



# A Guide to Your Statement

# HOW TO READ YOUR STATEMENT OF ACCOUNT

Your Statement of Account provides details of all Aviso Correspondent Partners accounts you have with us and is designed to present important information in a clear and concise manner.

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.

**1 Statement Period**

We will send statements to you quarterly, or for any month in which you have trade activity.

**2 Your Investment Advisor's contact information**

**3 Your name and address as it appears on our records**

**4 Your Portfolio Management Firm**

**5 Statement Message:**

Please review the important messages we place here for you.

**6 Portfolio Summary:**

An overview of all the accounts you have with us. More details included in subsequent pages.


**7 Total Consolidated Assets:**

Refers to the total 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 holdings are in U.S. dollars.

**8 Change:**

Difference between Current Market Value and Previous Statement Market Value.

Aviso Financial 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.



700 - 1111 West Georgia Street  
Vancouver BC V6E 4T6

Telephone 1.855.714.3800

Member of the Canadian Investment  
Regulatory Organization

**1 Statement period**  
For the period ending Mar 31, 2021

**2 Your Portfolio Management Firm**  
*Investment Advisor*  
**JERRY JAMES 222.222.2222**  
*Client ID # 2T4735*  
**673933092712**

**3**  
Jane Doe,  
1234 Trinity St,  
Vancouver BC  
TOM OJO


**4** Portfolio Management firm  
Address Line 2  
Toronto ON  
CAN H0H 0H0  
888-888-8888

**5**  
In connection with the annual audit of our financial statements, please examine this account statement carefully. If the statement does not agree with your records, please communicate directly in writing with our auditors:  
Ernst & Young LLP, Pacific Centre, 700 West Georgia Street, P.O. Box 10101, Vancouver, BC Canada V7Y 1C7, Fax: 604.643.5422  
Please see the enclosed insert for additional important information.


**6**

**Portfolio Summary**

	Total Cost	Previous Statement Market Value	Current Market Value	<b>8</b> Change	Percent of Assets
	(\$)	(\$)	(\$)	(\$)	(%)
Cash Account (CAD) 230-HK0A-1	28,269.89	35,949.68	37,403.03	1,453.35	13.9
Spousal RRIF (CAD) 230-HK0T-1	89,046.81	150,895.66	152,020.22	1,124.56	56.6
TFSA (CAD) 230-HK0V-1	65,282.73	76,949.82	79,271.43	2,321.61	29.5
<b>7 Total Consolidated Assets</b>	<b>\$182,599.43</b>	<b>\$263,795.16</b>	<b>\$268,694.68</b>	<b>\$4,899.52</b>	<b>100.0%</b>



Regulated by CIPF  
Canadian Investor Protection Fund



Regulated by CIRO  
Canadian Investment  
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# HOW TO READ YOUR STATEMENT OF ACCOUNT

## 1 Security Holdings:

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

## 2 Symbol:

Stock or fund symbol to help identify securities.

## 3 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.

## 4 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.

## 5 Asset Class Summary:

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

aviso correspondent partners						MRS. JANE DOE
Statement for the period ending March 31, 2021						
<b>Cash Account (CAD) 2T4-735A-8</b>						
<b>1 Security Holdings</b>						
	<b>2</b>		<b>3</b>	<b>4</b>		
	Symbol	Quantity	Current Price (\$)	Book Cost (\$)	Market Value (\$)	
<b>Cash and Equivalents</b>						
	Cash			3,474.00	3,474.00	
<b>Equities</b>						
	BANK OF MONTREAL	BMO	100 seg	112.0200	6,208.00	11,202.00
	ROYAL BANK OF CANADA	RY	100 seg	115.8700	5,780.00	11,587.00
	TORONTO DOMINION BANK	TD	100 seg	81.9600	5,100.95	8,196.00
<b>Mutual Funds</b>						
	MACKENZIE INCOME FUND PW -FE	MFC6133	955.379 seg	13.3499	12,796.97	12,754.21
	MMF MTHLY HI INC FD-FE	MMF1583	3,087.806 seg	10.3822	31,922.81	32,058.22
	<b>Total</b>			<b>\$65,282.73</b>	<b>\$79,271.43</b>	
<b>5 Asset Class Summary</b>						
		Asset Class	Allocation (%)	Market Value (\$)		
	A	A Cash and Equivalents	4.38	3,474.00		
	B	B Fixed Income	0.00	0.00		
	C	C Mutual Funds	56.53	44,812.43		
	D	D Equities	39.09	30,985.00		
	E	E GICs	0.00	0.00		
	F	F ETFs	0.00	0.00		
	G	G Options and Warrants	0.00	0.00		
	H	H Other	0.00	0.00		
		<b>Total</b>	<b>100.00%</b>	<b>\$79,271.43</b>		
<b>Income Summary</b>						
			This Period (\$)	Year-to-Date (\$)		
		Dividends and Distributions	241.20	933.65		
		<b>Total Income</b>	<b>\$241.20</b>	<b>\$933.65</b>		

# HOW TO READ YOUR STATEMENT OF ACCOUNT

**1 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.

**2 Date:**

Refers to the settlement date of the transaction indicated.

**3 Activity:**

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

**4 Quantity:**

Number of shares or units.

**5 Description:**

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

**6 Price:**


Shows the transaction price.


**7 Amount:**

Shows the cash transaction total if applicable.

**Disclaimer:**

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

		MRS. JANE DOE			
<p><i>Statement for the period ending March 31, 2021</i></p>					
<b>1 Account Activity</b>					
<b>2 Date</b>	<b>3 Activity</b>	<b>4 Quantity</b>	<b>5 Description</b>	<b>6 Price (\$)</b>	<b>7 Amount (\$)</b>
<b>Opening Balance 03/01</b>					<b>\$3,474.00</b>
03/19	Fund ROC		MACKENZIE INCOME FUND PW -FE		
03/19	Reinvested Div	4.075	MACKENZIE INCOME FUND PW -FE Gross: \$54.13 Price: \$13.2825		
03/26	Fund ROC		MMF MTHLY HI INC FD-FE		
03/26	Reinvested Div	17.977	MMF MTHLY HI INC FD-FE Gross: \$187.07 Price: \$10.4061		
03/30	Sell	(48.049)	MMF MTHLY HI INC FD-FE	10.4061	500.00
03/31	TFSA Withdrawal		TFSA WITHDRAWAL		(500.00)
<b>Closing Balance 03/31</b>					<b>\$3,474.00</b>



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## Charges and Compensation Report

For the year ending December 31, 2022

Jane Doe  
57 Main Street  
Vancouver, BC  
V7Y 1F8

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 #** 12345678  
**Account Currency** CAD  
**Account Type:** RRSP  
**Your Account is Managed by:** JEREMY JAMES

This report is not for tax reporting purposes

**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.

**Reporting period:**  
This report is issued annually.

**Your name and account number**

### 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
<b>Total Operating Charges</b>	<b>\$0.00</b>
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
<b>Total Transaction Charges</b>	<b>\$0.00</b>

*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 advisor 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

To provide you with advice and 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 Charges	
DSC Commissions	\$0.00
Payment from GIC Issuers	\$0.00
New Issue Commissions	\$0.00
Trailing Commissions	\$0.00
Other	\$0.00
<b>Total Third Party Compensation</b>	<b>\$0.00</b>

**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.

### **Have questions?**

If you have any questions, please contact your Portfolio Manager or Aviso Correspondent Partners at: Client Services, 700-1111 West Georgia Street, Vancouver, BC V6E4T6. Telephone: 604.714.3800 (in the Vancouver area). Toll-free: 1.855.714.3800.

Please include your account number on all correspondence.

Aviso Correspondent Partners operates as a separate business unit of Aviso Financial Inc. 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. Aviso Financial Inc. is a member of the Canadian Investor Protection Fund. Canadian Retirement Accounts are not regulated under the securities laws of the United States and Aviso Financial Inc. is not subject to the broker-dealer regulations of the United States.