

How to read your account *statement*

Manulife Wealth offers two account types, which determine your reports. If you have a **nominee account**, you'll get a **Statement of Account** also referred to as **Mutual Fund Statements**.

If you have a client-name account, you'll get a Report on Client Positions held outside of Fidelity Clearing Canada ULC, for assets held directly with the fund company.

Both statements provide investment information, including Portfolio Summary, Account Holdings, and Account Activity. Here's an overview of these sections and details you should know.



1 Terms and Conditions

This section includes legal and administrative explanations, along with important facts about your statement, account, market value calculations, cash, and other transaction details. It's important to retain your statement for future reference and recordkeeping purposes.

2 CIPF Member

For nominee accounts only: Your investments are protected by the Canadian Investor Protection Fund. **Learn more at cipf.ca.**

3 Portfolio Summary

This section gives a clear view of your accounts, including a comparison of the total asset value between the previous and current reporting periods. These values are shown both as consolidated amounts for all accounts and separately for each account listed in the statement.

You may see both Canadian and U.S. currency accounts reported on the same Statement of Account. Each account's value is reported in it's respective currency, while consolidated value is reported in Canadian currency.

4 Asset Allocation

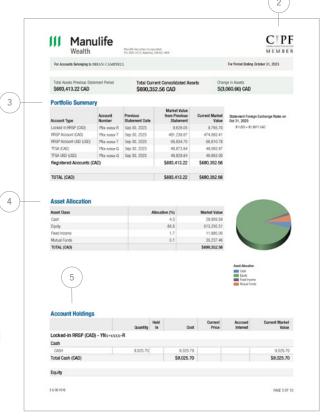
The investments in your accounts as reported in the statement, are grouped by asset class. Common asset classes you may find include cash, equity, fixed income, and mutual funds. This information shows the percentage of your investments allocated to each asset class, helping you understand the distribution of your portfolio.

5 Account Holdings

This section lists the securities held in your accounts as reported on the statements. Holdings are grouped by account and asset class. Each holding reports Quantity, Cost, Current Price (to three decimal places), and Current Market Value. For certain holdings, like fixed-income investments, accrued interest is also reported.

Subtotals are provided for each class and account, in addition to a Grand Total and currency totals, if applicable.





6 Account Activity

This section details all account transactions that occurred in your account during the reporting period, including opening and closing cash balances, transfers in and out, distributions, dividend payments, and buy and sell activity.

| Account Activity | | | | | | |
|------------------|-------------------|----------|--------------------------------|-------|-------------|--|
| Date | Activity | Quantity | Description | Price | Amoun | |
| 10/16 | Cdn Cash Dividend | | ARC RESOURCES LTD | | 51.00 CF | |
| | | | Based on 300 Shares | | | |
| 10/16 | Cash Distribution | | CT REAL ESTATE INVT TR | | 37.43 CF | |
| | | | Based on 500 Shares | | | |
| 10/16 | Bond Interest | | FIRM CAPITAL MORT INVT CRP | | 101.40 CF | |
| | | | Based on 1,300 Shares | | | |
| 10/16 | Cash Distribution | | FIRM CAPITAL PROPERTY TRUST UN | | 77.99 CF | |
| | | | Based on 1,800 Shares | | | |
| 10/16 | Cdn Cash Dividend | | INNERGEX RENEWABLE ENGY | | 54.00 CF | |
| | | | Based on 300 Shares | | | |
| 10/16 | Cdn Cash Dividend | | SECURE ENERGY SERVICES INC | | 40.00 CF | |
| | | | Based on 400 Shares | | | |
| 10/23 | Received | | ACCOUNT TRANSFER - CDN FUNDS | | 1,235.86 CF | |
| 10/27 | Cdn Cash Dividend | | ADENTRA INC | | 26.00 CF | |

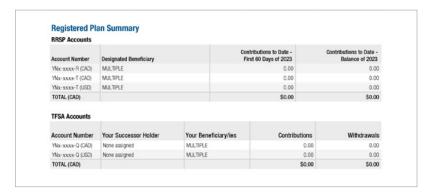
7 Other Details

Your statement may include additional sections based on account type.

If you earned dividends or interest, the statement will include an **Income Summary**.

| Account Type | Account Number | Income Type | Current Period | Year to Date |
|------------------------|----------------|-----------------|----------------|--------------|
| Locked-in RRSP (CAD) | YNx-xxxx-R | Total Dividends | 79.70 | 79.70 |
| | | Total Interest | 0.00 | 0.00 |
| | | Total (CAD) | \$79.70 | \$79.70 |
| RRSP Account (CAD) | YNx-xxxx-T | Total Dividends | 1,792.00 | 1,968.98 |
| Trio Tossain (or a) | THE MAKE T | Total Interest | 600.17 | 600.17 |
| | - | Total (CAD) | \$2,392.17 | \$2,569.15 |
| | | | | |
| RRSP Account USD (USD) | YNx-xxxx-T | Total Dividends | 0.00 | 0.00 |
| | | Total Interest | 42.00 | 42.00 |
| | | Total (USD) | \$42.00 | \$42.00 |
| | | | | |
| TFSA (CAD) | YNx-xxxx-Q | Total Dividends | 50.80 | 50.80 |
| | | Total Interest | 3.37 | 3.37 |
| | | Total (CAD) | \$54.17 | \$54.17 |
| TFSA USD (USD) | YNx-xxxx-Q | Total Dividends | 0.00 | 0.00 |
| | | Total Interest | 0.00 | 0.00 |
| | | Total (USD) | \$0.00 | \$0.00 |
| TOTAL (CAD) | | | \$2.584.30 | \$2,761.2 |

The **Registered Plan Summary** presents information related to registered accounts, such as Registered Retirement Savings Plans, Tax-Free Savings Accounts, and Registered Education Savings Plans. This includes details on contributions, withdrawals, and beneficiary information.



Statement frequency

All accounts receive quarterly statements. Month-end statements are provided if there was account activity. Statements are mailed unless you opt for electronic delivery through the Manulife Wealth Investor Portal.



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