



Learn about important enhancements to your account statement effective June 30, 2017

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.

With these goals in mind, our new statement is being completely redesigned. Feedback we've received, including input from clients and investors, has helped us to refine our approach. As a result, we have chosen to postpone the launch of your new statement from March 31 to June 30, 2017 to incorporate these improvements.

More relevant information in a simpler format.

Effective June 30, 2017 new features on your enhanced account statements will help you stay informed:

- **Your account at a glance** will highlight the total value of your investment holdings and summarize all contributions and withdrawals occurring in the reporting period. Supplementing this information will be historical data including a recap of what was reported on your last statement and year to date.
- **How your account has performed** will provide a graphic and numeric view of your account performance and include market values and invested capital.
- **Your personal rate of return** is also referred to as a money-weighted rate of return. This new performance calculation reflects the gains and/or losses realized on your investments when calculated as a percentage, and takes into consideration the amount and timing of all cash flows in and out of your account to reflect your personal rate of return.
- **Details of fees and charges** will be summarized to provide a clear line of sight on the costs associated with investments held in your account. This includes the commissions paid by other parties to us on certain products like mutual funds. New definitions will provide a simpler, detailed explanation of these amounts.

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

You can count on us to continue providing straightforward investment advice with solutions that are suitable 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 these statement enhancements, please contact your Financial Planner.