


# Your RRSP or RRIF Account

## RRSP Change in Plan Assets

(RRSP, LIRA, GRSP and DPSP accounts only). The change in your plan assets is tracked from the day you opened your registered account, or from November 1, 1991 if your account was opened prior to this date. In general, the change in assets is determined by comparing the current Net Asset Value to the total of all contributions and transfers into your account less any withdrawals. If your account was transferred from another financial institution, remember that in some cases your positions are transferred at their original book value and not at the current market value. In these instances, the plan growth figure includes your portfolio performance while with ScotiaMcLeod and also at your previous institution.

## RRSP or RRIF Foreign Content

Registered accounts (e.g. RRSP and RRIF accounts) are subject to government rules that limit the accounts to holding a maximum of 20% of the total book value as foreign content. Your statement shows how much foreign content you are currently holding, both as a dollar value and as a percentage of your book value. It also calculates the value of the maximum additional foreign content room available to you.



**Branch Information**  
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Branch Manager: Alice Surname

**Investment Account Statement**

**JOHN Q  
1234 ANYSTREET DR.  
ANYTOWN,  
A1A  
1A1**

**Your Account Number 123-45678-90**

Account Type: Registered Retirement Savings Plan  
Statement Date: March 12, 1999  
Last Statement Date: February 27, 1999  
Account Open Date: February 12, 1990

SCOTIA SELF-DIRECTED RRSP WITH THE BANK OF NOVA SCOTIA TRUST COMPANY ACTING AS TRUSTEE  
SPOUSAL PLAN

**Investment Executive**

Michael Executive  
(123) 123-4567  
michael\_executive@scotia-mcleod.com

**Administrative Contacts**

Linette Administrator (123) 456-7890  
Secoñd Administrator (123) 456-7890  
Third Administrator (123) 456-7890  
Fourth Administrator (123) 456-7890

**CANADIAN PORTFOLIO OVERVIEW**

Currency: Canadian Dollar


ACCOUNT SUMMARY	Net Asset Value	
	February 27, 1998	March 31, 1998
JOHN Q PUBLIC 1266 ANYSTREET DR.	\$59,100	\$60,505

CONTRIBUTION SUMMARY	Personal	Spousal	Total
First 60 Days	\$ 2,000	\$ 500	\$ 2,500
Remainder of Year	\$ 0	\$ 0	\$ 0
Refund of Excess	\$ 0	\$ 400	\$ 400
Year to Date	\$ 2,000	\$ 900	\$ 2,900
Since November 1, 1991			
Total Contributions	\$ 19,216	\$ 500	\$ 19,716
Transfers	\$ 23,384	\$ 0	\$ 23,384
Withdrawals (including fees and taxes withheld)			\$ 4
<b>Total</b>			<b>\$ 45,096</b>
Net Asset Value on October 31, 1991			\$ 2,000
Change in Plan Assets			\$ 15,409

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**Your Account Number 123-45678-90**

**Investment Account Statement**

FOREIGN CONTENT	Current	Maximum Allowed	Additional Foreign Content Available
	\$ 5,245	\$ 10,318	\$ 5,073
	10.10%	20.00%	9.90%

PAYMENT INFORMATION	
Selected Payment Frequency	Monthly
Minimum Annual Payment	\$5,128.34
Maximum Annual Payment	\$7,134.12
Elected Payment Amounts	\$6,000.00
Year to Date Payments:	
Paid to You	\$2,000.00
Taxes Withheld	\$152.12
Total Payments Made	\$2,152.12

## RRSP Contribution Summary

Details how much you have contributed to your Personal and Spousal RRSPs for the first 60 days of the calendar year (contributions which are eligible for the previous calendar year's tax return); the remainder of the year (e.g. Mar. to Dec.); and the total year to date. Your total contributions since your RRSP account was opened are also listed in addition to any transfers and withdrawals.

## RRSP Payment Information

(RRIF and LIF accounts only) RRIF/LIF rules require you to withdraw from your account on a certain schedule. **Selected Payment Frequency** indicates how frequently the payment is to be made (e.g. monthly). **Minimum Annual Payment** refers to the minimum annual amount required by Revenue Canada to be withdrawn from your RRIF account. If, according to our records, you have elected to receive an annual amount greater than the minimum payment, this amount is displayed as the **Elected Payment Amount**. The Taxes Withheld amount is the amount withdrawn from your RRIF/LIF to be remitted as withholding taxes on your behalf. For LIF accounts, the Maximum Annual Payment you may make from your LIF account is indicated.