



A Guide to Your Statement

For Credential / Nominee Plans

HOW TO READ YOUR STATEMENT OF ACCOUNT

In line with industry-wide regulatory changes in Canada, effective January 1st 2017, investors will be receiving two additional annual reports: Charges and Compensation report, and Performance report.

The Charges and Compensation report summarizes the compensation the firm receives from you and/or third parties during the reporting period for the maintenance and servicing of your plan.

The Performance report summarizes your investment's performance and rate of return during the reporting period. Both reports are issued on per plan basis.

Reporting period:
Your statement is issued quarterly.

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

Your advisor's contact information

Your name & address:
As it appears on your records.

How much money do I have?
Shows the value of your entire portfolio.

What's my rate of return?
Shows your entire portfolio's performance over the past 12 months and since it was first opened.

What's in this portfolio?
Lists all Credential plans included in this statement. The rest of your statement gives details on each of your plans.

Credential Plan:
These plans are administered by Credential Asset Management. Receipts and statements for these plans will come primarily from Credential.

Have I made money?
Provides the market value of each plan in your portfolio.



Who to call with questions

Joe Advisor
Credential Asset Management Inc.
ABC Financial Group
Main Street Branch
T. 123.456.7891
F. 123.456.7891

Or contact Credential Asset Management at
1.855.714.3800 or clientcare@credential.com

Your Credential Statement

For the period Oct 01 to Dec 31, 2016
Your Client ID is 12345678

JANE DOE
123 - 456 First Avenue
City, Province, V1A 2B3

What your portfolio was worth on Dec 31, 2016

\$73,197.79

Your entire portfolio at a glance

How your entire portfolio is progressing

You opened your portfolio on January 19, 2006

Rate of Return for your portfolio in the last 12 months.....**7.38%***

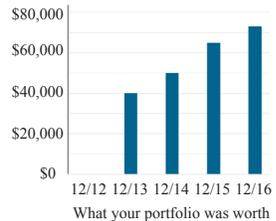
Rate of Return since your portfolio was opened.....**6.97%***

*Your portfolio rate of return does not include Fund Company plans.
For more information of rates of return see the "information we want you to know" section of this statement.

Plans included in your portfolio

	Market Value \$	% of Your Portfolio	Page Number
Credential RRSP Plan 123456789	67,357.54	92.02	2 – 3
Credential TFSA Plan 987654321	5,840.25	7.98	4 – 6
	\$73,197.79	100.00	

The following pages provide you with further details on each plan within your portfolio.
Find us at 700 - 1111 West Georgia Street, Vancouver BC V6E 4T6 1.855.714.3800



What your portfolio was worth

The information in this sample is for illustrative purposes only.

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PLAN PROGRESS / INVESTMENTS

If you want 'the big picture'

Each plan starts with high level summaries like *How your plan is progressing* and *What your plan is invested in*

Plan type & number

Credential[®] Asset Management

Credential RRSP Plan

#123456789

For the period Oct 1 to Dec 31, 2016

How much money do I have in this particular plan?

Shows how much this plan is worth and how much has been added and withdrawn.

How your plan is progressing

	Current Period \$	Last 12 Months \$	Since Your Plan Was Opened Jan 19, 06 \$
Opening Balance	66,701.80	56,427.54	—
+ money you added and transferred in	0.00	4471.02	45,070.78
– money withdrawn, transferred out, received as cash distributions, and paid in fees	0.00	0.00	47.70
+ change due to market activity and reinvested distributions	655.74	6,458.98	22,334.46

What your plan was worth on Dec 31, 2016 \$67,357.54

What's my rate of return?

Shows this plan's performance over various periods. To learn how we calculate these, please read the last page of your statement.

Your plan's rate of return

1 Yr	3 Yr	5 Yr	10 Yr	Since Your Plan Was Opened Jan 19, 06
7.38%	7.59%	—	—	6.97%

For questions about your investments' performance see the "Your advisor's contact information" area on page 1.

For more information on rates of return see the "information we want you to know" section of this statement.

What investments are in this plan?

Lists all the current holdings in this plan.

What your plan is invested in

Investment	Current Unit Price \$	x # of Units	Market Value \$	Book Cost \$	% of Plan's Market Value
Balanced					
AGF Traditional Balanced Fund-A SRS	0.0000	2928.7620	0.00 ²	0.00 ⁵	0.00%
Trimark Income Growth Fund SRS	14.398	1545.5200	22252.40	21500.00	33.04%
Trimark Income Growth Fund SC	14.398	1196.4280	17226.17	17000.00	25.57%
Canadian Equity					
Fidelity Canadian Growth Company Fund-B ISC	50.6913	211.0678	10699.30 ¹	10500.00	15.88%
Foreign Equity					
Dynamic Power American Growth Fund DSC ⁶	16.0500	10257.45	639.0932	10250.00	15.23%
Dynamic Power American Growth Fund FEL	16.0500	3236.96	201.6795	3000.00	4.81%
Fidelity Europe Fund ISC	35.1904	3648.89	103.6900	4266.71	5.42%
Cash					
Cash	1.0000	36.3800	36.38	36.38 ⁴	0.05%
Total of all investments in this plan			67357.54	66553.09	100.0%

Cash Account:

When you open any type of 'Credential' plan we automatically open a cash account for you. You'll notice your cash account is used to temporarily deposit money into your plan before buying investments, and to temporarily hold money after you've sold investments when you make a cash withdrawal.

Notations:

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

- 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.

For the above nominee account, these investments are registered in the name of Credential Asset Management on your behalf

Market Value:

How much your investments are worth as of the statement date. Market Value = Current Unit Price x Number of Units.

Book Cost:

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 reorganizations.

Questions? Call your Mutual Funds Investment Specialist, **Joe Advisor** at 123.456.7891 or Credential Partner & Client Care at 1.855.714.3800

ASSET CLASS SUMMARY / ACCOUNT ACTIVITY

How diversified am I?

This shows the asset mix for your plan, shown based on market value. Your asset mix usually reflects how conservative or aggressive of an investor you are. Investing in a variety of asset classes may help to diversify your portfolio and minimize the effects of market volatility.

What do I need at tax time?

Includes helpful information you'll need to complete your tax return. The Adjusted Cost Base (ACB) is the total cost of units you hold. It reflects the cost of purchases you made, commissions you paid and reinvested distributions, less the ACB of any units you redeemed.

Tax We Withheld on Your Behalf

When you sell any or all of a registered account we're obliged to deduct and remit tax to the Canada Revenue Agency on your behalf. This will be summarized on the T4.

If you want the details

At the end of each plan the *Details of recent transactions in your plan* reports activity that's happened during the statement period.

What activity has happened in this plan?

Lists all your transactions by investment for the current period, and in plain language that makes it easier to reconcile transactions.

Disclaimer:

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



Your Credential Statement

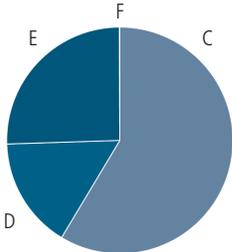
For the period Oct 1 to Dec 31, 2016

Credential RRSP Plan

#123456789

Your plan's asset mix

Type of Asset	Market Value \$	% of Plan's Market Value
A Canadian Income	0.00	0.00
B Foreign Income	0	0.00
C Balanced	39478.57	58.61
D Canadian Equity	10699.30	15.88
E Foreign Equity	17143.29	25.46
F Cash	36.38	0.05
Total	67357.54	100.00



Information you'll need at tax time

\$ in 2016

RRSP contributions made during the first 60 days of the year	0.00
RRSP contributions made during the remainder of the year	0.00
Your taxable withdrawals	0.00
Taxes we withheld on your behalf	0.00

Your beneficiaries.....JOHN DOE

Please Note: When preparing your tax return, please use the figures reported on the official RRSP Contribution Receipts and/or T4RSP Income slip you'll receive from Credential Asset Management between January and the end of March. The tax slips you'll receive depends on the activity you've had throughout the year.

Your annual allowable RRSP contribution is 18% of your previous year's earned income to a maximum of \$24,930 for 2015, \$25,370 for 2016 and \$26,010 for 2017 less pension adjustment.

Details of recent transactions in your plan

Date	Activity	Gross Amount \$	Deductions \$	Unit Price \$	# of Units Bought or Sold	# of Units You Own
Trimark Income Growth Fund SRS (Short Red Schedule) (AIM1549)						
Oct 01	Opening Balance					1538.7633
Oct 30	You earned and reinvested a dividend or interest	32.78	0.00	14.3720	2.2808	1541.0441
Nov 29	You earned and reinvested a dividend or interest	32.40	0.00	14.4230	2.2464	1543.2905
Dec 30	You earned and reinvested a dividend or interest	32.10	0.00	14.3980	2.2295	1545.5200
Dec 31	Closing Balance					1545.5200

Questions? Call your Mutual Funds Investment Specialist, Joe Advisor at 123.456.7891 or Credential Partner & Client Care at 1.855.714.3800

Charges and Compensation Report

For the year ending December 31, 2016

This report summarizes the compensation that we received from you and/or third parties during the reporting period for the maintenance and servicing of your account.

Account For: Jane Doe
Account #123456789

Operating and Transaction charges:

Looks at the fees your account was charged during the year for either the account administration or trading activity in this particular account.

Fees Charged to Your Account

Operating Charges	
Investment Management Fees	\$0.00
Administration Fees	\$0.00
Operational Fees	\$0.00
Taxes	\$0.00
Total Operating Charges	\$0.00
Transaction Charges	
Commission on Mutual Funds	\$89.42
Total Transaction Charges	\$89.42
Total Operating and Transaction Charges	\$89.42

Reporting period:

This report is issued annually.

Fees Earned by Us from Third Parties

To provide you with advice and maintain your account, we may earn compensation from third parties on the securities you hold or through specific activities performed by us. Such compensation may include commissions from GIC or mutual fund issuers, fees to custody your assets, or fees from disclosed referral arrangements.

Third Party Compensation	
Commissions on Deferred Sales Charge Fund Purchases	\$0.00
GIC-Commissions	\$0.00
Referral Fees	\$0.00
Trailing Commissions	\$231.64
Other	\$0.00
Total Third Party Compensation	\$231.64

Your name and account number

Operating Charges / Fee Schedule

Operating charges are associated with administration and non-trade related activities, and will vary depending on the account type, investments and type of activities in your account. For your reference, a copy of the Fee Schedule is available on credential.com/aaadd under the Disclosure of Fees and Charges section.

Transaction Charges

Transaction charges are charges associated with buying or selling securities, such as brokers' commissions and spreads. Transaction charges are the payments that the dealer receives for processing the purchase or sale of securities.

Trailing Commissions

As reported above, we received trailing commissions in respect of securities you owned during the period covered by this report. Investment funds pay investment fund managers a fee for managing their funds. The managers pay us ongoing trailing commissions for the services and advice we provide you. The amount of the trailing commission depends on the sales charge option you chose when you purchased the fund. You are not directly charged the trailing commission or the management fee. But, these fees affect you because they reduce the amount of the fund's return to you. Information about management fees and other charges to your investment funds is included in the prospectus or fund facts document for each fund.

If you are a participant in our "OnCourse" program, you have been placed into series [B] (NEI) or [J] (AGF) of the respective mutual fund. Credential earns higher trailing commission on this series in exchange for the marketing, promotion and distribution services provided on behalf of the mutual fund manager. You are not paying higher fees associated with this series. The MER (management expense ratio) for this series is the same as the series you would have otherwise qualified for. A list of the OnCourse funds is available at www.oncourseinvestments.com.

Fees earned by us from third parties:

Breaks down the compensation received by Credential/your advisor from investment fund companies for selling and/or holding applicable positions.

The compensation received by us for services or advice related to investments which are not considered securities (such as segregated funds) has not been included in this report.

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Performance Report

This report summarizes how your account performed during the reporting period. It can help you assess your progress towards meeting your investment goals. It is important to tell your advisor if your personal or financial circumstances have changed, so that he or she can provide suitable recommendations. Speak with your advisor if you have any questions about this report.

As of December 31, 2016

Your Account Rate of Return

1 Year	3 Year	5 Year	10 Year	Since 01/19/2006
7.38%	7.59%	n/a	n/a	6.97%

Your Account Rate of Return

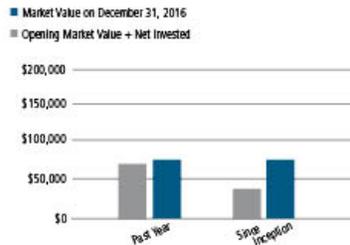
Your rate of return was calculated using the money-weighted rate of return method as required by regulations. The results of this calculation are based on a number of factors, including changes in the value of your investments, dividends and interest you earned, and the timing of your contributions and/or account withdrawals. It has been calculated net of charges using a calculation known as an internal rate of return. 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.

Securities with a market value that is not determinable (as reported on your account statements) have been assigned a market value of zero for the purpose of calculating performance in this report.

What is my account's total value?

Graph shows the comparison between account opening market value (including the net amount invested during the year) and that at year end, for both past year and since the inception.

Total Value Summary



What affected the value of my account?

Same data as in the graph above is interpreted using a table format.

Changes in the Value of Your Account

This table shows changes in the value of your account which is calculated based on net invested and change in market value for the relevant period.

	Past Year	Since 01/19/2006
Opening Market Value	\$56,427.54	\$0.00
Contributions	\$4,471.02	\$45,070.78
Withdrawals/Transfers Out	\$0.00	\$47.70
Change in Market Value of Your Account	\$6,458.98	\$22,334.46
Closing Market Value	\$67,357.54	\$67,357.54

Reporting period:

This report is issued annually.

Rate of return:

Shows performance of your account as a percentage across various investment periods.

