

# FINANCIAL STATEMENTS

Form Year: 2024

Form Type: Financial Statements

## PERSONAL INFORMATION

Account Holder: Emma Wilson

Mailing Address: 234 Birch Blvd, Halifax

Contact Information: [emma\\_wilson@example.ca](mailto:emma_wilson@example.ca)

Statement Period: January 1, 2024 - December 31, 2024

Date Issued: April 3, 2025

## ACCOUNT SUMMARY

### Banking Accounts

Account Type	Account Number	Balance
Checking	CHK-4781253	\$6,547.92
Savings	SAV-7291564	\$19,873.45
Total Banking Assets		\$26,421.37

### Investment Accounts

Account Type	Account Number	Market Value
Brokerage Account	BRK-5832197	\$87,654.32
Retirement Fund	RET-6475219	\$142,789.56
Total Investment Assets		\$230,443.88

### Loan Accounts

Account Type	Account Number	Current Balance
Mortgage	MTG-8374612	\$275,432.18
Auto Loan	AUTO-5927168	\$15,879.64
Total Liabilities		\$291,311.82

## TRANSACTION SUMMARY

### Income Sources

- Employment Income: \$79,500.00
- Investment Income: \$5,432.76
- Other Income: \$2,750.00
- **Total Income:** \$87,682.76

### Major Expenses

- Mortgage Payments: \$22,800.00
- Auto Loan Payments: \$5,400.00
- Utilities & Services: \$7,854.36
- Household Expenses: \$25,743.28
- **Total Major Expenses:** \$61,797.64

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## INVESTMENT PORTFOLIO

**Client:** Emma Wilson

**Address:** 234 Birch Blvd, Halifax

**Email:** [emma\\_wilson@example.ca](mailto:emma_wilson@example.ca)

### Asset Allocation

Asset Class	Market Value	Percentage
Canadian Equities	\$30,679.01	35%
US Equities	\$21,913.58	25%
International Equities	\$13,148.15	15%
Fixed Income	\$17,530.86	20%
Cash & Equivalents	\$4,382.72	5%
Total	\$87,654.32	100%

Performance Summary

- YTD Return: 6.7%
- 3-Year Annualized Return: 7.3%
- 5-Year Annualized Return: 8.1%

RETIREMENT ACCOUNTS

Account Holder: Emma Wilson

Address: 234 Birch Blvd, Halifax

Email Contact: [emma\\_wilson@example.ca](mailto:emma_wilson@example.ca)

Account Details

- Current Balance: \$142,789.56
- Year-to-Date Contributions: \$11,500.00
- Employer Contributions: \$5,750.00
- Year-to-Date Growth: \$8,754.23

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TAX INFORMATION

Taxpayer: Emma Wilson

Street Address: 234 Birch Blvd

**City:** Halifax

**Contact:** [emma\\_wilson@example.ca](mailto:emma_wilson@example.ca)

## Tax Summary

- Taxable Income: \$79,500.00
- Taxable Investment Income: \$4,375.82
- Tax-Deferred Contributions: \$11,500.00
- Estimated Tax Liability: \$17,845.63

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## FINANCIAL GOALS

Emma Wilson has established the following financial objectives:

- Retirement Savings: 70% of target achieved
  - Home Improvement Fund: 45% of target achieved
  - Emergency Fund: 100% of target achieved
  - Travel Fund: 60% of target achieved
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## RECOMMENDATIONS

Based on your current financial position, consider the following strategies:

- Increase retirement contributions to maximize tax advantages
  - Review portfolio allocation quarterly for optimal performance
  - Consider additional mortgage prepayments to reduce interest costs
  - Maintain current emergency fund levels
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## NOTICE AND DISCLAIMERS

This document contains financial information for Emma Wilson residing at 234 Birch Blvd, Halifax. All correspondence regarding this statement should be directed to [emma\\_wilson@example.ca](mailto:emma_wilson@example.ca).

This is a Form Type: Financial Statements for Form Year: 2024.

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