



Why Is Understanding My Statement Important?

At Edward Jones, we strive to provide the information and guidance you need to make well-informed decisions. Through understanding your statement and your investments' performance, you'll have the tools you need to make the best decisions for your financial future.

Let's Get Started

This guide, which highlights sections of a Registered Retirement Savings Plan (RRSP) statement, should address many of your statement-related questions. After reviewing it, you should:

- **Understand what's offered on your statement and how the sections relate to one another**
- **Know where to locate specific information on your statement**
- **Have a better understanding of terms used throughout your statement**
- **Know where to find additional information**

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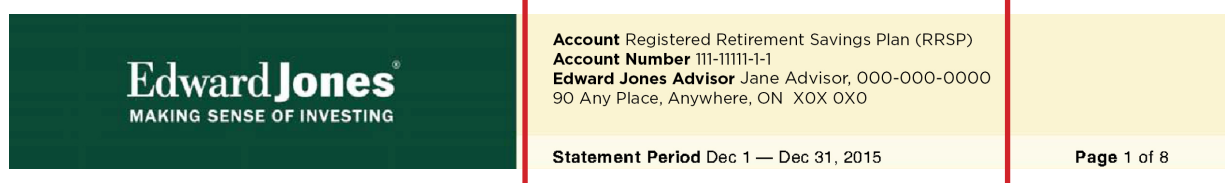
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MAKING SENSE OF INVESTING

HOW DO I TELL ONE ACCOUNT STATEMENT FROM ANOTHER?

The account registration, located in the upper right-hand corner of the statement, displays your account type and account number. This section makes it easy to identify your account. It also helps you tell one account statement from another if you hold multiple accounts with Edward Jones. Your Edward Jones advisor's name and contact information, as well as the statement period beginning and ending dates, can be found below the account type.



ADDRESS

The address, visible through the window of the statement envelope, shows to whom and where we mailed your statement.

WHERE DOES MY STATEMENT DISPLAY IMPORTANT REMINDERS?

The front-page statement message displays important reminders as well as firm and industry information. When your holdings and activity result in an odd number of pages, your statement will include an additional, more detailed message regarding firm and industry information. We place it just before the concluding disclosure page.

HOW IS MY ACCOUNT PERFORMING?

Your account statement includes an additional report that illustrate your account's performance. Reviewing your account's performance can help you track your progress as you work toward your long-term goals.

Your Portfolio Summary

Your Portfolio Summary, a summarized version of Your Portfolio Holdings, gives you a snapshot of your account's performance. It shows values for the current statement period, the previous month and the previous year.

In this section, you can easily see your investments' "Estimated Market Value" by category and their percentage of your overall portfolio. Please note that account values as of the previous month and year-end do not include accrued interest.

Your Portfolio Summary		
	% of Portfolio	Estimated Market Value
Canadian Funds		
Common Stocks	52.8	\$89,285.69
Mutual Funds	47.2	79,896.65
Portfolio Value	100.0	169,182.34
Cash Balance		469.69
Your Current Account Value		\$169,652.03
Account Value as of Nov 30, 2015		\$170,380.19
Account Value as of Dec 31, 2014		\$160,922.91

Your Historical Account Value Table

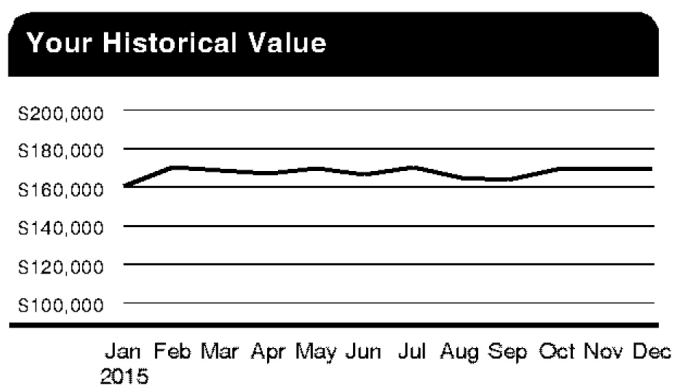
This section displays quarterly and shows your account's values for three time periods: This Quarter, This Year and The "Since Inception" information is available from January 2011*. It also includes account values for the beginning and ending of the statement period.

Your Historical Account Value			
	This Quarter	This Year	Since Jan 1, 2011
Beginning Account Value	\$164,344.52	\$160,922.91	\$9,171.85
Assets Added to Account	1,500.00	6,000.00	115,842.17
Assets Withdrawn from Account	0.00	0.00	0.00
Change in Value	3,807.51	2,729.12	44,638.01
Ending Account Value	\$169,652.03		

* Accounts opened after January 2011 will be shown as of the date opened.

Historical Value Line Graph

This section displays quarterly and illustrates the account's value history for a period of up to 24 months.



Your Personal Rate of Return

Included with your account performance is your Rate of Return. This section displays quarterly and provides performance percentages on your account for the following time periods:

- **Current Quarter**
- **Year to Date**
- **Last 12 Months**
- **3 Years Annualized**
- **5 Years Annualized**
- **10 Years Annualized**
- **Since Inception**

Your account must be open for the entirety of the given time period to populate a percentage.

Your Personal Rate of Return							
Your Personal Rate of Return for Assets Held at Edward Jones	This Quarter	Year to Date	Last 12 Months	3 Years Annualized	5 Years Annualized	10 Years Annualized	Since Jan 1, 2011*
	2.29%	1.73%	1.73%	9.61%	9.02%	–	9.02%

Your Personal Rate of Return is as of Dec 31, 2015

If you have questions regarding your portfolio's performance or value, contact your Edward Jones advisor.

AM I ON TRACK TO ACHIEVE MY GOALS?

After you've discussed how your goals, tolerance for risk and portfolio, impact and influence each other, you can view a summary of these conversations on your statement. In addition, the *Your Personal Financial Foundation* section prompts you to contact your Edward Jones advisor to schedule an appointment as your reviews of these conversations are coming due.

Your Personal Financial Foundation

As a part of your discussion with your Edward Jones financial advisor, you worked together to determine your personal financial goals, your risk tolerance, and your investment portfolio as you created your overall financial strategy.

You are receiving this summary of those conversations to help you maintain your financial profile and stay on track to achieving your financial goals. Regular reviews of this information will help to keep your financial strategy current.

Your Personal Financial Goals

Retirement Goals for John Doe

Description	Details	Goal Last Reviewed
Preparing for Retirement	Planned retirement age: 65 - John Desired annual spending: \$25,000	12/30/2014

Risk Tolerance: Medium To High

You and your financial advisor completed a questionnaire that helped to identify your tolerance for risk, which includes understanding your comfort level as the value of your investments rises and falls and the amount of time it may take to reach your financial goals. Developing an understanding of your risk tolerance is an important part of creating and maintaining your overall financial strategy.

Your overall risk tolerance is **medium to high** and your last risk tolerance review was on **12/30/2014**.

Your Investment Portfolio

Reviewing your portfolio to help keep your investments aligned with your overall risk tolerance and positioned toward achieving your goals is important to your ongoing success.

Your last portfolio review was on **04/01/2015**.

Putting it all Together

Your financial relationship with Edward Jones may be composed of many accounts, each with a different mix of investments, working in combination to achieve your goals. Consequently, the information regarding your goals, risk tolerance and portfolio review refers to your overall financial relationship with Edward Jones and not to a specific account. If this information is incorrect, or if you have additional questions, please contact your Edward Jones financial advisor to discuss.

Contact your Edward Jones advisor if you would like to include this information on your statement.

WHAT TRANSACTIONS TOOK PLACE IN MY ACCOUNT?

Your Cash Summary, a summarized version of Your Account Activity Details, summarizes the transactions that affected your cash balance during the statement period.

In the following example, the client began the statement period with an “Opening Cash Balance” of \$107.47. The “Opening Cash Balance” represents the cash in the account on the last day of the prior month and is identical to the “Closing Cash Balance” from the previous month’s statement. Therefore, you can expect your current month’s “Closing Cash Balance” to be the amount of cash in your account at the beginning of the following month, and so on.

The “Net Additions this Period,” which equals \$55.26 in this case, is the net total of all additions to your account during the statement period. This row could also display “Net Deductions this Period,” if applicable, which would show any net deductions from your account during the statement period.

Please view **Appendix A** for explanations of the additions and deductions listed in this section.

Your Cash Summary			
Opening Cash Balance			\$412.23
	Deductions from Account	Additions to Account	
Trading Activity	8,865.60	8,668.68	
Contributions		500.00	
Investment Income		254.38	
Security Activity	500.00		
Totals	9,365.60	9,423.06	
Net Additions this Period			57.46
Closing Cash Balance			\$469.69

HOW MUCH INCOME DID I RECEIVE?

Your Income Summary shows the gross income earned and/or charged within the statement period.

“Income Earned” shows income earned from dividends, accrued interest, interest on your cash balance and fixed-income securities. “Income Charged” shows interest charged on margin balances and fixed income, as well as any accrued interest and dividend charges.

Your Income Summary		
Income Earned	This Period	This Year
Dividends Earned	\$150.87	\$768.31
Interest Earned - Cash Balance	—	\$0.17
Totals	\$150.87	\$768.48

WHAT IS THE VALUE OF MY RETIREMENT ACCOUNT?

Your Retirement Profile brings together your retirement account's information in one simple summary.

For RRSP accounts, we list your primary beneficiaries, income withdrawn from the retirement plan, and contributions for the first 60 days and the balance for the year, as applicable.

Your Retirement Profile

Your Designated Beneficiary

Primary Beneficiary	Mary Doe
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Your Contributions

	First 60 Days	Balance of Year
To Your RRSP(s)	\$1,000.00	\$5,000.00

The *Retirement Summary* displays any reportable activity that took place during the statement period. You will find the annual cumulative amount of these activities here as well. Contributions you make to the account are categorized by current tax year and prior tax year. Following is a list of reportable activities that may appear in this section:

- Market value as of Dec. 31 of the previous year (including accrued interest)
- Required annual minimum payment (if you're required to make withdrawals)*
- Elected minimum payment
- Elected frequency of payment
- Payment made to date
- Net year-to-date payment
- Year-to-date taxes
- Primary beneficiaries (if they've been added to the account)
- Spousal birth date (if it was added to the account)

If you hold a Tax-Free Savings Account (TFSA), you can find your designated beneficiary, current-year contributions and income withdrawn in *Your Tax Free Savings Account Profile*.

*If you hold other retirement accounts, please speak to your Edward Jones advisor for additional information.

WHAT INVESTMENTS DO I HAVE IN MY ACCOUNT?

Your *Portfolio Holdings*, an expanded version of *Your Portfolio Summary*, shows detailed information about the investments held in your account.

To make this section easier to follow, we sort your securities by product category (e.g., common stocks, mutual funds, municipal bonds), alphabetically, and then by maturity date. If you have a negative or positive cash balance in the account, details display at the beginning of the section.

Please view **Appendix B** for calculations to verify the figures in the “Estimated Market Value” column.

Your Portfolio Holdings (as of Dec 31, 2015)

Account	Security Description/Symbol				Market Value
Cash	Cash				\$469.69

Account	Security Description/Symbol	Shares/ Par Value	Adjusted Cost Base	Market Price	Estimated Market Value
Common Stocks					
RRSP	Stock A	55	\$5,932.34	\$123.67	\$6,801.85
RRSP	Stock B	63	9,898.81	105.72USD	9,217.91
RRSP	Stock C	359	11,037.66	17.50	6,282.50
RRSP	Stock D	191.83628	6,865.69	43.23	8,293.08
RRSP	Stock E	64.71269	4,389.80	88.68	5,738.72
RRSP	Stock F	76.19964	6,097.85	102.72USD	10,832.88
RRSP	Stock G	108.58344	277.63	56.12	6,093.70
RRSP	Stock H	90	9,025.34	79.757USD	9,934.56
RRSP	Stock I	178.50242	6,839.79	47.72	8,518.14
RRSP	Stock J	166.94208	7,170.44	54.24	9,054.94
RRSP	Stock K	64.05952	6,132.08	96.07USD	8,517.41
Total Common Stocks			73,667.43		89,285.69

Mutual Funds					
RRSP	Security A	495.6308	6,473.82	17.18	8,514.94
RRSP	Security B	1,417.0402	15,418.07	10.92	15,474.08
RRSP	Security C	1,049.728	10,951.28	9.986	10,482.58
RRSP	Security D	516.878	5,410.65	9.513	4,917.06
RRSP	Security E	2,446.014	17,224.18	6.977	17,065.84
RRSP	Security F	56.735	1,500.00	26.73	1,516.53
RRSP	Security G	621.816	16,450.08	26.73	16,621.14
RRSP	Security H	565.51	5,575.42	9.38	5,304.48
Total Mutual Funds			79,003.50		79,896.65

Portfolio Value	\$152,670.93	\$169,182.34
Cash Balance		\$469.69
Your Current Account Value		\$169,652.03

WHAT ARE THE DETAILS OF MY ACCOUNT ACTIVITY?

Your Account Activity Details is your “go-to” section for understanding the transactions that took place during the statement period and how they affected your cash balance in detail.

Your Account Activity Details serves as an expanded version of *Your Cash Summary*. For example, figures for “Total Trading Activity” in this section will match those for “Trading Activity” in *Your Cash Summary*. *Your Account Activity Details* additionally displays the date, type of activity, detailed description for the activity, and quantity for the resulting deductions and additions.

If you have additional questions regarding the specifics of any of your transactions, please contact your Edward Jones advisor.

Your Account Activity Details (continued)						
Account	Date	Activity	Description	Quantity	Deductions from Account	Additions to Account
			Security Activity			
RRSP	12/14	Reinvested Distribution	Security A	5.276		
RRSP	12/18	Bought	Security B	19.019	500.00	
RRSP	12/22	Reinvested Distribution	Security C	13.2714		
RRSP	12/22	Reinvested Distribution	Security D	29.0551		
RRSP	12/24	Reinvested Distribution	Security E	82.8509		
RRSP	12/24	Reinvested Distribution	Security F	3.787		
RRSP	12/29	Reinvested Distribution	Security G	2.557		
RRSP	12/29	Reinvested Distribution	Security H	47.103		
Total Security Activity					500.00	
Cash	Closing Cash Balance					\$469.69
Total Closing Cash Balance						\$469.69

HAVE ALL OF MY TRADES SETTLED?

Your Trades to Settle shows your trades placed and filled in the current statement period that will not settle until after statement cut-off. Because trades may take up to three business days to settle, this section can be very useful when monitoring where your unsettled trades (as of statement cut-off) are in the settlement process.

HAS MY INTERESTED PARTY RECEIVED A DUPLICATE STATEMENT?

If you've arranged to have duplicate statements mailed to interested parties, the *Interested Parties* section confirms to whom we mailed these statements. Contact your Edward Jones advisor if you would like to designate an interested party.

Interested Parties

As you requested, a copy of your statement has been sent to:
ESTATE PLANNERS INC. ATTN: JOHN SMITH

HOW DO I CONTACT THE EDWARD JONES HEADQUARTERS?

At the bottom of each page of your statement, you will find the mailing address and website for the Edward Jones headquarters in Canada.

Sussex Centre Suite 902
90 Burnhamthorpe Road W., Mississauga ON L5B 3C3

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WHY IS THE DISCLOSURE IMPORTANT TO ME?

The disclosure, the last page of your statement, displays important information about holding an account with Edward Jones. It is a great source of information for questions regarding:

- Rules and regulations that govern your Edward Jones account
- Account information
- Explanation of abbreviations
- Account safety
- Account protection

FREQUENTLY ASKED QUESTIONS

Q: How many statement envelopes should I expect to receive?

A: The number of statement envelopes you received depends on how your statements are grouped for mailing purposes. Account statements are househanded (grouped and mailed in one envelope) if they meet the following criteria:

- Registered account or non-registered cash or margin account (including TFSA's)
- Same individual account owner
- Same mailing address
- Same language

Accounts that do not meet these criteria, such as joint and informal trust accounts, will be mailed in separate envelopes.

Q: How often will I receive a statement?

A: You will receive a quarterly statement (March, June, September and December) regardless of account activity if you hold assets in your account. In addition, you will receive a statement for every month in which any of the following activities occur:

ACCOUNT ACTIVITY THAT GENERATES A MONTHLY STATEMENT	
Cheque Deposits	Reinvestments
Contributions (Retirement Accounts)	Sells
Exchanges	Trade Settlements
Loan/Margin Activity	Transfers
Payment of Dividends and Interest	Withdrawals
Purchases	

Q: Why does my statement include the Your Account Performance and Your Account Statement headings?

A: These headings simply separate your account's performance-related information from the information provided on the rest of your statement.

Q: When is the statement cut-off, and how soon should I receive my statement after the cut-off?

A: Statement cut-off is the last business day of the month. Online statements are available a business day after the statement cut-off date via Online Account Access (www.edwardjones.ca/accountaccess). We mail printed statements within five business days after the statement cut-off date. Activity as well as statement- and account-related changes occurring before 4 p.m. Eastern time on the statement cut-off date are reflected on the statement for the current period.

Q: Why are there no values listed in "Your RRIF Payment Profile"?

A: In the year the RRIF is opened, no minimum payment is required because it is based on the assets in the account as of Dec. 31 of the previous year. Therefore, no values will show in this section until the second calendar year you hold this account.

Q: I hold accounts in Canadian and U.S. dollars. Will all of my investments be on one statement?

A: No. For non-registered accounts, you will receive a statement for investments held in Canadian dollars and another statement for investments held in U.S. dollars. You also will receive a separate statement for each registered account, regardless of its currency. If these statements meet the criteria to be househanded, they are mailed in the same envelope.

Q: Where do I find the commissions paid for the purchase or sale of a security on my statement?

A: This information does not appear on your account statement but does appear on the trade confirmation sent to you after the purchase or sale of a security. You should retain this information for your file. You should also note that commissions are part of cost basis and are not deducted.

Q: Why is the price of my security listed in U.S. dollars when my account is in Canadian dollars?

A: Any U.S. investment is priced in U.S. dollars. However, because your account is in Canadian dollars, we list the estimated market value in Canadian dollars. To calculate your account's value, we convert your U.S. security's price to its value in Canadian dollars, using the average exchange rate as of the last business day of the statement period.

GLOSSARY

Adjusted Cost Base – The purchase cost or the estimated market value of the securities when received by Edward Jones, which may include reinvested dividends or other adjustments. For securities not purchased through Edward Jones, if the purchase cost is unknown, the adjusted cost base may show as \$0.00. The amount shown is provided for information only and may not be accurate for tax reporting purposes. Please consult your tax advisor for guidance if required.

Beneficiary – A person or an institution named by the investor to inherit all or part of his or her estate after death, such as in a will, trust, life insurance policy or RRSP/RRIF.

CAD – Canadian dollars.

Contribution – The amount deposited into an annuity or a retirement account.

Dividend – A per-share payment to shareholders owning common stock, preferred stock, mutual funds, etc.

Dollar Cost Averaging – Investing equal dollar amounts at regular intervals. This should result in buying more shares when the price is lower and fewer shares when the price is higher, making the average cost per share lower than the average price per share over time.*

Elected Payment – Any withdrawal an investor chooses to make from a registered retirement account. This amount may exceed his or her minimum payment.

Estimated Market Value – The value of an investment as of the last trading day in the statement period.

Fixed Income – Usually refers to a bond paying a fixed rate of interest until maturity or to a preferred stock paying a fixed dividend.

Interest – Payments made by a borrower to a lender for the use of the lender's money. For

example, a corporation or government would pay interest on bonds to its bondholders.

Interested Party – An authorized person or an entity that receives statements for another person's account.

Market Price – The most recent price at which a security transaction took place in the market.

Required Minimum Payment – The amount an investor is required by the Canada Revenue Agency (CRA) to withdraw from a retirement income account annually. The minimum payment is a calculation based on the investor's or spouse's age and the market value of the assets in the account as of Dec. 31 of the previous year.

Segregation – The separation and safe custody of Edward Jones clients' fully paid assets. It represents fully paid assets that have been purchased, deposited, transferred into or held in an account where there is no outstanding cash balance owed for the assets. All fully paid assets and those held in registered plans are fully segregated. Numerous situations cause segregation issues. Please contact your Edward Jones advisor if you notice any segregation issues as he or she should investigate them on a case-by-case basis.

Settlement – The date by which an executed order must settle, by either a buyer paying for securities with cash or a seller delivering the securities and receiving the sale proceeds. Settlement may occur up to three business days after trade execution.

Trade Date – The date a trade is placed and filled in an account.

USD – United States dollars.

*Dollar cost averaging does not guarantee a profit or protect against loss. Such a strategy involves continual investment in securities regardless of fluctuating price levels of such securities. The investor should consider the financial ability to continue the purchases through periods of low price levels.

APPENDIX A: YOUR CASH SUMMARY - DEFINITIONS FOR “ADDITIONS TO ACCOUNT” AND “DEDUCTIONS FROM ACCOUNT”

Investment Income	Summarizes all dividends and interest earned on your investments and deposited for the statement period.
Cheques & Money Used	Total cash deducted from your account as a result of cheques and electronic transactions for the statement period.
Transfers	Summary of any securities transferred into or out of your Edward Jones account for the statement period.
Expenses & Fees	Summarizes the expense and service fees deducted for the current statement period.
Security Activity	Summarizes the security movements in your account (e.g., mergers, name changes).
Trading Activity - Deductions from Account	Sum of all cash deductions from the purchase of securities during the statement period.
Trading Activity - Additions to Account	Sum of all cash additions from the sale of securities during the statement period.
Money Deposited	Total amount of additional cash deposited into your account.
Contributions	Total amount of additional contributions made to your retirement account for the statement period.

APPENDIX B: YOUR PORTFOLIO HOLDINGS - STEPS TO VERIFY “ESTIMATED MARKET VALUE”

Canadian Investment Account with a U.S. Security

1. USD price X conversion rate reported on the statement = CAD price (round up to 3 decimal places)
2. CAD price X shares = Estimated Market Value (round up)

U.S. Investment Account with a Canadian Security

1. CAD price X conversion rate reported on the statement = USD price (round up to 3 decimal places)
2. USD price X shares = Estimated Market Value (round up)

RESOURCES

Your Edward Jones Advisor	Client Relations
Refer to the top of your statement for your Edward Jones advisor's contact information.	877-370-2627 Monday - Friday 8 a.m. to 5 p.m. Eastern time
Edward Jones	Online Account Access
90 Burnhamthorpe Road West Sussex Centre, Suite 902 Mississauga, ON L5B 3C3	866-788-4880 Monday - Friday 8 a.m. to 8 p.m. Eastern time