

## GUIDE TO YOUR CLIENT ACCOUNT STATEMENT

A valuable tool to help you monitor your investments.

We are pleased to introduce you to your Client Account Statement.

We believe that providing you with an accurate, easy-to-understand record of your account transactions and portfolio is a fundamental part of our ongoing commitment to putting you first.

We invite you to explore the many features that make your RGF account statement a valuable tool for understanding, monitoring and planning your investments.

If you have any questions about your statement or would like to review your investment needs, please contact your RGF advisory team who will be pleased to help you.

All clients will receive statements on a quarterly basis (March, June, September and December). You will also receive a statement for any month in which there is activity in your account.

At RGF Integrated Wealth Management, we strive to produce and mail your account statement within seven days of the previous month-end.

You can also access your account(s) online securely and at your convenience via the Client Login section of our website at [rgfwealth.raymondjames.ca](http://rgfwealth.raymondjames.ca). Or you can choose, as part of our environmentally-friendly service commitments, to receive all your paper-based statements electronically. Each time a new e-statement is generated, for any of your accounts, you will be notified by our email messaging service that your statement is available for secure viewing, printing, or downloading into your own desktop filing system.

If you have any questions about these free services, please contact your RGF advisory team for more details.

RGF Integrated Wealth Management  
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RGF Integrated Wealth Management Ltd. | RGF Wealth  
Management Ltd., Member - Canadian Investor Protection  
Fund



[www.rgfwealth.com](http://www.rgfwealth.com)

## 1. Type of Accounts

This guide shows a Registered Retirement Savings Plan (RRSP) account. As such, it displays the retirement summary within the account. Other accounts would have information relevant to the account type.

## 2. Your Advisory Team

Complete information on how to reach your RGF advisor and key team members.

## 3. Summary of Your Account

Your overall portfolio-at-a-glance. All amounts are expressed in the currency of the account; the exchange rate used to convert U.S. dollar securities appears at the bottom of the page.

## 4. Change in the Value of Your Account

This presents the change in value of your investments since your last statement.

## 5. How Your Assets Are Allocated

This pie chart gives you a snapshot of your asset mix, both in percentage terms and in market value. Balanced Mutual Funds have been classified as Equities for the purposes of asset allocation.



### 1 Your RRSP Statement

For the period ending December 31, 2019

Account number XYZ-1234-0

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**2 Your advisory team**  
Your Advisor  
Address: 25 BC.com CFP  
Phone: 604.737.0000  
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e-mail: [xyz@rgfwealth.com](mailto:xyz@rgfwealth.com)

**Assistant:**  
Address: 25 BC.com CFP  
Phone: 604.737.0000  
e-mail: [xyz@rgfwealth.com](mailto:xyz@rgfwealth.com)

### 3 Summary of your account

Change in the value of your account (\$)	
Value of your investments on November 30, 2019	274,958.17
<b>MNW</b> Net deposits and withdrawals	-9,947.50
<b>PIW</b> Net income and expenses	6,673.65
<b>MNW</b> Changes due to account and market activity	-6,548.35
<b>Value of your investments on December 31, 2019</b>	<b>\$265,135.97</b>

### 4 How your assets are allocated

Asset type	Percentage of account	Market value (\$)
<b>A</b> Cash and cash equivalents	0.0%	55.83
<b>B</b> Fixed income	4.0%	10,931.16
<b>C</b> Equities	95.3%	252,789.58
<b>Total portfolio</b>	<b>100%</b>	<b>\$265,135.97</b>



### 5 Your investment objectives:

Income: 60% Growth: 40% Speculative: 0%

Your risk tolerances:

Low: 5% Medium: 95% High: 0%

Please contact your Advisor if you want to update these targets.

### 6 Have you made your 2019 RRSP contribution yet?

There's still time. Contributions can be made via electronic transfer from your bank account by the deadline of March 2nd, 2020. Alternatively, your cheque (made payable to RGF Integrated Wealth Management) can be mailed to us for deposit to your RRSP.

Currency: On December 31, 2019 US \$1 = C \$1.3002

Questions: If you have questions about your statement, please contact your Advisor.

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## 6. Your Investment Objectives and Risk Tolerances

This section represents your profile as an investor based on your objectives and risk tolerance. As times change, so may your investment objectives and risk tolerance. Please contact your RGF advisory team if the reported objectives and risk tolerance are no longer in line with your current needs and goals.



Account number XYZ-1234-0

Your RRSP Statement

For the period ending December 31, 2019

### 8 Please Note

Going forward means you will stop receiving a paper copy of your statements, confirmations and tax slips. You will be notified via email when an electronic copy is available. Please contact your advisory team for more information.

### 9 Summary of your account (continued)

Deposits and withdrawals	This statement period (\$)	Year-to-date (\$)
<b>Deposits</b>		
Deposits	0.00	8,100.00
Transfers in	0.00	0.00
<b>Total deposits</b>	<b>0.00</b>	<b>8,100.00</b>
<b>Withdrawals</b>		
Withdrawals	-9,947.50	-9,947.50
Transfers out	0.00	0.00
<b>Total withdrawals</b>	<b>-9,947.50</b>	<b>-9,947.50</b>
<b>Net deposits and withdrawals</b>	<b>-9,947.50</b>	<b>-1,847.50</b>

Income and expenses	This statement period (\$)	Year-to-date (\$)
<b>Income</b>		
Canadian dividend interest	0.00	0.00
Foreign dividend interest	0.00	0.00
Interest earned	0.00	0.00
Trust and distributions	0.00	0.00
Mutual fund distributions	6,673.65	2,285.84
Other income	0.00	0.00
<b>Total income</b>	<b>6,673.65</b>	<b>2,285.84</b>
<b>Expenses</b>		
Interest paid	0.00	0.00
Transferred or withheld	-7.17	-77.75
Fees	-183.45	-1,555.37
Other expenses	0.00	0.00
<b>Total expenses</b>	<b>-190.62</b>	<b>-1,633.12</b>
<b>Net income and expenses</b>	<b>6,483.03</b>	<b>652.72</b>

### 11 Information about your RRSP

	First 60 days in 2019	December 2019
Your RRSP contributions	\$0.00	\$0.00
Special contributions	\$0.00	\$0.00

## 10. Income & Expenses

This summary details the interest and/or dividends you have earned on the securities in your portfolio, as well as expenses, for the statement period and calendar-year-to-date.

## 11. Information about Your Retirement Savings Plan

For RRSP Accounts, this section details the contributions you have made to your RRSP for the first 60 days of the current calendar year and those made from March to December of the remainder of the year. For spousal RRSPs, contributions made by your spouse will be summarized.

## 12. Activity in Your Account

All transactions are detailed in chronological order. This section indicates a security being bought or sold, dividend and interest information, and your opening and closing balances.

## 13. Transactions to Settle After the Statement Period

This is a list of the transactions with settlement dates after the end of the period covered by the statement. These transactions are not reflected in the Portfolio Value for the current statement period.

## 14. Holdings in Your Account

A detailed list of all the securities held in your account, organized by asset classes. Fixed income securities are listed by maturity date.

## 15. Security Symbols

Identifying your holdings for quick reference.

## 16. Quantity or Face Value

Quantity refers to the number of shares or units for all financial instruments except fixed income instruments which are disclosed as face value, also called par value.

## 17. Cost, Price and Market Value

To help you evaluate your portfolio, we provide:

- **Cost** – represents the Book Cost of the investment, adjusted for reinvested distributions, return of capital, and corporate reorganizations. If the Book Cost is unavailable, the Cost may show as Market Value. Where applicable please refer to the Cost Status legend for further information.

- **Price** – represents the Unit/Share Value of the investment at market close on the statement date. If a Price cannot be obtained because the investment does not trade actively on a public market, the Price Status will be set to ND (Not Determinable) and the Price, and therefore Market Value, will show as \$0.00. If an estimated price has been provided by a qualified, independent third party, the Price Status will be set to EST (Estimated) and the Price and Market Value will be set to the estimated amount.

- **Market Value** – represents the Total Market Value of the investment (based on the number of Units/Shares multiplied by the Price shown).



Account number C00-L01TR-0

Your RRSP Statement

For the period ending December 31, 2019

### 12 Activity in your account

Date	Type of activity	Description	Quantity or face value	Price (\$)	Amount (\$)	Balance (\$)	
Nov 30, 2019	Opening cash balance					58.26	
Dec 2, 2019	Mutual Fund	PWCO MTHEY INCOME SR LL			36.47	94.73	
Dec 2, 2019	Dividend						
Dec 6, 2019	Automatic	FULTY CDN BAL SR 8-FE	-4.075	24.539	100.00	194.73	
Dec 16, 2019	Withdrawal	ADVISED FEE 11/20/19 XYZ-1234-0			-133.45	61.28	
Dec 16, 2019	Goods & Services Tax	GST FOR ACCT XYZ-1234-0			-6.67	54.61	
Dec 16, 2019	Dividend	EQX GBL PORT F N CL F NL			18.957	29.118	
Dec 16, 2019	Dividend	EQX GBL PORT F N CL F NL			29.118	0.00	54.61
Dec 16, 2019	Dividend	TRAIL REINVEST \$51.00					
Dec 16, 2019	Dividend	FULTY CDN BAL SR 8-FE	55.145	24.073	0.00	54.61	
Dec 20, 2019	Dividend	CIF CAP GROUP CL EQ NL	27.870	39.128	0.00	54.61	
Dec 23, 2019	Dividend	TRAIL REINVEST \$1,000.00					
Dec 23, 2019	Dividend	DRG INT TR TO XYZ-1234-0			-7,958.00	-7,903.39	
Dec 23, 2019	Goods & Services Tax	GST ON FEE			2.50	-7,905.89	
Dec 23, 2019	Cost to	REGISTRATION FEE			-50.00	-7,955.89	
Dec 23, 2019	De-register	DRG INT TR TO XYZ-1234-0			1,989.50	-5,966.39	
Dec 23, 2019	De-register	DRG INT TR TO XYZ-1234-0			1,989.50	-3,976.89	
Dec 23, 2019	Sell	FULTY CDN BAL SR 8-FE	-416.169	24.144	10,000.00	54.61	
Dec 23, 2019	Mutual Fund	PWCO MTHEY INCOME SR LL			1.22	55.83	
Dec 31, 2019	Dividend	BIC CDN EQX INCM SR ADN-FE			5.664	27.925	50.83
Dec 31, 2019	Dividend						
Dec 31, 2019	Dividend	TRAIL REINVEST \$155.91					
Dec 31, 2019	Closing cash balance					55.83	

### Transactions to settle after the statement period

Date	Type of activity	Description	Quantity or face value	Price (\$)	Amount (\$)	Balance (\$)
Jan 2, 2020	Mutual Fund	PWCO MTHEY INCOME SR LL			36.47	92.30

### 13 Holdings in your account

Securities you hold	Security symbol	How held	Cost (\$)	Quantity or face value	Price (\$)	Market value (\$)
Cash and cash equivalents						
Cash			55.83			55.83
Total cash and cash equivalents			55.83			55.83

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