change in Plan Assets			\$21,298

A Note From ScotiaMcLeod

Auditor's Message: Our audits of RRIFs are primarily engaged in the verification of our year-end financial statements. These audits do not constitute an assurance of the accuracy of the information reported in this statement regarding your interest and value for a number of any alternative, structured, alternative, or other investments, including but not limited to, derivatives, commodities, real estate, and other alternative investments. For more information, please contact your ScotiaMcLeod advisor.

Important Reminder for Clients Turning 71 This Year: Under the new rules regarding RRIFs, clients turning 71 before their date of birth (1949) who are owners of a registered retirement savings plan or RRSP must close their account by the end of the year by transferring their funds to a RRIF or a registered investment product such as a registered retirement income annuity (RRIFA) or a registered investment product. Please contact your ScotiaMcLeod advisor to discuss your investment 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.