

Appendix D
Sample Account Performance Report

This appendix is an addition to Companion Policy 31-103CP.

Your account performance report

Investment account 123456789

For the period ending December 31, 2010

Client name
Address line 1
Address line 2
Address line 3

This report tells you how your account has performed to December 31, 2010. It can help you assess your progress toward meeting your investment goals.

Speak to your adviser if you have questions about this report or how your account is doing, or if your personal or financial circumstances have changed. Your adviser can recommend any adjustments to your investments to keep you on track to meeting your goals.

What is net amount invested?

It's the amount left after:

- adding all deposits and transfers into your account, and
- deducting all withdrawals and transfers out of your account.

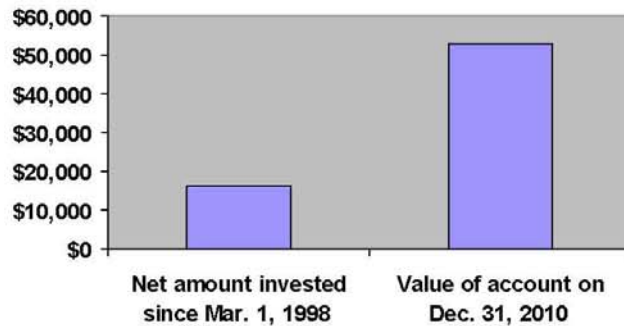
Total value summary

Net amount invested since you opened your account on March 1, 1998

\$16,300.00

Value of your account on December 31, 2010

\$52,792.34



Change in the value of your account

This table is a summary of the activity in your account. It shows how the value of your account has changed based on the type of activity.

| | Past year | Since you opened your account |
|--|--------------|-------------------------------|
| Opening balance | \$51,063.49 | \$0.00 |
| Net amount invested | \$(1,200.00) | \$16,300.00 |
| Interest and dividends | \$1,000.00 | \$13,795.93 |
| Change in the market value of your investments | \$1,928.85 | \$22,696.41 |
| Closing balance | \$52,792.34 | \$52,792.34 |

What is annual compound rate of return?

This represents the cumulative effect of gains and losses on an investment over time. It's expressed as an annualized percentage.

For example, an annual compound rate of return of 5% for the past three years means that the investment effectively grew by 5% a year in each of the three years.

Rates of return

The table below shows the annual compound rates of return of your account for periods ending December 31, 2010. Returns are calculated after fees have been deducted. These include fees you pay for advice, transaction costs and account-related fees, but not income tax.

Keep in mind your returns reflect the mix of investments and risk level of your account. When assessing your returns, consider your investment goals, the amount of risk you're comfortable with, and the value of the advice and services you receive.

| | Past year | Past 3 years | Past 5 years | Past 10 years | Since you opened your account |
|---------------------|-----------|--------------|--------------|---------------|-------------------------------|
| Your account | 5.80% | -1.83% | 2.76% | 8.07% | 11.07% |

Calculation method

We use the modified Dietz method to calculate rates of return. This is a time-weighted method for calculating returns. Contact your adviser if you want more information about how we calculate returns.