

Changes to your statements

Effective December 31, 2015, we implemented changes to your statements as a result of a series of regulatory requirements referred to as Client Relationship Model – Phase 2 (CRM2). Effective December 2020, we have made enhancements to your statements to identify mutual funds that may be subject to a redemption restriction. These changes will help improve and create transparency with respect to costs and performance among your investments. The investments reflected in the statement below are for illustrative purposes only and may not be available for all account types.

Account Statement

Dec 1, 2020 – Dec 31, 2020

About this statement

1	2	3	4				
Investments	How Held	Fund Code	Book Cost	Quantity	Price on Dec 31	Value on Dec 31	% of account
Natural Resources Equity							
FSC SPEC OPPORT CLS Ser B	Seg		\$21,869.95	2,195.0730	\$4.3329	\$9,511.03	2.8%
Equities							
ELEMENT FINL 5Y 6.4%	Seg		\$75,000.00	3,000.0000	\$22.0000	\$66,000.00	19.6%
ENCANA CORP	Seg		30,907.28++	1,688.0000	NA++ 5	NA++	0.0%
INTER PIPELINE LTD	Seg		24,645.00	1,000.0000	\$27.3600	27,360.00	8.1%
Total Equities			\$99,645.00			\$93,960.00	27.7%
Canadian Focus Equity							
AGF CDN LG/CAP DIVID ** 6	Seg	AGC676	\$2,388.65	83.7140	\$34.7200	\$2,906.55	0.9%
MFC MAXX DIVID GRW	Seg	MFC285	4,786.69	260.5370	\$17.2113	4,484.18	1.3%
Total Canadian Focus Equity			\$7,175.34			\$7,390.73	2.2%
Retail Venture Capital							
CROCUS INVESTMENT**### 7	Seg	CRO001	\$20,849.84	3,182.4050	\$5.8202	\$18,522.23	5.5%
GICs							
BANK OF N.S. GIC *** 8	Seg		\$131,000.00	131,000.0000	0.0000	\$137,742.80	40.9%
Rate: 02.4000% Maturing: 2018/06/19							
CANADIAN TIRE GIC'S ***	Seg		58,152.00	58,152.0000	0.0000	62,672.31	20.1%
Rate: 02.5500% Maturing: 2017/08/10							
			\$189,152.00			\$205,415.11	60.9%
Cash							
			\$2,842.27			\$2,842.27	0.8%
Total investments			\$341,234.40			\$337,041.37	100.00%

"Seg" means segregated. For further details, please refer to the investments section of the "About this statement" page included in this statement.

++ Price unavailable. Investment not included in totals

** May be subject to a sales charge if sold

*** May be subject to a redemption restriction

***The market value is an estimate as there is no active market value for this investment

Account Activity

No activity 9

Pending Activity

The effect of these pending transactions is only reflected in the book cost, and not on the market value, of your investments.

No activity 9

- 1 Many sections have been updated with new language and definitions. Please read through and review.

- 2 If applicable, “How Held” has been added to indicate if the investment is segregated or not segregated from the assets of the dealer.

- 3 “Book Cost” has replaced “Book Value.” “Book Cost” refers to the total amount paid to purchase an investment, including any transactional charges related to the purchase, adjusted for distributions, return of capital and corporate reorganizations.

- 4 Market value for equities and fixed income will be based on Bid / Ask price instead of close price.

- 5 Securities that show stale-dated pricing (no pricing information received for 90 days) will reflect a market value of “NA” and values will not be included in the totals.

- 6 “**” will display on mutual funds to indicate that the fund may be subject to a deferred sales charge (DSC) or other sales charges levied by the fund manufacturer if sold.

- 7 Investments that have redemption restrictions will show “###” and the footnote “May be subject to a redemption restriction” will be displayed to clearly identify those investments.

- 8 If the market value is an estimate, it will show “***” and the footnote “The market value is an estimate as there is not an active market value for this investment” will be displayed to indicate that the market value is an estimate.

- 9 “No Activity” notification will display in the Pending and Account activity section of the statement for accounts that have no activity during the statement period.

For more information about CRM2 or B2B Bank Dealer Services, we invite you to contact your advisor or visit b2bbank.com/dealerservices.