



A Guide to Your Statement

HOW TO READ YOUR STATEMENT OF ACCOUNT

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 account. The report is issued on per account basis.

Credential[®] Securities

700 - 1111 West Georgia Street
Vancouver BC V6E 4T6

Telephone 1.855.714.3800

Member of Investment Industry
Regulatory Organization of Canada

Statement of Account

For the period ending Dec 31, 2017

Statement Period →

Your Portfolio Manager's contact information →

Your name and address as it appears on our records →

Your home branch address →

Statement Message:
Provides an overview of important messages.

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

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.

Credential Qtrade 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.

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

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

Portfolio Management Firm
Portfolio Manager
Joe Advisor 000.000.000
j.advisor@email.com

123 ABC Avenue
Vancouver BC V1A 1V1 604.000.0000

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%

Canadian Investor Protection Fund
MEMBER

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:

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.

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[®]

Securities

MRS. JANE DOE

Statement for the period ending Dec 31, 2017

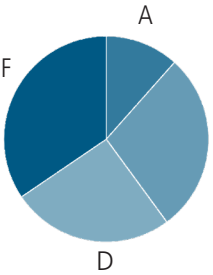
RRSP (CAD) 123-1234-3

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, 2017 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.

Disclaimer:

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

Credential® Securities		MRS. JANE DOE			
Statement for the period ending Dec 31, 2017					
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 2017	Remainder of Year			
Contributions to Date	\$900.00	\$2,700.00			
Account Activity					
Date	Activity	Quantity	Description	Price (\$)	Amount (\$)
Opening Balance 12/01					
12/01	RRSP Contribution	20.1005	Dyn Pwr Gbl Gwth CI F-NA Gross: \$100.00 Price: \$4.975		
12/08	RRSP Contribution	20.3459	Dyn Pwr Gbl Gwth CI F-NA Gross: \$100.00 Price: \$4.915		
12/15	RRSP Contribution	20.3252	Dyn Pwr Gbl Gwth CI F-NA Gross: \$100.00 Price: \$4.92		
12/16	Received	200	ABC Ltd CDSX ATON JNL - CCAX		
12/22	RRSP Contribution	20.2593	Dyn Pwr Gbl Gwth CI F-NA Gross: \$100.00 Price: \$4.936		
12/29	RRSP Contribution	20.5128	Dyn Pwr Gbl Gwth CI F-NA Gross: \$100.00 Price: \$4.875		
12/30	Reinvested Div	6.6591	Dyn Pwr Gbl Gwth CI F-NA Gross: \$32.45 Price: \$4.873		
Closing Balance 12/31					
					\$5,552.61

CHARGES AND COMPENSATION REPORT



700-1111 West Georgia Street
Vancouver, BC V6E 4T6

Telephone 1.855.714.3800

Member of Investment Industry
Regulatory Organization of Canada

Charges and Compensation Report

For the year ending December 31, 2017

Jane Doe
57 Main Street
Vancouver, BC
V7Y 1F8

Account For: Jane Doe
Account # I2345678
Account Currency CAD or USD

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.

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 payments of commissions or administration fees from GIC or mutual fund issuers, new issue commissions, or fees from disclosed referrals.

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	
Managed Account Fees	\$0.00
Investment Mgmt. Fees	\$0.00
Administration Fees	\$0.00
Operational Fees	\$0.00
Interest Charges	\$0.00
Taxes	\$0.00
Total Operating Charges	\$0.00
Transaction Charges	
Non-Debt Commissions	\$0.00
Debt Commissions	\$0.00
NY Tax	\$0.00
Ticket Charges	\$0.00
Other Taxes	\$0.00
Other Commissions	\$0.00
Total Transaction Charges	\$0.00
Total Operating and Transaction Charges	\$0.00

Reporting period:

This report is issued annually.

Your name and account number

Third Party Compensation	
DSC Commissions	\$0.00
Payment from GIC Issuers	\$0.00
New Issue Commissions	\$0.00
Trailing Commissions	\$0.00
Other	\$0.00
Total Third Party Compensation	\$0.00

Trailing Commissions

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.

For debt securities purchased or sold for you during the reporting period, dealer firm remuneration was added to the price you paid (in the case of a purchase) or deducted from the price you received (in the case of a sale). This amount was in addition to any commissions you were charged.

Operating Charges

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. To obtain a copy of the fee schedule please contact your portfolio manager or Credential head office.

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.

Fees earned by us from third parties:

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

Have questions?

If you have any questions, please contact your Investment Advisor or contact us at: Client Services, 700-1111 West Georgia Street, Vancouver, BC V6E4T6. Toll-free: 1.855.714.3800. Please include your account number on all correspondence.

Mutual funds and other securities are offered through Credential Securities. 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. Unless otherwise stated, mutual funds, other securities and cash balances are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions. Canadian Retirement Accounts are not regulated under the securities laws of the United States and Credential Securities is not subject to the broker-dealer regulations of the United States.