How to understand your Statement

Your monthly statement is intended to assist you with tracking your investments and financial performance quickly and easily. For your reference, we have highlighted below, the various components that make up your statement and provided a brief summary of each.

Statement features include:

- Your account at a glance
- Holdings in your account
- Activities in your account
- Details of your investment income
- Definitions
- Important information
- Disclosures

Your account at a glance

You need to know
Please see **page 6** for important information about your account.

	This period (Nov 1 - Nov 30, 2025)	Last period (Oct 1 - Oct 31, 2025)	Year to date (Jan 1 - Nov 30, 2025)
Beginning balance	$2,653,531.47	$0.00	$0.00
Change in your account balance	$1,086,781.69	$2,653,531.47	$3,740,313.16
Ending balance	**$3,740,313.16**	**$2,653,531.47**	**$3,740,313.16**

▸ US dollars converted to Canadian dollars at **1.3985** as of Nov 30, 2025

The beginning **balance** of the portfolio can be easily seen on the first page of your statement under **Your account at a glance**.

In addition, you will see a summary of the change in the account balance and the ending balance for the statement period, previous period and year-to-date time periods.

Holdings in your account

on November 30, 2025

Description	Quantity or par value ($)	Price ($)	Book cost ($)	Market value ($)	% of your holdings
Cash					
Cash			1,014,396.46	1,014,396.46	98.81%
Equities					
Canadian common shares & equivalents					
B2GOLD CORP (**BTO**)	50	6.490	300.00	324.50	0.03%
IGM FINANCIAL INC (**IGM**)	100	57.050	2,940.00	5,705.00	0.56%
LOBLAW COMPANIES LTD (**L**)	100 SEG	62.000	1,960.00	6,200.00	0.60%
Total Canadian common shares & equivalents			**$5,200.00**	**$12,229.50**	**1.19%**
Total equities			**$5,200.00**	**$12,229.50**	**1.19%**
Total Portfolio			**$1,019,596.46**	**$1,026,625.96**	**100.00%**

This section shows all the **holdings in your account** as of the last day of the statement period, including quantity or par value, price, book cost, market value, and the percentage of your holding.

This section also displays the Total Portfolio book cost and market value.

Individual investments are listed and grouped by asset class, including cash, fixed income, and equities within holdings in your account.

TD Wealth

For illustration purposes only

Definitions

An explanation of terms shown in the tables above

Book cost for long positions is the total amount paid to purchase a security including any transaction charges related to the purchase, adjusted for reinvested distributions, return of capital and corporate actions.

Book cost for short positions is the total amount received for the security, net of any transaction charges related to the sale, adjusted for any distribution (other than dividends), returns of capital and corporate actions.

Market value is the price of the security or fund multiplied by the quantity held.

Definitions appear in select locations throughout the statement to help explain investment terms.

Activity in your account this period

Date	Activity	Description	Quantity	Price ($)	Amount ($)	Cash balance ($)
	Beginning cash balance					1,013,757.66
Nov 16	Interest	INTEREST TO NOV 16			638.80	1,014,396.46
Nov 30	Ending cash balance					$1,014,396.46

Any changes that took place in the account are detailed in the **Activity in your account** section. Activity details include date, description, quantity, price, amount and cash balance.

Details of investment income

Earnings	This period (Nov 1 - Nov 30, 2025)	Year to date (Jan 1 - Nov 30, 2025)
Dividends	14,235.10	134,267.16
Interest	67.64	238.81
Total	**$14,302.74**	**$134,505.97**

The sum of the investment income activity generated is captured in the **Details of investment income** table. This section displays earnings including dividends and interest earned within the statement period and year.

Your Retirement payment information

Elected annual payout	$3,900.00
Income paid to date	$3,250.00
Balance outstanding	**$650.00**

Your **Retirement payment information** displays elected annual RIF payout and income paid to date.

Your RSP contribution information

You can claim the contributions you made in the first 60 days of 2025 on your 2024 tax return.

First 60 days	$0.00
Remainder of the year	$1,579.04

Your RESP contribution information

Contributions	
Year to date	$0.00

Your RSP contribution information – the first line-item displays how much you contributed in the first 60 days of this year, which may be applied towards your RSP contributions for the prior calendar year. The second line item shows how much was contributed after the first 60 days of the year, which is applied towards your RSP contributions for this calendar year. It also displays your RESP & RDSP year-to-date contribution amount.

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Your TFSA contribution and withdrawal information

Contributions

Year to date	**$82.04**

Withdrawals

Year to date	**-$80,594.40**

Your TFSA contribution and withdrawal information displays your year-to-date contribution amount and year-to-date withdrawal amount.

Account number:
Account type: Consolidated Canadian
Your investment account statement: Nov 30, 2025

Disclosures

Important Information

This statement is an important document and contains a record of all transactions between TD Wealth Private Investment Advice (herein referred to as "we", "us" and "our") and the account holder (herein referred to as "you" and "your"). The information provided in this statement should not be used for the purpose of tax reporting as certain events are dependent on individual circumstances. Book cost shown for your holdings has been calculated to the best of our ability based on the information available to us and may not reflect all required adjustments. It is your obligation as an account holder to review this statement

(d) Market value information as at December 31, 2018 has been used to estimate part or all of the book cost of this security position.

Prices for mutual funds do not necessarily reflect the month end close Net Asset Value Per Share (NAVPS). The NAVPS expressed for mutual funds represents the last value received by TD Wealth Private Investment Advice prior to the production of our statements.

Securities listed under the heading "Pending activity in your account" denote trades which are for settlement subsequent to the date of the statement. The settlement dates of such trades are printed in the date column.

The **Disclosures** section contains additional information for the sections mentioned above.

For questions about...	**Contact...**
Your TD Wealth Private Investment Advice account or statement(s).	Your Investment Advisor or Portfolio Manager

Thank you for choosing TD Wealth Private Investment Advice to help you achieve your goals. Please feel free to contact me at any time.

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