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## YOUR ANNUAL INVESTMENT PERFORMANCE AND FEE REPORT

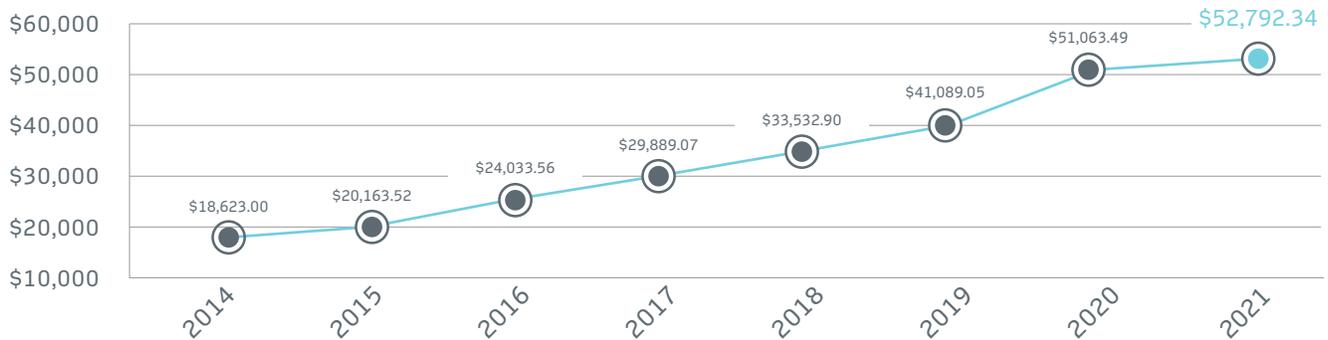
[DATE]

Dear [NAME],

This report includes:

- The **value\*** of your Canadian dollar account.
- **How your investments have performed** with us in the past year, after fees have been deducted.
- What **deposits and withdrawals you made** from your account in the past year.
- The **fees you paid for services** that we have provided to you.

### YEAR-END VALUE OF YOUR ACCOUNT



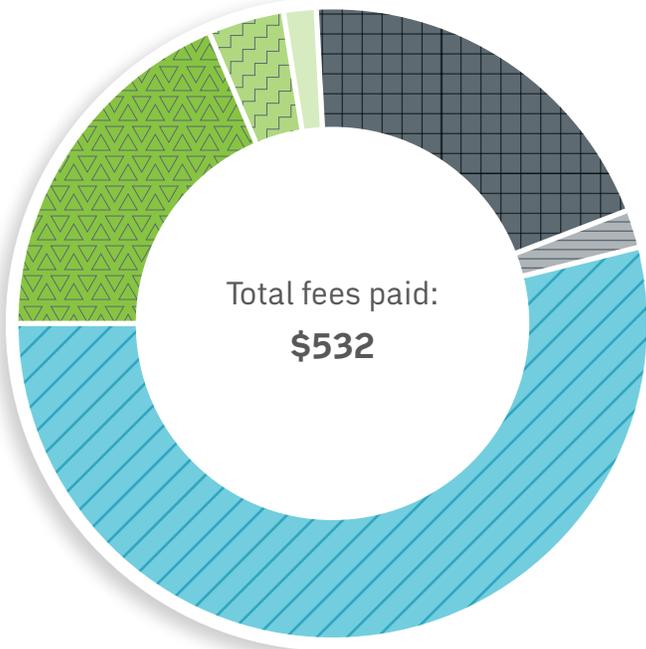
### CHANGE IN VALUE OF YOUR ACCOUNT THIS YEAR

	This past year	Since account opening 2014
Opening value	\$51,063.49	\$ 0.00
Your withdrawals	\$(5,200.00)	\$(5,200.00)
Your deposits	\$4,000.00	\$21,500.00
Change in value	\$2,928.85	\$36,492.34
Value of account after market changes on Dec. 31, 2021	<b>\$52,792.34 CAD</b>	

PERSONAL RATE OF RETURN	Past Year	Since your account opened in 2014
	5.51%	13.09%

\* "Value" refers to market value. Market value is the price at which an investment can be sold on the open market at a specific point in time. If there is no active market for an investment, then we have estimated its value. If we cannot reasonably determine the market value then we have excluded that investment from the calculation of your return. The market value of an investment fund is its "Net Asset Value". This is usually calculated by investment fund managers once per day.

**ANNUAL FEES**



**General Costs to Set-Up, Administer and Monitor your Account**

-  RSP<sup>1</sup> administration fee for opening your Retirement Savings Plan account ..... \$100
-  Transfer fee for moving your funds to other institution(s)..... \$20
-  Trustee fee<sup>1</sup> paid to a board that ensures your advisor meets government rules ..... \$10

**Costs of Specific Transactions You Made**

-  Front-end sales commission for helping you select appropriate product(s)..... \$106
-  Switching fee for moving your funds to different product(s) ..... \$10

**Payments We Received to Provide Ongoing Advice and Guidance to You**

-  Trailing commission for ongoing advice and guidance ..... **\$286**

**NEED TO KNOW**

This is not an invoice. The amounts were paid by you through your purchase of investments or by direct withdrawal from your account. Fees are charged in the currency of the account.

<sup>1</sup>RSP and trustee fees are paid to a board to monitor the investment firm.

More information about management fees and other charges to your investment funds is included in the Fund Facts document for each fund. Ask your financial advisor or fund manager for more information or a copy.

The information in this report should not be used for tax reporting purposes.

## YOUR TOTAL PERCENTAGE RETURN

- **This past year, your personal rate of return was 5.51%**
- **Since you opened your account, you've seen a return of 13.09% per year**

Past Year	Past 3 Years	Past 5 Years	Past 10 Years	Since your account opened in 2014
5.51%	10.89%	12.07%	N/A	13.09%

The chart above shows your personal total percentage return after costs have been deducted and over different time periods (all ending on December 31, 2021). Your personal rate of return is calculated using the “money-weighted” method, which takes into consideration the timing of your deposits and withdrawals.

The money-weighted method also takes into account the total realized and unrealized capital gains and losses of your investment, plus income from the investment. Your returns reflect the mix of investments and risk level of your account.

### Want some tips on how to be successful as possible?

Some actions you can take to better understand your returns are:

- Consider setting a concrete goal for this account,
- If you haven't already, develop a financial plan,
- Regularly review how much risk you can tolerate,
- Ensure you understand the fees you pay.

### Call your advisor for more information

You can work with your advisor to get professional guidance in accomplishing these steps.

Your advisor can also help you determine whether you are on track to meeting your financial goals.

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Email or call to speak with your advisor:  
rsloan@yourcompany.ca  
555-123-4567

Your fund dealer is:

**YOUR COMPANY**

## OUR CURRENT SCHEDULE OF OPERATING CHARGES

[As part of the annual report of charges and compensation, registrants are required to provide their current operating charges that may be applicable to the client's account. For the purposes of this sample document, we are not providing such a list.]

This document is provided for illustrative purposes only. The Investment Funds Institute of Canada (IFIC) is not (i) providing any advice or making any recommendation on a course of action to any investment fund manager or dealer, (ii) developing or proposing any solutions for any investment fund manager or dealer, or (iii) endorsing or supporting any solution or course of action of any investment fund manager or dealer. Each investment fund manager and dealer must do its own thorough analysis of any proposed or other solution, including legal, regulatory, operational, tax, reporting, client-experience, reputational and other considerations. The information in this document does not constitute legal advice. It does not establish any legal duties or obligations of IFIC or any of its members and cannot be used for this or any similar purpose.

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**Your Logo**

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