

Your Credential Statement is designed to help you understand your investment portfolio and:

- **How much your portfolio is worth versus how much you've invested** **New**
- **Simple plain-language explanations** **New**
- **Helpful information for tax time** **New**
- **Rates of return** **Expanded**

Reporting period
Your Credential Statement
For the period: Apr 1 to Jun 30, 2009
Your Client ID is 12345678

Your Client ID
For faster service, have this number handy if you call us

Your name & address
As it appears on our records

Who do I call?
Here's who to contact when you have questions

Who to call with questions
Joe Smith
Credential Asset Management Inc.
ABC Financial Group
Main Street Branch
T: 123-456-7891
F: 987-654-3219
Or contact Credential Asset Management at 1.888.207.8121 or clientrelations@credential.com

How much money do I have?
Shows the value of your entire portfolio and how much money has been added and withdrawn since you opened your first account/plan

What's my rate of return?
Shows your entire portfolio's performance over the past 12 months and since it was first opened

Have I made money?
This chart compares the market value of your portfolio versus how much you've invested for each of the last 5 years

What's in this portfolio?
Lists all Credential plans included in this statement. The rest of your statement gives details on each of your plans

Your entire portfolio at a glance

How your entire portfolio is progressing

You opened your portfolio on January 4, 1998

+ money you deposited and transferred in since then	\$157,047.00
- money you withdrew, transferred out, received in cash distributions, and paid in fees since then	\$354,378.57
+ change due to market activity and reinvested distributions	\$555.58
What your portfolio was worth on Jun 30, 09	\$403,224.01

Rate of return for your portfolio in the last 12 months: **-5.07%**
Rate of return since your portfolio was opened: **5.48%**

Plans included in your portfolio

Plan Name	Market Value \$	% of Your Portfolio	Page Number
Credential RRSP Plan: 887766554	144,088.50	35.74	2 - 4
Credential Non-Registered Plan: 4455667788	130,907.81	32.47	5 - 7
Credential LIF Plan: 3322118877	128,218.20	31.80	8 - 12
Total	\$403,224.01		

The following pages provide you with further details on each plan within your portfolio.
 Find us at: 800-1111 West Georgia Street, Vancouver BC V6E 4T6 1.888.207.8121
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The information in this sample is for illustrative purposes only

The rest of your statement reports on each plan within your portfolio

This gray bar indicates the start of a new plan/account in your statement

Plan type & number

How much money do I have in this particular plan?

Shows how much this plan is worth and how much has been added and withdrawn

What's my rate of return?

Shows this plan's performance over various periods

What investments are in this plan?

Lists all the current holdings in this plan

Credentia Asset Management

Credentia RRSP Plan **Your Credentia Statement**
 # 087766554 For the period Apr 1 to Jun 30, 2009

How your plan is progressing

	Current Period \$	Last 12 Months \$	Since Your Plan Was Opened Jun 03 03 \$
Opening Balance	129,855.87	158,813.13	=
+ money you added and transferred in	0.00	0.00	247,922.84
- money withdrawn, transferred out, received as cash distributions, and paid in fees	0.00	0.00	124,432.76
+ change due to market activity and reinvested distributions	14,244.00	-14,513.23	20,809.82
What your plan was worth on Jun 30, 09	\$144,099.90		

Your plan's rate of return

	1 Yr	2 Yr	5 Yr	10 Yr	Since Your Plan Was Opened Jun 03 03
	-8.81 %	-1.18 %	2.82 %	-	4.78 %

What your plan is invested in

Investment	Current Unit Price \$	# of Units	Market Value \$	% of Plan's Market Value
Balanced				
TD Income Advantage Portfolio - A Series ISC	10.0138	5,942.8280	58,504.13	39.21
Canadian Equity				
Signature Income Growth Fund DSC	4.2880	8,817.5550	29,042.78	20.15
Trimark Income Growth Fund - Series A DSC	3.4400	2,785.4430	26,204.02	18.25
Foreign Equity				
Dynamic Value Balanced Fund SRS	15.8300	1,018.0794	16,084.54	11.18
Trimark Fund DSC	22.4860	719.4050	16,162.83	11.22
Cash				
Cash	1.0000	1.8000	1.80	0.00
Total of all investments in this plan			\$144,099.90	100.00%

Questions? Call your Mutual Funds Investment Specialist, Joe Smith at 1.23.456.7891 or Credentia Client Relations at 1.888.207.8121

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If you want 'the big picture'

Each plan starts with high level summaries like *How your plan is progressing* and *What your plan is invested in* for when you just want the 'big picture' for each plan

Rates of return

Your new statement reports personalized rates of return. To find out how we calculate these, check the *Information we want you to know* section at the back of your statement or visit www.credentia.com for examples

How your statement is organized

Page 1

Portfolio view

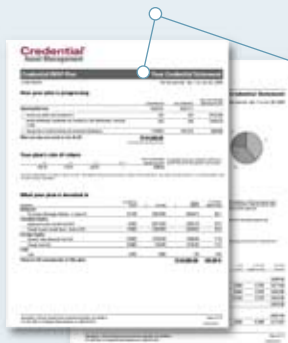
Gives a consolidated look at all the plans under this Client ID)



Middle Pages

Plan #1 view

This gray bar indicates the start of a new plan



Plan #2 view

If you have more than one plan in your portfolio, each one is reported individually



Last Page

Information we want you to know



Have questions?

When you have questions about your statement call your Credentia Asset Management Inc. Mutual Funds Investment Specialist referred to on the front page of your statement.

Or call our Client Relations team at 1.888.207.8121

Credential Asset Management

Credential RRSP Plan # 887766554

Your Credential Statement
For the period Apr 1 to Jun 30, 2009

Your plan's asset mix

Type of Asset	Market Value \$	% of Plan's Market Value
A Canadian Income	0.00	0.00
B Foreign Income	0.00	0.00
C Balanced	56,504.13	39.21
D Canadian Equity	55,346.81	38.41
E Foreign Equity	32,247.36	22.38
F Cash	1.00	0.00

Information you'll need at tax time

	\$ in 2009
RRSP contributions made during the first 60 days of the year	0.00
RRSP contributions made during the remainder of the year	0.00
Your taxable withdrawals	0.00
Taxes we withheld on your behalf	0.00

Your annual allowable RRSP contribution is 18% of your previous year's earned income to a maximum of \$20,000 for 2008, \$21,000 for 2009, and \$22,000 for 2010, less your pension adjustment.

Your beneficiaries: JOHN DOE, LARRY DOE, JESSICA DOE
Your designated beneficiaries are for information purposes only.

Please note: When preparing your tax return, please use the figures reported on the official RRSP Contribution Receipts and/or T-RSP Income slip you'll receive from Credential Asset Management between January and the end of March. The tax slips you'll receive depend on the activity you've had throughout the year.

Details of recent transactions in your plan

Date	Activity	Gross Amount \$	Deductions \$	Unit Price \$	# of Units Bought or Sold	# of Units You Own
TD Income Advantage Portfolio - A Series (SC)(Initial Sales Charge) TDR818						
Apr 1	Opening balance					5,604.9140
Apr 29	You earned and reinvested a dividend or interest	129.31	0.00	9.6409	12.7900	5,617.7040
May 28	You earned and reinvested a dividend or interest	129.58	0.00	9.8458	12.5520	5,630.2560
Jun 29	You earned and reinvested a dividend or interest	129.87	0.00	10.0136	12.3700	5,642.6260
Jun 30	Closing balance					5,642.6260
Signature Income Growth Fund (SC)(Deferred Sales Charge) OGG166						
Apr 1	Opening balance					6,935.7340
Apr 24	You earned and reinvested a dividend or interest	167.39	0.00	4.0000	41.8480	6,977.5820

Questions? Call your Mutual Funds Investment Specialist, Joe Smith at 123.456.7891 or Credential Client Relations at 1.888.207.8121

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How diversified am I?
Shows the asset mix for this plan

What do I need at tax time?
Includes helpful info you'll need to complete your tax return

What activity has happened in this plan?
Lists all your transactions by investment for the current period, and in plain language that makes it easier to reconcile transactions

If you want the details

At the end of each plan the *Details of recent transactions in your plan* reports activity that's happened during the statement period

Other information you should know

New plan names

Prefixes for Plan Names have changed from 'Multiple Fund' to 'Credential'. So your 'Multiple Fund RRSP' is now called a 'Credential RRSP' to indicate Credential administers the plan on your behalf.

Your cash account transactions

When you open any type of 'Credential' plan we automatically open a cash account for you. You'll notice your cash account is used to temporarily deposit money into your plan before buying investments, and to temporarily hold money after you've sold investments when you make a cash withdrawal.

How much you've invested

If you want to know how much money you've added to and withdrawn from your account versus how much your portfolio or plan is worth, use the *How your plan/portfolio is progressing* tables. Just subtract the 'money withdrawn...' line from the 'money you added...' line. The resulting 'net' figure doesn't include interest earned, dividend transactions, or market growth, so it gives you more of an 'into and out of my pocket' perspective.

How often you'll receive a statement

Your statement is issued quarterly, or monthly if there's been account activity during the preceding month (other than automatic withdrawals, automatic deposits or reinvested distributions)

Glossary of terms you might find in your statement

Asset Mix – The proportion of different asset classes (e.g., Balanced, Canadian Equity, etc.) within your plan, shown based on market value. Your asset mix usually reflects how conservative or aggressive of an investor you are. Investing in a variety of asset classes helps to diversify your portfolio and minimize the effects of market volatility.

Adjusted Cost Base (ACB) – The total cost of units you hold. It reflects the cost of purchases you made, commissions you paid and reinvested distributions, less the ACB of any units you redeemed.

Balanced – Investments that hold a mix of both stocks and fixed income securities (e.g., bonds). A typical balanced fund might hold 60% stocks and 40% income, but this mix can vary from one fund to the next.

Canadian Equity – Investments that hold primarily Canadian stocks.

Canadian Income – Investments that hold primarily Canadian fixed income securities, such as T-bills issued by Canadian governments, bonds issued by Canadian corporations, or GICs.

Capital Gain (Loss) – The profit (loss) you make from selling part or all of an investment within a non-registered plan. You earn a *realized* capital gain (loss) WHEN YOU HAVE SOLD or switched out of an investment. You may also earn a *realized* capital gain (loss) when a fund manager sells a security within a fund you hold. Your share of this gain (loss) would be allocated to you through a cash or reinvested distribution. *Realized* gains or losses must be reported to the Canada Revenue Agency (CRA).

Capital Gain (Loss) = Sale Proceeds – Adjusted Cost Base

This statement may also show an *unrealized* capital gain (loss) which is the gain (loss) you would make IF YOU WERE TO SELL or switch out of an investment. *Unrealized* gains do not need to be reported, and are shown only to help you, or your accountant, decide if you want to sell investments to offset any *realized* capital gains or losses.

Cash – This asset class is made up of cash. Cash in Credential Plans will earn interest, paid monthly.

Client ID – Your unique identifier. You'll need this number when contacting us or when accessing your portfolio online.

Credential Plan – These plans are administered by Credential Asset Management. Receipts and statements for these plans will come primarily from Credential.

Deductions – Money taken from your plan for commissions, fees or taxes.

Distributions – Amounts earned by the fund as interest, dividends, or capital gains, which are either reinvested on your behalf or paid out to you in cash.

DSC – Deferred Sales Charge – Units bought with this load option incur no commission when you buy them, but may incur a charge if you sell them before a certain date. See your fund's prospectus for more detail.

FEL – Front End Load – Units bought with this load option may incur a commission at the time you buy them, but will not incur a commission when you sell them. See your fund's prospectus for more detail.

Foreign Equity – Investments that hold primarily stocks from outside Canada.

Foreign Income – Investments that hold primarily foreign fixed income securities, such as treasury bills issued by foreign governments or bonds issued by companies based outside of Canada.

Fund Company Plan – These plans are administered by the fund company. Receipts and statements for these plans will come primarily from the fund company, in addition to this statement from Credential.

How Much You've Invested – The sum of all the deposits you made minus all the withdrawals and fees since the day you set up your plan.

LL - Low Load – Units bought with this load option incur no commission when you buy them, but may incur a charge if you sell them before a certain date. See your fund's prospectus for more detail.

Market Value – How much your investments are worth as of the statement date. Market Value = Current Unit Price x Number of Units.

Plan – The sum of all your investments held under the same plan type (e.g., all investments in your RRSP). An overview of each of your plan(s) follows the portfolio summary on page 1.

Portfolio – The sum of all your plans you hold under this Credential Client ID (shown on page 1). An overview of your portfolio is provided on page 1.

Rate of Return – The growth rate of your investment. See the "Information we want you to know" section at the end of your statement for more details.

Tax We Withheld on Your Behalf – When you sell any or all of a registered account we're obliged to deduct and remit tax to the Canada Revenue Agency on your behalf. This will be summarized on the T4 we send you.

Credential[®]
Asset Management