

KCECE - 46806

Account Number: **591-27274-18**

Account Type: Registered Retirement Savings Plan

For the Period: **September 1 to 30, 2022**

Last Statement: June 30, 2022

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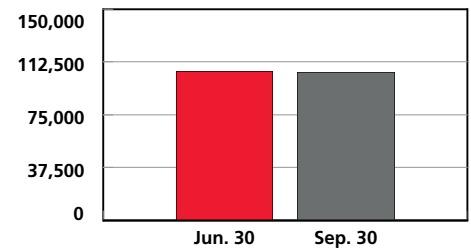
The Bank of Nova Scotia Trust Company acting as Trustee

## Portfolio Overview

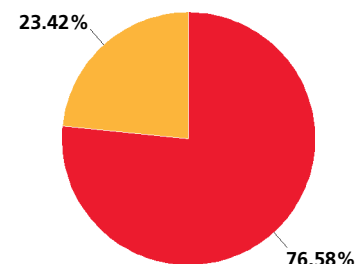
Account Currency: CAD

**Account Summary**

Date	Net Asset Value
<span style="color: red;">■</span> Jun. 30, 2022	\$105,476
<span style="color: gray;">■</span> Sep. 30, 2022	\$105,222
<b>Change in the value of your account</b>	<b>\$-254</b>



Asset Class Summary	Sep. 30, 2022 Market Value	% of Total Assets
<span style="color: red;">■</span> Cash	80,581	76.58
<span style="color: orange;">■</span> Equity	24,641	23.42
<b>Total Value of Portfolio</b>	<b>\$105,222</b>	<b>100.00</b>



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Organization of Canada

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Scotia iTRADE (Order-Execution Only Account) is a division of Scotia Capital Inc. (SCI). SCI is a member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada. Scotia iTRADE does not provide investment advice or recommendations and investors are responsible for their own investment decisions. All dispositions of securities in non-trust accounts shown on monthly statements are reported to the Canada Revenue Agency and, for Quebec residents, the ministère du Revenu du Québec. You are reminded to report income or capital gains from these transactions on your annual income tax return and to keep this statement for income tax purposes.

## Details of Your Account Holdings

Security Description	Quantity	Average Cost	Adjusted Book Value	Market Price	Market Value
<b>Cash</b>					<b>\$80,581</b>
<b>Equity</b>					
HORIZONS S&P 500 INDEX ETF NEW ETF SHS	186	40.291	7,494	49.510	9,209
HORIZONS S&P/TSX 60 INDEX ETF NEW ETF SHS	190	37.790	7,180	45.160	8,580
VANGUARD FTSE DEVELOPED ALL CAP EX US INDEX ETF CAD HEDGED ETF UNIT	166	41.161	6,832	41.280	6,852
<b>Total Equity</b>			<b>\$21,506</b>		<b>\$24,641</b>
<b>Total Account Holdings</b>			<b>\$102,087</b>		<b>\$105,222</b>

The adjusted cost displayed on this statement incorporates the original cost of your investments as well as any reinvested dividends and/or mutual fund distributions. Please note that where you have purchased securities through a PAC plan the cost displayed does not necessarily reflect your original purchase price.

## Monthly Activity

Date	Activity	Description	Quantity	Price	Credit/Debit(-)
<b>Opening Cash Balance</b>					<b>\$80,565.90</b>
Sep. 27		VANGUARD FTSE DEVELOPED ALL CAP EX US INDEX ETF CAD HEDGED ETF UNIT DIST ON 166 SHS REC 09/20/22 PAY 09/27/22		0.0965	16.03
<b>Closing Cash Balance</b>					<b>\$80,581.93</b>

## Summary

## Contribution Summary

	Personal	Total
First 60 Days	29,873	29,873
Remainder of Year	0	0
<b>Year-to-Date</b>	<b>\$29,873</b>	<b>\$29,873</b>

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As a Scotia iTRADE® customer, you can enrol to receive free, electronic access to your account statements, trade confirms, mutual fund prospectuses, and annual trading summary. Visit [scotiaitrade.com](http://scotiaitrade.com) to learn more and sign-up today.

## A Note From Scotia iTRADE

**Auditor's Message**

Our auditors, KPMG LLP, are presently engaged in the examination of our year-end financial statements. Please compare this statement against your records and advise our auditors of any discrepancies: Shareholders' Auditors, Attention: Lauren Sansalone, KPMG Audit Team, Bay Adelaide Centre, 333 Bay Street - Suite 4600, Toronto, ON, M5H 2S5, Canada, fax at (416) 777-8818 or email: [scotiacapitalconfirm@kpmg.ca](mailto:scotiacapitalconfirm@kpmg.ca).

**Important Notice for Clients Turning Age 71 this Year**

The Canada Revenue Agency requires all plan holders with a Registered Retirement Savings Plan (RRSP), Locked-in Retirement Savings Plan (LRSP), or a Locked-in Retirement Account (LIRA) turning age 71 this year to convert their RRSP/LRSP/LIRA holdings into a source of retirement income by December 31, 2022. In September, an email was sent to eligible account holders as a reminder to open a Registered Retirement Income Fund (RRIF), Restricted Life Income Fund (RLIF), or Life Income Fund (LIF) account with Scotia iTRADE to ensure it is set up in time for January 1, 2023. Please note, RRSP contributions can still be made until the end of this year.

**Online Resources**

As part of our continued commitment to supporting our clients, we have updated several self-help resources at [scotiaitrade.com](http://scotiaitrade.com) > Education > Learning centre, and also some FAQs at [scotiaitrade.com](http://scotiaitrade.com) > Education > FAQs where you'll find answers to the most common questions we've received.

**Disclosure related to GICs**

Interest is calculated daily. Interest on compound GICs is compounded annually on the anniversary date of the GIC. The principal and interest are then paid on the maturity date. For non-compound GICs, issuer will pay interest on the principal at an annual fixed rate and frequency indicated.

#### Terms and Conditions

Terms and Conditions are applicable to your account(s). For further details of these terms and conditions go to <http://www.scotiaitrade.com/>.

#### Order-Execution Only Account

Only Account means that Scotia iTRADE does not provide recommendations or accept any responsibility to advise clients on the suitability of investment decisions or transactions.

#### Statement Frequency

Statements are issued whenever there has been activity in the account during the past month; otherwise statements are issued on a quarterly basis.

#### Leverage / Margin Risk Disclosure Statement

The use of leverage may not be suitable for all investors. Using borrowed money (whether through a margin account or any other method of borrowing) to finance the purchase of securities involves greater risk than using cash resources only. If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as required by its terms remains the same even if the value of the securities purchased declines.

#### Account Summary and Portfolio Overview

"Net Asset Value" refers to the total market value of priced securities within your account, by currency, including cash balances, accrued interest and pending dividends/payments at the close of the date indicated on the statement.

#### Adjusted Average Cost and Adjusted Book Value

Adjusted average cost represents the average cost of acquiring one share/unit of a security including commissions, fees, reinvested dividends and/or mutual fund distributions. This has been calculated to the best of our ability. Adjusted book value is the total cost of acquiring a security - the total of your adjusted average cost times the number of shares/units you hold of a security.

#### Cash Balances

This section shows the balance in your account, including all transactions that have settled. A debit balance is indicated by '-' and represents an amount owed to Scotia iTRADE. A credit balance in a Regular account represents an amount owed to you, whereas a credit balance in a Registered account indicates the cash portion of your assets.

Free credit balances in Regular accounts represent funds payable on demand which, although properly recorded in our books, are not segregated and may be used in the conduct of our business. Cash balances in Registered accounts are held in trust by the trustee.

#### Asset Class Summary

Asset classes you hold will be displayed under the Asset Class Summary section in the statement. Only the asset classes of securities you hold in your account will be displayed in your statement. The "Multi-Asset" category includes Balanced funds, Diversified funds and other securities that hold assets from different asset classes. "Alternative Investments" include the securities that do not fall into conventional equity/fixed income/cash categories, including but not limited to commodities, precious metals, private equity and hedge funds. Securities that do not fall in any of the defined asset classes will be classified as "Others". Principal Protected Notes will be categorized as "Fixed Income" and Principal at Risk Notes will be categorized as "Equity". Please note that "Market Value" and "% of Total Assets" against each asset class represent market value of priced securities within the asset class, including accrued interest and pending dividends/payments.

#### Payment Information (RRIF and LIF Accounts Only)

The information displayed reflects our records as of the statement date. The Selected Payment Frequency indicates the payment frequency as of the statement date. Minimum Annual Payment refers to the minimum annual amount required by Canada Revenue Agency from your RRIF account. If, according to our records, you have elected to receive an annual amount greater than the minimum payment, then this amount will be displayed as the Elected Payment Amount. Withholding tax will be applied to amounts withdrawn in excess of the Minimum Annual Payment. The Year to Date Payment amount displayed is the total amount of the payments paid to you, after withholding tax has been deducted, if applicable.

#### New Activity in Your Account

This section shows all the activity in your account during the month. The Date column refers to the settlement date in the case of executed trades, or processing date in the case of other entries. Transfers of funds made to your account on the last business day of the month may not appear on your month end statement until the following month.

#### Short Account

Proceeds from declared short sales have been segregated into a SHORT account and market increases and/or decreases from the original sale price are marked to the market. Such increases and or decreases are transferred to your margin account weekly. Transfers are reflected with the description 'Mark to Market.'

#### Your Account Holdings

The market valuation information has been obtained from sources believed to be reliable; however, we cannot guarantee their accuracy. Our best efforts have been made to price all securities; however, in some circumstances, we may be unable to obtain valuations. A current market quotation can be made available upon request. Details of your account holdings will also include accrued interest, pending dividends/payments associated with the securities held in the account, against each asset class.

#### Accrued Interest/Pending Dividends/Pending Payments

Accrued interest is the amount of interest earned on a fixed income security but not yet paid to the account. Pending dividends/payments are estimated dividends/distributions declared by the issuer and payable on a security, not taking into account any withholding taxes that may be incurred by a security holder after the payment of such dividends/distributions.

#### Segregated Quantity

Securities regulations stipulate that all fully paid and excess margin securities must be promptly segregated and are not available for use in the general conduct of our business. All security positions displayed under the account holdings section are segregated unless otherwise indicated under the security description column. Securities registered in your name are also indicated under the security description column.

#### Remuneration for Order Flow

In connection with certain trades in securities of U.S. issuers, Scotia Capital Inc. will receive remuneration for directing orders to a particular broker-dealer or market centre for execution. The source and amount of any such remuneration received by Scotia iTRADE in connection with any transaction executed on your behalf will be disclosed to you upon request.

#### Member-Canadian Investor Protection Fund

Customers' accounts are protected by the Canadian Investor Protection Fund within specified limits. A brochure describing the nature and limits of coverage is available upon request.

#### Endnotes

1. There has been an adjustment made to this book value during the statement period.
2. There is no active market for this investment, and therefore the market value has been estimated.
3. There is no active market for this investment, and the market value cannot be determined.
4. If this position is sold, a sales charge may be applied to the proceeds.
5. Some or all of the book value of this position has been determined using a market value calculation.
6. The book value of this position cannot be determined.

#### Other Information:

Employees of The Bank of Nova Scotia ('Scotia Capital') and/or Scotia iTRADE are not authorized to provide tax or legal advice. Please consult your accountant or lawyer on such matters.

The financial statement of Scotia Capital and Scotia Capital Inc. as at the close of the last financial year and a current list of directors and officers will be furnished upon request. Clients in British Columbia are entitled to certain additional information about Scotia iTRADE, including information about commissions and fees that we charge, and about any administrative proceedings that may relate to the firm or our staff.

This statement constitutes a complete record of your transactions. Please examine this statement of account promptly. If you do not agree with the information hereon, please advise us in writing within thirty days at: Scotia iTRADE, Compliance Department, 4 King Street West, 12th Floor, Toronto, Ontario, M5H 1H1 or you will be precluded from asserting that errors or omissions have occurred.

#### Code Information

<b>Code:</b>	Nonvot	Resvot	Subvot
<b>Definition:</b>	Non-voting	Restricted Voting	Subordinate voting