



# Welcome to HollisWealth

HollisWealth Advisory Services Inc.

<sup>W</sup>HollisWealth™



# Thank you for choosing HollisWealth

On behalf of our team at HollisWealth, I would like to take this opportunity to welcome you as a new client and thank you for your business – and your trust.

Over the years, we've worked hard to develop a reputation for integrity through an unwavering commitment to innovation, quality service and doing what's right for our clients. We continually strive to provide superior wealth management solutions that deliver opportunities well-suited to the needs and goals of our clients. All this has helped us become one of Canada's leading independent financial advisory networks.

Backed by HollisWealth, your personal advisor is dedicated to building and maintaining a relationship of trust and confidence. Together, we're able to provide you with comprehensive advice, personalized solutions and peace of mind over the long term.

I encourage you to take the time to read through this guide, as it contains valuable information about HollisWealth, our products and services and our account statements. I recommend that you review the important regulatory documents that are included as well.

Our industry is full of choices and we are deeply grateful you included us among yours. So thank you for choosing HollisWealth and your financial advisor as your partners in wealth.

Sincerely,

A handwritten signature in blue ink, reading "Tuula Jalasjää". The signature is fluid and cursive, with the first name "Tuula" and last name "Jalasjää" clearly distinguishable.

Tuula Jalasjää  
Managing Director and Head  
HollisWealth





# About HollisWealth

HollisWealth is a wholly owned subsidiary of Scotiabank and part of the Bank's Global Wealth & Insurance division. As one of Canada's premier independent financial advisory networks, we provide diversified investments and wealth management services to individuals, families, corporations and foundations.

## Financial advisory network

HollisWealth supports innovative wealth management through a network of independent advisors who operate under the HollisWealth brand. The financial advisory network consists of over 1,000 advisors of multiple regulated entities who reside in more than 400 locations across Canada.



HollisWealth is a trade name of Scotia Capital Inc., HollisWealth Advisory Services Inc. and HollisWealth Insurance Agency Ltd. Scotia Capital Inc. is a full-service investment dealer and a member of the Investment Industry Regulatory Organization of Canada and the Canadian Investor Protection Fund; HollisWealth Advisory Services Inc. is a mutual fund dealer and a member of the Mutual Fund Dealers Association of Canada and the MFDA Investors Protection Corporation; HollisWealth Insurance Agency Ltd. is a managing general agency licensed for the sale of life, accident and health insurance.

## For more information

If you would like more information about HollisWealth, please visit us at [holliswealth.com](http://holliswealth.com).

# We don't just work with numbers We work with people

In the wealth management business, HollisWealth works with a lot of numbers. That's no surprise. But numbers have never defined our success as a firm, nor will they ever. Because everyone on our team understands that investors are more than just statistics. They're people with goals and dreams.

At HollisWealth, we're serious about building relationships with investors like you. In fact, we believe finding that deeper connection with people is what matters most – and it's the key to helping you achieve those goals and dreams that matter so much.

That's why we choose to work with advisors who are astute and empathetic. Individuals who are business smart but also approachable, respectful, easy to talk to and ready to listen.

It's that philosophy that's helped HollisWealth grow to become one of the country's largest independent financial advisory firms. But being number one has never been our goal. We'd prefer to simply be the best.



# Big picture thinking

## Big time listening

At HollisWealth, we recognize that people's needs continually grow and change. So to provide the right investment advice and products, at the right time, our advisors take a holistic approach to wealth management. They do more than just sit down and look into your finances. They ask questions like – What's important to you? And, what do you want to achieve? But most of all, they listen.

By working with a HollisWealth advisor, you'll be partnering with:

- Someone who can help you build a comprehensive and long-term financial plan;
- A professional who will provide financial advice that's right for you so you can invest with confidence;
- An advisor who can offer you an outstanding choice of investment solutions designed for quality and flexibility; and
- A professional who has access to in-house research and analysis from industry-leading experts.

# Looking at your investments means looking long term

In taking a holistic approach to your finances, HollisWealth advisors can help you in a number of ways. They can assist in developing a robust financial plan to create wealth. Then will work with you to grow and protect it over the years. And, eventually, help you share your assets with those close to you.

Our advisors are unique in the industry. Not only do they have the freedom to provide independent advice, they are backed by Scotiabank, a leading multinational financial services provider and Canada's most international bank.

The result? You get the flexibility of choice with the stability of a respected financial institution – all in one.

## How your HollisWealth advisor works for you:

- ▶ **Create.** As you're starting out, your advisor will help you create the right financial plan to set you on the appropriate path.
- ▶ **Grow.** Your assets are never ignored. Receiving the right investment products and advice is key to reaching your financial and personal goals.
- ▶ **Protect.** The markets are continually fluctuating but with HollisWealth, a comprehensive long-term approach helps protect your hard-earned money.
- ▶ **Share.** As you near retirement and beyond, your advisor can assist you in making sure your money is safely transferred to your family, friends or charities.





# Financial solutions that are right for you

HollisWealth advisors are not tied to any specific solution. They can choose from a wide range of financial products, partners and services to develop a well-rounded financial plan that's tailored to your needs. This plan may include:

- **Investments:** HollisWealth offers a full complement of investment options, which means your advisor can choose from a wide range of financial solutions;
- **Estate planning:** Your advisor has access to Scotia Private Client Group's team of highly regarded will and estate planning professionals who can help create and administer an estate plan that meets your objectives;
- **Tax services:** Specialists from Scotia Private Client Group offer comprehensive tax preparation and filing services<sup>1</sup>. They'll work with your advisor to help reduce your taxes and maximize your wealth;
- **Private banking:** In partnership with private bankers from Scotia Private Client Group, your advisor can provide you with the highest level of service to address your banking, borrowing and investing needs;
- **Insurance:** Your advisor can help you determine your financial objectives and develop the right insurance plan to attain them; and
- **Mortgages:** Your advisor has access to highly competitive mortgage rates, including fixed and variable rate mortgages and some of the best secured products on the market. Note that mortgages are available by referral only.



# Technology that works for you

At HollisWealth, we take pride in our innovative use of technology and its capacity to improve the client experience. We believe our commitment to implementing solutions designed to make doing business with us as convenient as possible sets us apart in the industry.

**Opening your accounts:** HollisWealth has an online, paperless account opening application called FastAPPs. This innovative technology allows you to work with your advisor to open or update an account entirely online, including the option to digitally sign all forms. The entire process takes place in a secure, password-protected environment and its robust, user-friendly functionality makes it a highly beneficial tool for clients who want a convenient option for opening or updating an account.

**Viewing your portfolio:** WealthTracker is an online account system developed to provide clients with secure and confidential web access to their portfolios, anytime, anywhere. Key features include:

- 24-hour web access
- Daily account updates
- Leading online security
- User-friendly design
- Asset and transaction overviews
- Statements through eDelivery

Please speak with your advisor if you would like to explore either of these online options.

# Understanding your statement

## Your investment report

### 1 Your investment advisor

Your investment advisor is your first point of contact for any questions regarding your statement.

### 2 Consolidated portfolio summary

This shows the total value of your portfolio on the last day of the statement period and includes the value of your portfolio from the previous statement date.

### 3 Accounts included in this report

This includes the name, number and type of accounts.

## Summary of your portfolio by account

### 4 Account

This includes the value of your accounts for the previous month and lists any deposits less any withdrawals for each account.

## Summary of your portfolio by investment type

### 5 Investment type

This is a list of all of the investments in your account, categorized by the investment type. Each investment type is listed according to its market value and its percentage of your portfolio.

### 6 This displays each investment type in a pie chart, broken down by percentage of total assets.

**HOLLISWEALTH ADVISORY SERVICES INC.**

**1 Investment Advisor**  
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**Branch**  
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London, ON  
N6K 1M6

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MR. JOHN SAMPLE  
123 ANY STREET  
ANYTOWN, ANY A1A 2B2

**Your investment report**  
For the period ending March 31, 2014

**2 CONSOLIDATED PORTFOLIO SUMMARY**

Portfolio value on March 31, 2014	\$442,945
Portfolio value on February 28, 2014	\$430,254

**3 Accounts included in this report**  
123456 Canadian Cash account

**MESSAGE BOARD**

A Tax-Free Savings Account (TFSA) is an excellent way to achieve financial goals for every stage of your life. Take advantage of tax-free growth by talking to your Holliswealth Advisor and opening a TFSA today.

**Currency**  
All portfolio totals are shown in (CAD). All other values and prices are in (USD), unless otherwise stated.  
On March 31, 2014  
USD \$1 = CAD \$1.1035

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**HOLLISWEALTH ADVISORY SERVICES INC.**  
Your investment report for the period ending March 31, 2014 MR. JOHN SAMPLE

**Summary of your portfolio by account**

Account	Portfolio value on Feb. 28, 2014 (\$)	Your deposits less withdrawals (\$)	Portfolio value on Mar. 31, 2014 (\$)
Non-registered			
123456 Canadian Cash account	30,254.36	11,507.00	42,345.93
<b>Total</b>	<b>\$430,254.36</b>	<b>\$11,507.00</b>	<b>\$442,945.93</b>

**Summary of your portfolio by investment type**

Investment type	Portfolio value on Mar 31, 2014	Percentage of portfolio
A Cash and cash equivalents	\$462,911	0.10%
B Fixed income products, including GICs	\$47,454.36	10.70%
C Canadian mutual funds and managed products	\$394,998.06	89.20%
<b>Total</b>	<b>\$442,945.93</b>	<b>100%</b>

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**HOLLISWEALTH ADVISORY SERVICES INC.**  
Your investment report for the period ending March 31, 2014 MR. JOHN SAMPLE

**NON-REGISTERED ACCOUNTS**

**7 Your Canadian Cash account 123456**

**Summary of activity in your account This month**

Portfolio value on March 31, 2014  
\$442,345.93  
Values and prices for this account are in (SCAD).

<b>Deposits</b>		<b>Income</b>	
Deposits	\$12,000.00	Distributions	\$1,682.90
Total deposits	\$12,000.00	Total income	\$1,682.90

  

<b>Withdrawals</b>		<b>Expenses</b>	
Withdrawals	\$492.91	Total expenses	\$0.00
Total withdrawals	\$492.91		

  

Your deposits less withdrawals: \$11,507.09

Income received less expenses paid: \$1,682.90

**8 Holdings in your account**

Investment	Code or symbol	Quantity	Current Price (\$)	Market Value (\$)	% of account
<b>Cash and cash equivalents</b>					
CASH		492.91		\$492.91	0.11%
Total cash and cash equivalents				\$492.91	0.11%
<b>Fixed income products, including GICs</b>					
CONCENTRA FINANCIAL 3 YEAR 2 DAY GIC ANNUAL INTEREST 3.400% MATURED 07/01/16		47,000	100.9680	\$47,454.96	
Total fixed income products, including GICs				\$47,454.96	10.7%

Continued

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## Summary of activity in your account

### 7 This month

This displays the activity in your account from the last statement to the current one and includes dividends, distributions and interest.

## Holdings in your account

### 8 Investment

This summarizes all investments in your account categorized by the type of assets they represent, e.g., cash, fixed income, equities, etc.

### 9 Code or symbol

The mutual fund code or stock/ticker symbol of a security or ETF.

### 10 Quantity

The amount of the mutual fund or stock owned.

### 11 Current price (\$)

The per share or unit cost of a security as valued in the market.

### 12 Market value (\$)

This is calculated by multiplying the current price by the number of units or shares held.

### 13 % of account

This displays each asset type as a percentage of the total assets in your account.

### 14 Total holdings in your account

This is all of the securities in your account and their total market value.

## Details of activity in your account

### 15 Date

For executed trades, the settlement date is shown. For other transactions, the date they were processed is shown.

### 16 Transaction

This details the type of transaction.

### 17 Amount (\$)

This is the dollar amount of the transaction. If the transaction was a sale, it would be a negative number; if the transaction was a buy, it would be positive number.

### 18 Closing cash balance

The dollar amount that has not yet been invested.

**HOLLISWEALTH ADVISORY SERVICES INC.**  
Your investment report for the period ending March 31, 2014 MR. JOHN SAMPLE

**Holdings in your account (continued)**

Investment	Code or symbol	Quantity	Current Price (\$)	Market Value (\$)	% of account
<b>Canadian mutual funds and managed products</b>					
SIGNATURE CORPORATE BOND CORP CL TS-LL	CSG27115	11,452.8670	10.5400	120,713.22	
HOLLE INVESTMENT SAVINGS ACCOUNT SERIES F-RL	DYNS00	6,399.6850	10.0000	63,996.85	
PRMCO MONTHLY INCOME FUND (CANADA) SERIES A-HE	PRMCO05	10,5390	14.3902	151.66	
PRMCO MONTHLY INCOME FUND (CANADA) SERIES A-HE	PRMCO05	3,631.6650	14.3902	52,260.38	
FRANKLIN QUANTITATIVE DIVERS INCOME CORPORATE CLASS PORTFOLIO-HE	TML1022	10,352.5213	15.2500	157,875.95	
Total Canadian mutual funds and managed products				\$394,988.06	89.2%
<b>Total holdings in your account</b>				<b>\$442,345.93</b>	<b>100%</b>

**15 Details of activity in your account**

Date	Transaction	Description	Quantity	Price (\$)	Amount (\$)	Cash balance (\$)
Feb 28, 14		Opening cash balance				0.00
Mar 03, 14	CASH RECEIVED	DIPOT			12,000.00 CR	
Mar 28, 14	MUTUAL FUND DIVIDEND	SIG CORP BOND CORP CL TS-LL	0.0000	10.6000	492.91 CR	
Mar 03, 14	BUY	HOLLE INV SVS ACCT F-RL	1,200.0000	10.0000	12,000.00 DR	
Mar 03, 14	ELECTRONIC FUNDS TRANSFER	ELECTRONIC FUNDS TRANSFER			492.91 CR	
Mar 27, 14	MUTUAL FUND DIVIDEND	SIG CORP BOND CORP CL TS-LL	0.0000	10.5700	492.91 CR	
Mar 28, 14	REINVESTED DIVIDEND	SIG CORP BOND CORP CL TS-LL	44.9520	10.5300		
Mar 28, 14	REINVESTED DIVIDEND	JAUNT 8473-BL	7.3080	10.0000		
Mar 31, 14	CLOSING CASH BALANCE	PRMCO MONTHLY INCOME 300 A-HE	10.5290	14.3902		
Mar 31, 14		CLOSING CASH BALANCE				\$492.91

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# A wealth of information

With HollisWealth, you can rest assured that your advisor is well-informed on all regulatory and corporate policies and is accountable for carrying out their responsibilities to the highest degree of standards.

Included in your new client welcome package, you'll find a number of important regulatory documents related to your HollisWealth account. Please take the time to review them carefully and should you have any questions, we encourage you to contact your advisor.



# Regulatory documents explained

**Administration and Service Fees:** An overview of the service fees that may apply in the administration of your accounts.

**Client Relationship Disclosure:** This describes the relationship you can expect with your advisor, available products and services, the reporting structure and types of fees associated with your account.

**Relationship Disclosure Information Notice:** This discloses how we will act with respect to related/connected issuers and registrants and outlines our fairness policy.

**How to Make a Complaint to HollisWealth:** An outline of the policies and procedures we follow to receive, investigate and respond to client complaints.

**Investor Protection for Mutual Fund Dealer Bankruptcy:** An outline of the protection available should your mutual fund dealer become bankrupt.

**MFDA Client Complaint Information:** This describes the process that you can follow when submitting a complaint for review and resolution.



## Additional industry resources

In addition to your advisor, there are other resources available to individuals who wish to expand their industry knowledge, learn about their rights and obligations, or increase their level of financial literacy. Below are a few organizations that can provide additional information.

- **Investor Education Fund** ([getsmarteraboutmoney.ca](http://getsmarteraboutmoney.ca)) is a non-profit organization founded by the Ontario Securities Commission with the mandate to provide unbiased and independent financial information that helps consumers make better financial decisions.
- **Investment Industry Regulatory Organization of Canada (IIROC)** ([iiroc.ca](http://iiroc.ca)) is the national self-regulatory organization that oversees all investment dealers and trading activity on debt and equity marketplaces in Canada. IIROC sets high-quality regulatory and investment industry standards, protects investors and strengthens market integrity.
- **Mutual Fund Dealers Association (MFDA)** ([mfda.ca](http://mfda.ca)) is the national self-regulatory organization for the distribution side of the Canadian mutual fund industry. The MFDA regulates the operations and business conduct of its Members and their representatives to enhance investor protection and strengthen public confidence in the Canadian mutual fund industry.

Each province and territory also has its own Securities Commission or Office that's responsible for administering and regulating the securities laws in that area.

- ▶ Office of the Superintendent of Securities (Yukon) ([community.gov.yk.ca](http://community.gov.yk.ca))
- ▶ Northwest Territories Commission ([www.justice.gov.nt.ca](http://www.justice.gov.nt.ca))
- ▶ Nunavut Securities Office ([nunavutlegalregistries.ca](http://nunavutlegalregistries.ca))
- ▶ British Columbia Securities Commission ([bcsc.bc.ca](http://bcsc.bc.ca))
- ▶ Alberta Securities Commission ([albertasecurities.com](http://albertasecurities.com))
- ▶ Financial and Consumer Affairs Authority of Saskatchewan ([sfsc.gov.sk.ca](http://sfsc.gov.sk.ca))
- ▶ Manitoba Securities Commission ([msc.gov.mb.ca](http://msc.gov.mb.ca))
- ▶ Ontario Securities Commission ([osc.gov.on.ca](http://osc.gov.on.ca))
- ▶ Autorité des marchés financiers (Quebec) ([lautorite.qc.ca](http://lautorite.qc.ca))
- ▶ Financial and Consumer Services Commission (New Brunswick) ([fcnb.ca](http://fcnb.ca))
- ▶ Nova Scotia Securities Commission ([nssc.gov.ns.ca](http://nssc.gov.ns.ca))
- ▶ Office of the Superintendent of Securities (Prince Edward Island) ([gov.pe.ca/securities](http://gov.pe.ca/securities))
- ▶ Office of the Superintendent of Securities Service Newfoundland and Labrador ([servicenl.gov.nl.ca](http://servicenl.gov.nl.ca))

<sup>1</sup> HollisWealth (a division of Scotia Capital Inc. and HollisWealth Advisory Services Inc.) does not provide income tax preparation services nor do they supervise or review other persons who may provide such services.

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