



# ACCOUNT STATEMENT GUIDE

## How to Read your Account Statement

In keeping with the financial industry's new reporting requirements under the CRM2 regulatory initiative, we've enhanced our account statements, effective December 31, 2016. They're now easier to read and contain new information on the performance of your investments and the fees you pay for services.

**Expanded Performance Reporting:** Our previous performance reporting has been enhanced with additional information on investment performance that shows how well your investments have performed, both in dollar terms and percentage rate of return.

### WHAT'S NEW?

- + Details of deposits into and withdrawals from your account over the past year and since inception
- + Annual and cumulative changes in the market value of the investments in your account
- + Year-over-year performance in each of the past 5 years, and the compounded rate of return for the previous 1-year, 3-year, 5-year and 10-year periods, and since inception (values will be displayed once accounts have matured and historical data is available)

**New Charges and Compensation Report:** A new report on charges and compensation outlines, in dollars, all the costs associated with managing and advising your accounts.

### WHAT'S NEW?

- + In your March, June and September quarterly account statements, the new charges and compensation report will summarize the activity in your account for the past quarter
- + In your December statement, the new charges and compensation report will summarize the activity in your account for the past 12 months
- + Summaries of total amounts paid to service your accounts
- + Disclosures of charges paid by you for advice and account management
- + Details showing the dollar amount of any commissions — front-end, deferred sales charge (DSC) and trailing — paid directly and indirectly by you

### GETTING ADVICE

To help you find the information that's important to you, we've developed this handy Account Statement Guide.

**If you have any questions, we encourage you to talk to us. Speak to your Financial Advisor or contact investor services at 1 800 608 7707.**

## PERFORMANCE REPORT

### Reporting period

Your statement is issued quarterly.

### Your Client ID

For faster service, have this number ready if you call us.

### Your name & address

As it appears on your records.


### What's in this portfolio?

Lists all plans included in this statement. The rest of your statement gives details on each of your plans.

### Plan type & number

### How much money do I have?

Shows the value of your entire portfolio.



**GP WEALTH MANAGEMENT**  
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**Account Statement**  
For the Period  
Jul 1, 2016 to Sep 30, 2016  
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Client ID: 1234

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**Summary**

Description	Book Value	Market Value Jul 1, 2016	Market Value Sep 30, 2016
RRSP 77777 (Individual) Intermediary (AETN-10101010)	\$196,335.32	\$219,953.66	\$219,217.10
<b>Total</b>	<b>\$196,335.32</b>	<b>\$219,953.66</b>	<b>\$219,217.10</b>

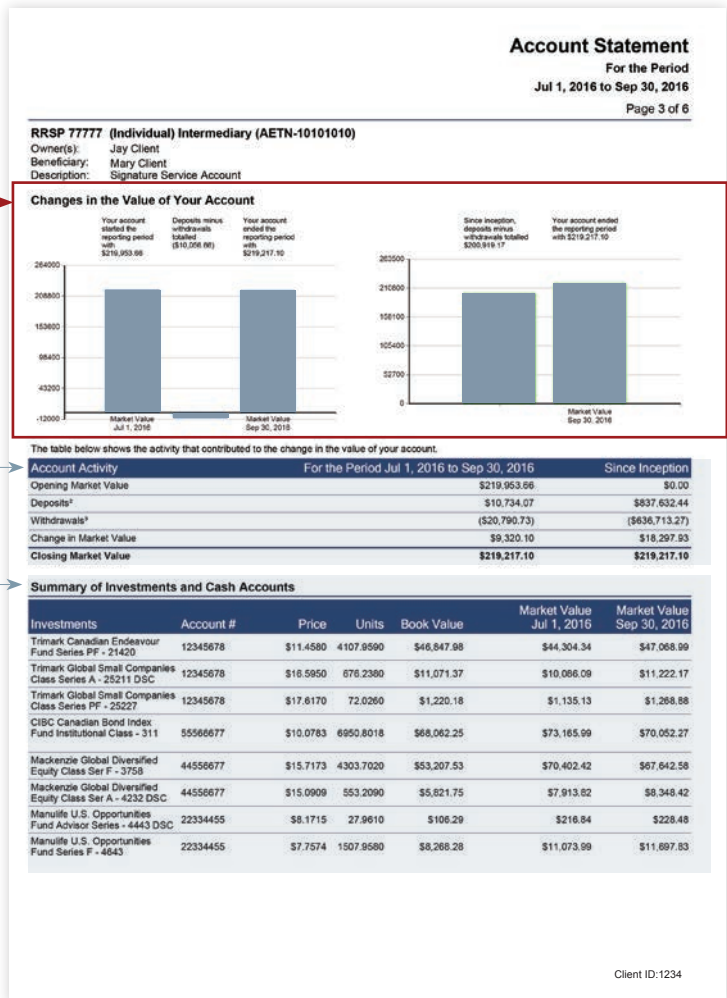
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# PERFORMANCE REPORT

## NEW! Have I made money in this plan?

A graphic illustration of the change in market value of the plan in the past quarter and since inception.



## What's happened in this plan?

Indicates account activity in the plan over the past quarter and since inception.

## What investments and cash are in this plan?

A summary of the investments and cash accounts in the plan, including the change in market value over the past quarter.



# PERFORMANCE REPORT

What investments and cash are in this plan? (continued)

**NEW! Have I made money in this plan?**

Shows the plan's performance in each of the previous five years and in the previous three-, five- and ten-year periods.

**If you want the details**

At the end of each plan, details of the transaction activity during the statement period are provided.

### Account Statement

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Franklin Bissett Core Plus Bond Fund Series A - 300 DSC	11223344	\$12,5700	134,0878	\$1,727.69	\$1,653.38	\$1,655.48
<b>Total</b>				<b>\$196,333.32</b>	<b>\$219,952.00</b>	<b>\$219,215.10</b>

Third Party Cash	Account #	Price	Units	Book Value	Market Value Jul 1, 2016	Market Value Sep 30, 2016
CWT Cash	10105191	\$1.0000	2.0000	\$2.00	\$1.66	\$2.00
<b>Total</b>				<b>\$2.00</b>	<b>\$1.66</b>	<b>\$2.00</b>

Cash Accounts	Currency	USD Balance Jul 1, 2016	USD Balance Sep 30, 2016	CAD Balance Jul 1, 2016	CAD Balance Sep 30, 2016
Royal Bank of Canada	Canadian Dollar			\$0.00	\$0.00
Royal Bank of Canada	Canadian Dollar			\$0.00	\$0.00

**Your Personal Rate of Return**

The information below shows the current and historical performance results and money movements of the assets in your account expressed in Canadian dollars.

Period	Opening Market Value	Deposits*	Withdrawals*	Closing Market Value	Rate of Return
2016	\$243,403.48	\$169,899.89	\$199,495.86	\$219,217.10	2.360 %
2015	\$262,673.94	\$211,713.05	\$231,373.70	\$243,403.48	0.151 %
2014	\$229,404.60	\$1,040,963.18	\$1,014,804.81	\$262,673.94	2.903 %
2013	\$194,025.31	\$123,551.23	\$118,369.43	\$229,404.60	15.382 %
2012	\$179,577.82	\$57,659.29	\$52,459.29	\$194,025.31	5.044 %
Prior	\$0.00	\$393,575.55	\$244,788.50	\$179,577.82	3.047 %

Your personal total percentage return means the cumulative realized and unrealized capital gains and losses of any investment, plus income from the investment, over a specified period of time, expressed as a percentage.

1 Year	3 Year	5 Year	10 Year	Since Inception
5.539 %	3.492 %	5.220 %	2.702 %	3.967 %

**Transaction Details for the Period Jul 1, 2016 to Sep 30, 2016**

CIBC Canadian Bond Index Fund Institutional Class - 311

Trade Date	Activity	Gross Amount	Net Amount	Charges	Taxes	Unit Price	Units	Total Units
Jul 1, 2016	Opening Unit Balance							7286.8887
Jul 6, 2016	Sell Gross	(\$3,390.00)	(\$3,390.00)	\$0.00	\$0.00	\$10.1414	-334.2734	6952.5953
Jul 12, 2016	Sell Gross	(\$181.68)	(\$181.68)	\$0.00	\$0.00	\$10.0805	-18.0229	6834.5724
Aug 11, 2016	Sell Gross	(\$191.79)	(\$191.79)	\$0.00	\$0.00	\$10.1118	-18.9669	6615.6055

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## PERFORMANCE REPORT

**NEW! About your statement** — This is found on the last pages of your Account Statement. It provides important information you need to know.



**GP WEALTH MANAGEMENT**  
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**Account Statement**  
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**About your statement**

Your account statement is being delivered by either GP Wealth Management Corporation or GP Capital Insurance Agency Ltd which are two separate entities of the GP Group of Companies. As an investor of either entity, you will receive a separate statement for each entity clearly marked with which entity is reporting your statement.

We understand that the contents of this account statement will represent a duplication of information already received by other sources and reflects your holdings in both your client name accounts and intermediary accounts and the activity with respect to those holdings that has been executed by GP Wealth Management Corporation or GP Capital Insurance Agency Ltd.

We make every effort to reconcile these positions with the financial institutions responsible for maintaining the official books of record. Market Price and Book Value represent currently available prices. If any securities in your portfolio are not priced, that may be a result of data not being available; please contact Investor Services at 1-800-608-7707 for details. Market Prices and Book Value shown are obtained from sources we believe are reliable but we do not guarantee their accuracy.

It is your obligation as an account holder to review your account statement carefully and notify your financial advisor or Investor Services in writing within 30 days of any errors or omissions to the statement, including any transactions that you did not authorize, otherwise all entries herein will be deemed accurate and complete.

For an account holder of GP Wealth Management Corporation, your account statement is being delivered in accordance with all securities regulations including the Mutual Fund Dealers Association Regulations and for an account holder of GP Capital Insurance Agency Ltd., your account statement is being delivered in accordance with all regulations including the Financial Services Commission of Ontario.

Your accounts with GP Wealth Management Corporation are protected by the MFDA Investor Protection Corporation ("IPC") within specific limits. Clients with accounts in Quebec are generally not covered by the IPC. Please refer to the IPC Coverage Policy on the website at [www.mfda.ca/ipc](http://www.mfda.ca/ipc) for a description of the nature and limits of coverage, or contact the IPC at 1-888-466-6332.

Your Insurance Policies and Segregated Funds administered with GP Capital Insurance Agency Ltd. are protected by Assuris within specified limits. A brochure describing the nature and limits of coverage is available upon request.

If you have any questions about the details of your account statement, please contact your financial advisor or Investor Services at 1-800-608-7707.

**Other important information**

- Investments held in your client name account are registered in your name at the fund company or financial institution.
- Investments held in your intermediary account are registered in the name of B2B Bank Financial Services or Canadian Western Trust on your behalf.
- Book value means the total amount paid to purchase an investment, including any transaction charges related to the purchase, adjusted for reinvested distributions, return of capital, and corporate reorganizations.
- Deposits: When calculating the total deposit amount, we have included purchases (including dividend reinvestments), investments transferred into your account, and money received into your account, as well as switches and in-cash transfers between the funds within your account.
- Withdrawals: When calculating the withdrawals from your account, we have included redemption transactions, transfers of investments out of your account, and cash that has been paid out such as cash distributions, as well as switches and in-cash transfers between the funds within your account.
- Deferred Sales Charge (DSC): This indicates that your units were purchased with the Deferred Sales Charge option. There are some variations in how Deferred Sales Charges are calculated. For specific information about the DSC for the units that you own, review the Fund Facts Document for each of your mutual funds. If you require any assistance in obtaining the Fund Facts Document for any of your mutual funds please contact your financial advisor or Investor Services at 1-800-608-7707.

**Investor Suitability**  
GP Wealth Management Corporation and GP Capital Insurance Agency Ltd. are required to maintain current Know Your Client Information in order to

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# PERFORMANCE REPORT

**NEW! About your statement  
(continued)**



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meet all of our regulatory obligations and to provide suitable investment advice. We strongly recommend that you refer to the Client Information Document ("CID") for any details related to your relationship with your financial advisor, GP Wealth Management Corporation or GP Capital Insurance Agency Ltd. You can also obtain a copy of the CID by visiting us online at [www.gpwealth.ca/CID](http://www.gpwealth.ca/CID).

It is very important that, if there has been a material change in your personal or financial circumstances, including your marital status, income, net worth, risk tolerance, investment objectives or time horizon, you contact your financial advisor or Investor Services at 1-800-468-7707 to update your information and records.

**Sign up for E-delivery of your account statements.**

E-delivery of account statements means that you would receive a notification by email that your quarterly account statement is available. You would simply log-on and retrieve your statement.

To sign up for E-Delivery and request a User ID and Password, please contact Investor Services and we'll help you get registered right away. We can be reached at: 1-800-468-7707 ext. 242 or by email at: [edelivery@gpwealth.ca](mailto:edelivery@gpwealth.ca). Please be sure to have your Account Number or Client ID Number ready.

**Your Personal Rate of Return**

Rate of return is calculated after charges have been deducted over different time periods. These include charges you pay for advice, transactions charges, and account-related charges, but not income tax.

Keep in mind your rate of return reflects the mix of investments and risk level of your account. When assessing your rate of return, consider your investment goals, the amount of risk you are comfortable with, and the value of advice and services you receive.

The rates of return in the table below are your personal rates of return. Your rates of return are affected by changes in the value of the investments, dividends and interest received, and deposits and withdrawals to and from your account. If you hold foreign investments, you may also be impacted by fluctuations in exchange rates over the course of the reporting period.

The numbers are based upon an accepted and industry-applied calculation known as the "money-weighted" method. This may also be referred to as the internal rate of return "XIRR". This method is the best way to understand how your investments have performed because it takes into consideration the timing of deposits and withdrawals.

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## CHARGES AND COMPENSATION REPORT

**NEW! Reporting period**  
Your statement is issued quarterly.

**NEW! Your Client ID**  
For faster service, have this number handy if you call us.

**NEW! Your name & address**  
As it appears on your records.

**NEW! How much I pay in fees**  
Shows a summary of the fees you've paid in the past quarter.



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**Charges and Compensation Report**  
**For the Period**  
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**Charges and Compensation: RRSP 77777 (individual) Intermediary (AETN 10101010)**

Amounts you paid for general administration of your account	Amount	Total
Administration Fee	\$0.00	
Transfer Fee	\$0.00	
Trustee Fee	\$0.00	
Fee-based Charge	\$677.07	
Fee-based Charge Rebate	\$0.00	
Administration Fee Rebate	\$0.00	
<b>Subtotal</b>		<b>\$677.07</b>

Amounts you paid for specific transactions

There were no transaction charges for the reporting period.

Amounts we received from others to provide ongoing service to your account	Amount	Total
Commission from Investment Managers for DSC Investments	\$0.00	
Management Fee	\$0.00	
Management Fee Rebate	\$0.00	
Payment from GIC Issuers	\$0.00	
Trailing Commission	\$88.86	
Trailing Commission Rebate	\$0.00	
<b>Subtotal</b>		<b>\$88.86</b>

**Total charges and compensation received for account** **\$765.93**

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**GRAND TOTAL** **\$765.93**

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## CHARGES AND COMPENSATION REPORT

**NEW! About this report** →  
This is found on the last page of your Charges and Compensation Report. It provides important information you need to know.

### Charges and Compensation Report

For the Period  
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#### About this report

This report includes a summary of the charges and compensation that we received directly and indirectly during the reporting year. Our compensation comes from two sources:

1. What we charge you directly. Some of these charges are associated with the operation of your account while other charges are associated with purchases and/or sales transactions made on the account.
2. The commissions and service fees we received based on investments you owned during the 12-month period covered by this report.

#### Amounts you paid for general administration of your account

When you open a client name or intermediary account you may pay for certain administrative fees or trustee fees for services. When you open a Signature Service Account, you pay us directly ("Fee-based Charges") for the service and advice we provide to you on an ongoing basis.

#### Amount you paid for specific transactions

Sales commissions for investment funds may be paid either at the time of your initial purchase, or when you redeem money from the fund. Front-End Load (FEL): Commission is paid from your initial purchase before your money is sent to the investment fund manager. Deferred Sales Charge (DSC): Investments may be subject to a deferred sales charge upon redemption. For mutual funds, the sales charge is usually based on the net asset value of your units/shares at the time that you redeem, and is deducted from the amount you receive for the units/shares. Deferred sales charges decline to zero after a specific number of years.

#### Amount we received from others to provide ongoing services to your account

An investment fund pays the investment fund manager a management fee for managing the fund. Your investment fund manager in turn pays a portion of the management fee to us for the services and advice we provide to you on an ongoing basis. The amount we receive is called "Trailing Commissions" or "Service Fees" and is paid each year for as long as you own the fund. With a Deferred Sales Charge Option, you don't pay a sales commission at the time of purchase. Instead, the investment fund manager pays us and your financial advisor an upfront fee (generally from 0% to 5% of the amount invested) on your behalf. This way, all of your purchase gets invested and your financial advisor receives a onetime payment.

#### Referral Fees

All referral fees we received from third parties to recommend their services are reported under the Referral and Other Fees section.

#### Other Fees

The Other Fees section lists all miscellaneous fees we charged you during the course of the reporting period. If miscellaneous fees were attributed to a specific account, those fees are listed under the relevant account.

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