

More relevant information in a simpler format

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TD Wealth
Financial Planning
Your RRSP statement
March 1 to March 31, 2017

TDXX10000_0000000_001 E 00000
JOHN SMITH
123 ANY STREET
ANY CITY, ANY PROVINCE
CANADA

Account number: XXXXXX
Account type: RSP
Account currency: Canadian

As you have requested, copies of this statement are sent to: THERESA WILSON, MICHAEL WILSON, KATHERINE WILSON

Your Financial Planner
Mr. Advisor
999 555-1212
123-456 Any Street
Any City, Any Province M1A 2N2

Your account at a glance

Value of your account on Mar 31, 2017
\$196,258.81

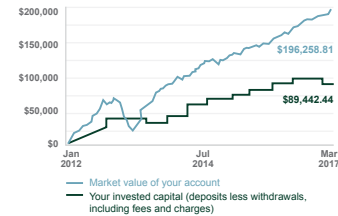
You need to know
Please see page 3 for important information about your account.

	Previous year (Jan 1-Dec 31, 2016)	This period (Mar 1-Mar 31, 2017)	Last period (Feb 1-Feb 28, 2017)	Year to date (Jan 1-Mar 31, 2017)
Beginning balance	194,241.30	193,425.11	192,823.89	194,888.22
Deposits or contributions	5,000.00	1,200.00	500.00	1,700.00
Withdrawals	-10,000.00	-2,500.00	0.00	-2,500.00
Change in value of your account	5,646.92	4,133.70	101.22	2,170.59
Ending Balance	\$194,888.22	\$196,258.81	\$193,425.11	\$196,258.81

US dollars converted to Canadian dollars at 1.25 as of Mar 31, 2017

How your account has performed

Your account has changed in value by **\$106,816.37** since Jan 1, 2012



TD Waterhouse Canada Inc. Member of the Canadian Investor Protection Fund

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Your personal rates of return as of Mar 31, 2017

Jan 1-Dec 31 2016	For the last 12 months	For the last 3 years	For the last 5 years	Since Jan 1, 2012
2.54%	1.78%	6.70%	10.80%	13.45%

Personal rate of return reflects the total percentage return earned on the investments held in your account. Total percentage return means the cumulative realized and unrealized capital gains and losses of an investment, plus income from the investment, over a specified period of time, expressed as a percentage.

Personal rate of return is calculated using a money-weighted methodology. Unlike alternative rate of return methodologies, it takes into account any deposits or withdrawals you have made, and the performance outcomes of your investments over a specified time period, net of fees and charges paid. Rates of return are provided on an annualized basis except for any returns reflective of a period of less than one year.



Account number: XXXXXX
Account type: RSP
Your RRSP statement: Mar 31, 2017

Details of fees and charges

Description	Previous year (\$) (Jan 1-Dec 31, 2016)	This period (\$) (Mar 1-Mar 31, 2017)	Year to date (\$) (Jan 1-Mar 31, 2017)
Fees and charges you paid			
Operating charges			
Duplicate Statement Request	5.00	5.00	5.00
Withdrawal Fees	25.00	25.00	25.00
Administration Fees	50.00	0.00	0.00
Taxes on Operating Charges	10.40	3.90	3.90
Total operating charges	\$90.40	\$33.90	\$33.90

Fees and charges paid to other parties			
Redemption fees	588.79	326.00	326.00
Total fees and charges paid to other parties	\$588.79	\$326.00	\$326.00

Total fees and charges you paid	\$679.19	\$359.90	\$359.90
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Compensation we received from other parties			
Trailing Commissions	475.41	120.00	1200.00
Total compensation received from other parties	\$475.41	\$120.00	\$1,200.00

Definitions

An explanation of terms shown in the table above

Redemption fees are due to the sale of an investment in your portfolio, before the expiry of its redemption fee schedule. This fee is not charged by TD Wealth Financial Planning, it is charged by the issuing company (e.g. a mutual fund company).

Trailing commissions are paid by the issuing company (e.g. a mutual fund company) to TD Wealth Financial Planning for the delivery of advice and services you receive. The trailing commission is not charged directly to you, though it does reduce the amount of the investment's return.

New!

We are pleased to provide you with a guide to the new information on your account statement effective March 31, 2017.

A

Your account at a glance

This section highlights the total value of your account as at the end of the reporting period. Supplementing this information is a summary of your total contributions and withdrawals.

B

How your account has performed

This new graph provides you details on how your account has performed over time. It includes both the market value of your account and your invested capital since January 1, 2012 or from inception if your account was opened within the last five years. Your account must be open for at least 12 months before performance information is displayed graphically.

C

Your personal rate of return

Your personal rate of return, also referred to as a money-weighted rate of return, reflects the gains and/or losses realized on your investments when calculated as a percentage. This measure takes into consideration the amount and timing of all cash flows in and out of your account.

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Details of fees and charges

This new summary of fees and charges associated with your account includes the commissions paid by other parties to us on certain products like mutual funds. These amounts will now be disclosed so that you are aware of the costs associated with your investments. Along with the summary, new definitions will provide a simple and detailed explanation.

Note: Your March 31, 2017 statement will include an annual summary of account activities, personal rates of return, and details of fees and charges for the period of January 1 to December 31, 2016.

At Financial Planning, our priority is to help you meet your financial goals and monitor the progress of your investments toward achieving them.

Investors tell us that what matters most is to have a clear understanding of the status of their investments, how they are performing, and what it costs to hold them — plain and simple.

The enhancements coming March 31, 2017 to your account statements will help you stay informed. You will see a summary of your investments and account activity, investment performance, personal rate of return and an outline of the associated costs.

These changes are a reflection of our commitment to you — to improve the quality and consistency of all your reporting, from what is displayed online in WebBroker™, to your enhanced account statements and the information you receive from your Financial Planner.

As always, you can count on us to provide straightforward investment advice with solutions that are right for you, and a custom plan designed to help you achieve your vision of success.

Please accept our sincere gratitude for entrusting your investment portfolio to us. If you have any questions about statement enhancements, please contact your Financial Planner.

TD Wealth

Financial Planning

Learn about important
enhancements to your
account statement
effective March 31, 2017



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