



A Guide to Your Statement

HOW TO READ YOUR STATEMENT OF ACCOUNT

In line with industry-wide changes in Canada, recent enhancements have been made to make your statement easier to read and understand. The three main additions are:

1. A book cost column for non-registered accounts (previously only for registered accounts)
2. Six new notations to provide cost-related details on specific positions
3. An updated disclaimer with an explanation of the new notations and other information

You will receive a Statement of Account on a quarterly basis. Monthly statements will be issued only when there has been account activity, not including dividends or interest, during the preceding month.

Credential Direct
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Vancouver BC V6E 4T6
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Credential Securities Inc is a Member of Investment Industry
Regulatory Organization of Canada

Statement of Account
For the period ending Oct 31, 2015

MRS JANE DOE
1234 Street
City, Province, V1A 2B3

604.742.2900
support@credentialdirect.com

Please see the insert enclosed with this statement for **important message** that may apply to your account.

Credential Direct
Client Service
700 - 1111 West Georgia Street
Vancouver BC
V6E 4T6
877.742.2900

Account Summary

	Previous Statement Market Value (\$)	Current Market Value (\$)	Percent of Assets (%)
Margin Account (CAD) 123-1234-1	20,852.63	20,884.87	29.6
Locked In RSP (CAD) 123-1234-2	0.00	1,745.18	2.5
RRSP (CAD) 123-1234-3	53,336.29	47,852.09	67.9
Total Consolidated Assets	\$74,188.92	\$70,482.14	100.0%

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CIPF
Canadian Investor Protection Fund
MEMBER

Statement Period → Statement of Account

Your name and address as it appears on our records → MRS JANE DOE, 1234 Street, City, Province, V1A 2B3

Your home branch address → Credential Direct Client Service, 700 - 1111 West Georgia Street, Vancouver BC V6E 4T6, 877.742.2900

Statement Message: Provides an overview of important messages → Please see the insert enclosed with this statement for important message that may apply to your account.

Account Summary: Provides the Previous Statement Market Value and Current Market Value of your account(s) → Account Summary table

Total Consolidated Assets: Refers to the total market value of all the holdings in your account(s) including cash balances at the close of business for the statement period. This figure will be in Canadian Funds using the exchange rate indicated unless all of your consolidated holdings are in U.S. dollars. → Total Consolidated Assets row in table

Credential Securities Inc. is a Member of the Canadian Investor Protection Fund. A brochure describing the benefits of the CIPF and the nature and limits of coverage is available upon request. → CIPF logo

Security Holdings:

Is a summary of all your investments with Credential (mutual funds, stocks, bonds, t-bills). This includes a description of the securities you own, the quantity, current price, book cost, and market value.

Current Price:

As at the statement date, the closing price of the last trade of the day. N/A means this info is not available.

Book Cost:

NEW! For non-registered accounts

Shows the total amount paid for the security, including any transaction charges related to the purchase, adjusted for reinvested distributions, returns of capital and corporate actions

NEW! Notations:

Describes notations related to market value, book cost, and deferred sales charges applied to positions where applicable

Asset Class Summary:

Provides the market value and allocation of investments within the account grouped by asset class

Credential
Direct

MRS. JANE DOE

Statement for the period ending Oct 31, 2015

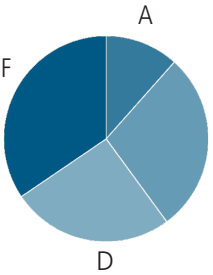
RRSP (CAD) 123-1234-3

Security Holdings

	Quantity	Current Price (\$)	Book Cost (\$)	Market Value (\$)
Cash and Equivalents				
Cash			5552.61	5552.61
Equities				
Resources Corp	200	17.9600 ¹	3962.00	3592.00
Energy Corp	300	28.9092	0.00 ⁵	8672.76
ABC Ltd	400	0.00 ²	3582.00	0.00
Mutual Funds				
IA Clar Sar US Eqy SR F-NA	728.752	5.9639	4000.00	4346.20
Dyn Pwr Gbl Gwth CI F-NA	248.3327	18.5900	3500.00 ⁴	4616.50
Hollis Inv Svgs CI A-NL	158.464	10.0000	1584.64	1584.64
Templeton Growth Fund A-DSC ⁶	42.537	22.6368	1000.00	940.26
Sprott Enhanced Eq Ser F-NL	148.248	13.8681	2500.00 ³	2055.92
Exchange Traded Funds (ETFs)				
Ishares CDN Corp BD IDX ETF	285	32.1200	8600.00	9154.20
Ishares S&P/TSX CDN Div UN ETF	145	24.8200	2586.00	3598.90
RBC Quant US Div Leaders ETF	145	25.7800	2414.00	3738.10
Total			\$45,224.25	\$47,852.09

1 - Market value is estimated because there is no active market for this security.
 2 - Market value is not determinable.
 3 - Market value information was used to estimate part or all of the book cost.
 4 - Market value information as at September 30, 2015 was used to estimate part of all the book cost.
 5 - Book cost is not determinable.
 6 - Deferred sales charges may apply.

Asset Class Summary



Asset Class	Allocation (%)	Market Value (\$)
A Cash and Equivalents	11.60	5552.61
B Fixed Income	0.00	0.00
C Mutual Funds	28.30	13,543.52
D Equities	25.63	12,264.76
E GICs	0.00	0.00
F ETFs	34.46	16,491.20
G Options and Warrants	0.00	0.00
H Other	0.00	0.00
Total	100.00%	\$47,852.09

INCOME SUMMARY / REGISTERED ACCOUNT SUMMARY / ACCOUNT ACTIVITY

Income Summary:

Provides a summary of dividends and interest received in each of your accounts during the statement period and the year-to-date total

Registered Account Summary:

Details the contributions or withdrawals you have made to your registered account as well as the beneficiary details

Your Designated Beneficiary

Account Activity:

Details all transactions, made in your account(s) during the Statement Period. It indicates a security being bought and sold, dividends and interest received, and your opening and closing balances.

Date:

Refers to the settlement date of the transaction indicated

Activity:

Describes each transaction – buy, sell, dividend, interest, transfer, etc.

Quantity:

Number of shares or units

Description:

Gives the name of the security transacted or expanded detail of the entry in your account

Price:

Shows the transaction price

Amount:

Shows the cash transaction total if applicable

UPDATED! Disclaimer:

Found on the last page of your statement. Provides important information investors need to know.

Credentia [®] Direct		MRS. JANE DOE			
<i>Statement for the period ending Oct 31, 2015</i>					
Income Summary					
	This Period (\$)	Year-To-Date (\$)			
Interest	0.00	201.78			
Dividends and Distributions	32.45	176.04			
Total Income	\$32.45	\$377.82			
Registered Account Summary					
Beneficiary: JOHN DOE					
	1st 60 Days of 2015	Remainder of Year			
Contributions to Date	\$900.00	\$2,700.00			
Account Activity					
Date	Activity	Quantity	Description	Price (\$)	Amount (\$)
Opening Balance 10/01					
10/01	RRSP Contribution	20.1005	Dyn Pwr Gbl Gwth CI F-NA Gross: \$100.00 Price: \$4.975		\$0.00
10/08	RRSP Contribution	20.3459	Dyn Pwr Gbl Gwth CI F-NA Gross: \$100.00 Price: \$4.915		
10/15	RRSP Contribution	20.3252	Dyn Pwr Gbl Gwth CI F-NA Gross: \$100.00 Price: \$4.92		
10/16	Received	200	ABC Ltd CDSX ATON JNL - CCAX		
10/22	RRSP Contribution	20.2593	Dyn Pwr Gbl Gwth CI F-NA Gross: \$100.00 Price: \$4.936		
10/29	RRSP Contribution	20.5128	Dyn Pwr Gbl Gwth CI F-NA Gross: \$100.00 Price: \$4.875		
10/30	Reinvested Div	6.6591	Dyn Pwr Gbl Gwth CI F-NA Gross: \$100.00 Price: \$4.873		
Closing Balance 10/30					
					\$0.00

On-line brokerage is offered through Credential Direct®, a division of Credential Securities Inc., operating as a separate business unit. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Unless otherwise stated, mutual funds and other securities are not insured nor guaranteed, their values change frequently and past performance may not be repeated. Credential Securities Inc. is a Member of the Canadian Investor Protection Fund. ®Credential and Credential Direct are registered marks owned by Credential Financial Inc.