



**RBC Dominion Securities Inc.**  
**CANADIAN DOLLAR**  
**ACCOUNT STATEMENT**

**DEC. 31**  
**2024**

Your Account Number: [REDACTED]

CITY OF SAULT STE MARIE CARE  
AND MAINTENANCE FUND  
99 FOSTER DRIVE  
SAULT STE MARIE ON P6A 5N1

Date of Last Statement: OCT. 31, 2024

**ADVISORY TEAM**

Wealth Advisor(s):

[REDACTED]

Team Member(s):

[REDACTED]

Branch Address:

[REDACTED]

Branch Manager:

[REDACTED]

**ASSET SUMMARY**

	MARKET VALUE AT DEC. 31	PERCENTAGE OF MARKET VALUE
Cash	\$0.00	0.00 %
Fixed Income	\$5,657,687.25	98.67 %
Preferred Shares	\$0.00	0.00 %
Common Shares	\$0.00	0.00 %
Mutual Funds **	\$76,158.02	1.33 %
Foreign Securities	\$0.00	0.00 %
Managed Assets	\$0.00	0.00 %
Other	\$0.00	0.00 %
<b>Total Value</b>	<b>\$5,733,845.27</b>	<b>100.00 %</b>

**INCOME SUMMARY**

	THIS MONTH	YEAR-TO-DATE
Dividends	\$0.00	\$0.00
Interest	\$3,762.68	\$70,106.37
Other	\$0.00	\$0.00
<b>Total Income</b>	<b>\$3,762.68</b>	<b>\$70,106.37</b>

**CASH BALANCE**

ACCOUNT TYPE	OPENING BALANCE AT NOV. 29	CLOSING BALANCE AT DEC. 31
Cash	\$725.34	\$0.00

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Regulated by CIRO  
Canadian Investment  
Regulatory Organization



MEMBER



**RBC Dominion Securities Inc.**  
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**DEC. 31**  
**2024**

Your Account Number: [REDACTED]

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**ASSET REVIEW**

( Exchange rate 1USD = 1.43825 CAD as of DEC. 31, 2024 )

SECURITY SYMBOL	QUANTITY/ SEGREGATED	MKT. PRICE	BOOK COST	MARKET VALUE
CDN WESTERN BANK	60,000	110.828	61,528.80	\$66,496.92
GIC - ANNUAL COMPOUND DUE 03/19/2025 2.170%	60,000			
ROYAL BANK OF CANADA	37,522	107.107	36,975.68	\$40,188.73
GIC - ANNUAL COMPOUND DUE 03/20/2025 4.400%	37,522			
BMO MORTGAGE CORP	300,000	100.000	300,000.00	\$302,121.37 <sup>1</sup>
GIC - ANNUAL DUE 07/07/2025 1.450%	300,000			
ROYAL BANK OF CANADA	500,000	105.123	482,135.00	\$525,618.00
GIC - ANNUAL COMPOUND DUE 08/19/2025 1.150%	500,000			
BANK OF NOVA SCOTIA	87,062	105.123	87,062.00	\$91,522.88
GIC - ANNUAL COMPOUND DUE 08/25/2025 1.500%	87,062			
CDN WESTERN BANK	35,000	100.000	35,000.00	\$35,173.18 <sup>1</sup>
GIC - ANNUAL DUE 09/17/2025 1.720%	35,000			
ROYAL BANK OF CANADA	81,927	110.567	83,028.10	\$90,584.55
GIC - ANNUAL COMPOUND DUE 09/22/2025 4.500%	81,927			
ROYAL TRUST COMPANY	81,927	110.567	83,028.10	\$90,584.55
GIC - ANNUAL COMPOUND DUE 09/22/2025 4.500%	81,927			
EQUITABLE BANK	73,665	104.271	73,665.00	\$76,811.90
GIC - ANNUAL COMPOUND DUE 02/20/2026 4.950%	73,665			
ONTARIO SAVINGS BOND 10YR FIXED RATE SR 2016 ANNUAL DUE 06/21/2026 2.200% JD 21	447,700 447,700	96.250	468,531.50	\$431,181.10 <sup>1</sup>
B2B BANK	98,000	100.000	98,000.00	\$98,812.46 <sup>1</sup>
GIC - ANNUAL DUE 07/06/2026 1.700%	98,000			
BANK OF MONTREAL	302,000	100.000	302,000.00	\$304,282.79 <sup>1</sup>
GIC - ANNUAL DUE 07/06/2026 1.550%	302,000			
BANK OF MONTREAL	30,000	111.558	30,000.00	\$33,467.55
GIC - ANNUAL COMPOUND DUE 07/08/2026 4.500%	30,000			
ROYAL BANK OF CANADA	877,000	111.956	877,000.00	\$981,861.14
GIC - ANNUAL COMPOUND DUE 07/08/2027 4.650%	877,000			

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**ASSET REVIEW**

( Exchange rate 1USD = 1.43825 CAD as of DEC. 31, 2024 )

SECURITY SYMBOL	QUANTITY/ SEGREGATED	MKT. PRICE	BOOK COST	MARKET VALUE
ROYAL BANK OF CANADA GIC - ANNUAL DUE 07/26/2028 4.300%	847,000 847,000	100.000	847,000.00	\$862,765.80
MANULIFE TRUST CO. GIC - ANNUAL COMPOUND DUE 07/26/2028 4.310%	84,000 84,000	101.865	84,000.00	\$85,567.19
ROYAL BANK OF CANADA GIC - ANNUAL COMPOUND DUE 12/14/2028 4.600%	203,151 203,151	104.832	203,151.00	\$212,967.66
MANULIFE BANK CDA GIC - ANNUAL COMPOUND DUE 12/14/2028 4.610%	80,000 80,000	104.842	80,000.00	\$83,874.24
ROYAL BANK OF CANADA GIC - ANNUAL DUE 07/26/2029 4.250%	1,221,336 1,221,336	100.000	1,221,336.00	\$1,243,805.24
<b>Total Value of Fixed Income</b>			5,453,441.18	\$5,657,687.25

**MUTUAL FUNDS**

RBC INVESTMENT SAVINGS ACCOUNT SR A (2010)	RBF2010	7,615.802 7,615.802	10.000	76,158.02 76,158.02	\$76,158.02 \$76,158.02
<b>Total Value of Mutual Funds **</b>				76,158.02	\$76,158.02

**Total Value of All Securities** 5,529,599.20 \$5,733,845.27

**ACCOUNT ACTIVITY**

DATE	ACTIVITY	DESCRIPTION	QUANTITY	PRICE \RATE	DEBIT	CREDIT
		<b>Opening Balance (NOV. 29, 2024)</b>				\$725.34
DEC. 09	REDEEMED	ROYAL TRUST CORP GIC - ANNUAL DUE 12/09/2024 INT 5.250% 5.250 DUE 12/09/24 MATURED	71,670-			71,670.00
DEC. 09	INTEREST	ROYAL TRUST CORP GIC - ANNUAL DUE 12/09/2024 INT 5.250% CPN INT ON 71670 BND REC 12/06/24 PAY 12/09/24		5.25		3,762.68

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**ACCOUNT ACTIVITY**

DATE	ACTIVITY	DESCRIPTION	QUANTITY	PRICE \RATE	DEBIT	CREDIT
DEC. 11	BOUGHT	RBC INVESTMENT SAVINGS ACCOUNT SR A (2010) PROSPECTUS ENCLOSED SOLICITED AS OF 12/10/24	7,615.802	10.00	76,158.02	
<b>Closing Balance (DEC. 31, 2024)</b>						<b>\$0.00</b>

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**Head Office Address:**  
RBC Dominion Securities Inc.  
P.O. BOX 50  
Royal Bank Plaza  
Toronto, Ontario  
Canada M5J 2W7  
GST/HST Registration # 889767471

If you have a service request or a question about your statement or a service charge, please phone your Investment Advisor at the phone number listed on the front of this statement. Unresolved problems or complaints should be forwarded in writing to:

**Telephone:** (416) 363-1019  
**Internet:** www.rbc.ds.com  
**QST Registration #** 889767471

**RBC DOMINION SECURITIES**  
Compliance Department  
P.O. BOX 50, Royal Bank Plaza  
Toronto, Ontario  
M5J 2W7

- We may make recommendations and facilitate trades in securities of related issuers and connected issuers of the firm, or in derivatives where the underlying security is issued by a related or connected issuer of the firm, in your account. For a list of such related issuers and connected issuers, refer to the following website: [www.rbc.com/issuers-disclosures](http://www.rbc.com/issuers-disclosures) or contact your Investment Advisor.
- If you have a managed account, additional information regarding trades processed through your account is available upon request.
- Please be advised that if you have set-up a pre-authorized mutual fund purchase plan ("PAC Plan") to purchase one or more mutual funds, you will not receive a copy of the respective Fund Facts for subsequent purchases of the applicable Fund under the PAC. You may at any time request to receive, at no cost, the most recently filed Fund Facts by contacting your Investment Advisor or by sending a secure message through the online investing site's Message Centre or by calling or writing to us at the coordinates provided on this page. The most recently filed Fund Facts may also be found by visiting either [www.sedar.com](http://www.sedar.com) or the website of the applicable Mutual Fund Manager.
- In certain cases in relation to securities in your portfolio, the current market value for the security is not available and/or no market currently exists for the security. In such cases, we may provide no market value or provide a market value based on either the last available market value/net asset value for the security, the book cost for the security or a value determined by receivership or other legal proceedings, as applicable. Such market values may not reflect the current value of the security. Market prices and book costs shown are obtained from sources that we believe are reliable but we do not guarantee their accuracy.
- In cases where securities in your portfolio display a Market Price of 'UNPRICED', the current market value is not determinable.
- Segregated Funds are contracts of life insurance and are not securities. All insurance products are offered through RBC Wealth Management Financial Services Inc. by licensed insurance representatives, except in Quebec, where insurance products are offered by licensed Financial Security Advisors.
- Unless otherwise advised, the Book Cost means: In the case of a long security position, the total amount paid for the security, including any transaction charges related to the purchase, adjusted for reinvested distributions, returns of capital and corporate actions; or in the case of a short security position, the total amount received for the security, net of any transaction charges related to the sale, adjusted for any distributions (other than dividends), returns of capital and corporate actions. Where a book cost is not available on a security position; market value will be used to calculate the book cost.
- Fully paid securities are segregated on the records of RBC Dominion Securities Inc. and cannot be used in the normal course of our business. Any free credit balance for non-registered accounts represents funds payable on demand which, although recorded in our books, are not segregated and may be used in the conduct of our business.
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- Customers' accounts are protected by the CIPF's Investment Dealer Fund in accordance with its Coverage Policy. A brochure describing the scope and nature of coverage, as well as the limitations and exclusions of coverage, is available upon request.
- Please contact your local branch or the Head Office address listed above for a copy of the brochure.
- All income reported in the "Income Summary" of your account statement is for information purposes only and should not be used for tax reporting purposes. Where applicable, any income that is taxable will be reported on the appropriate tax slips.
- We act as principal on foreign currency conversions and fixed income transactions and apply discretionary currency conversion rates. The foreign currency conversion rate shown on the confirmation statement includes our spread-based revenues for performing this function. Spread means the difference between the rate we obtain and the rate you receive.
- Please note the following security description abbreviations may appear on your statement: NON VTG for non-voting shares; RES VTG for restricted voting shares; SUB VTG for subordinate voting shares; DSC for securities which may be subject to a deferred sales charge; LL, LL2, LL3 or LL4 for securities which may be subject to a low load deferred sales charge.
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**FOOTNOTES**

- \* - Indicates fully paid for securities registered in your name and held by us on your behalf.
- # - Part or all of the Book Cost on this security position has been provided by a source other than RBC Dominion Securities. As such, RBC Dominion Securities is not responsible for the completeness or accuracy of the information provided.
- 1 - Includes accrued interest.
- 2 - Part of or all of the Book Cost on this security position is unknown resulting in the use of market value. The market value applied was September 30, 2015 or later, depending on the transaction activity for this security position. Please contact your Investment Advisor to update the statement records.
- 3 - The Book Cost of this security is temporarily unavailable due to a pending corporate action event. Please contact your Investment Advisor for additional information.
- ° - Market value of non-prospectus qualified investment funds (each a "Fund"), disclosed on this statement, is calculated by the fund manager in arrears and may not reflect the actual net asset value from the previous calendar quarter. This market value is an estimate and excludes any unrealized gain / loss on the underlying positions of the Funds for the current calendar quarter.
- ▣ - The Book Cost of this security cannot be determined. Please contact your Investment Advisor for additional information.
- \*\* - Segregated Funds are included in the Total Value of Mutual Funds.
- \*\*\* - Converted U.S. dollar contributions or withdrawals are included in your plan summary.
- 4 - This security may be subject to a deferred sales charge at the time that it is sold.
- ° - There is no active market for this security so its market value has been estimated.



**RBC Dominion Securities Inc.**  
**CANADIAN DOLLAR**  
**ACCOUNT STATEMENT**

Statement for October 1 to December 31, 2024

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**PORTFOLIO REVIEW**

Your Account Number: XXXXXXXXXX

<b>INVESTMENT RETURN</b>	<b>Current Quarter</b> (Oct. 1, 2024 - Dec. 31, 2024)	<b>Year-to-Date</b> (Jan. 1, 2024 - Dec. 31, 2024)	<b>5 Year</b> (Jan. 1, 2020 - Dec. 31, 2024)
Interest	3,762.68	70,106.37	334,983.89
Dividends	0.00	0.00	0.00
Managed Fund Distributions	0.00	0.00	0.00
Other Distributions	0.00	0.00	0.00
Change in Market Value	43,174.53	116,150.59	240,163.62
<b>Total Investment Return</b>	<b>46,937.21</b>	<b>186,256.96</b>	<b>575,147.51</b>

<b>CAPITAL REVIEW</b>	<b>Current Quarter</b> (Oct. 1, 2024 - Dec. 31, 2024)	<b>Year-to-Date</b> (Jan. 1, 2024 - Dec. 31, 2024)	<b>5 Year</b> (Jan. 1, 2020 - Dec. 31, 2024)
Beginning Portfolio Value	5,686,908.06	4,547,588.31	4,158,697.76
Deposits/Transfer Ins	0.00	1,000,000.00	1,000,000.00
Withdrawals/Transfer Outs	0.00	0.00	0.00
Total Investment Return	46,937.21	186,256.96	575,147.51
<b>Ending Portfolio Value</b>	<b>5,733,845.27</b>	<b>5,733,845.27</b>	<b>5,733,845.27</b>

For the current quarter:

Your Beginning Portfolio Value includes accrued interest of 24,290.24.

Your Ending Portfolio Value includes accrued interest of 43,894.69.

This statement should not be used for income tax reporting purposes.

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## UNDERSTANDING YOUR PORTFOLIO REVIEW

Your Portfolio Review provides a summary of the activity within your portfolio over various time periods. The definitions of the various terms included in this statement are listed below.

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### INVESTMENT RETURN

This section summarizes the Total Investment Return of your portfolio, in dollar terms, over various time periods. The components of your Total Investment Return include:

**Interest** - Includes interest payments paid to you from investments such as bonds, debentures, guaranteed investment certificates, term deposits, and cash balances in accounts. Interest income earned on discounted securities, such as strip bonds, treasury bills, bankers acceptances and commercial paper, are not included in this category. Interest income that accrues from such discounted securities is reflected in the category listed below titled, "Change in Market Value".

**Dividends** - Includes dividends paid to you from common and preferred shares.

**Managed Fund Distributions** - Includes distributions paid to you from investments such as mutual funds, pooled funds and segregated funds of life insurance companies.

**Other Distributions** - Includes distributions paid to you from any other investment not covered in the previous categories such as Real Estate Investment Trusts, Royalty Trusts and Income Trusts.

**Change In Market Value** - Includes the change in market value of all the securities, including cash balances, within your portfolio between the end of the previous period and the end of the current period.

**Total Investment Return** - The Total Investment Return on your portfolio. This value is calculated after all management fees and commissions.

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### CAPITAL REVIEW

This section summarizes the change in value of your portfolio over various time periods. The components that contribute to your change in portfolio value include:

**Beginning Portfolio Value** - Market value of your portfolio, including accrued interest, at the end of the previous period. The value of accrued dividends are not included in this value.

**Deposits/Transfer Ins** - The value of all cash and/or securities deposited to your portfolio, including currency transfers and cash and/or securities transferred in from other RBCDS accounts.

**Withdrawals/Transfer Outs** - The value of all cash and/or securities withdrawn from your portfolio, including currency transfers and cash and/or securities transferred out to other RBCDS accounts.

**Withholding Tax** - Various sources of income earned in portfolios may be subject to withholding taxes. These include withdrawals from registered accounts such as Registered Retirement Savings Plans (RRSPs) and Registered Retirement Income Funds (RRIFs) and income received from foreign investments.

**Total Investment Return** - The Total Investment Return on your portfolio. This value is calculated after all management fees and commissions. This value is calculated in the "Investment Return" section of this Portfolio Review.

**Ending Portfolio Value** - Market value of your portfolio, including accrued interest, at the end of the current period. The value of accrued dividends are not included in this value.

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### Definition of Time Periods:

- Current Quarter:** Refers to the 3-month period ending as of the indicated reporting date.
- Year-to-Date:** Refers to the period between January 1st of the current year and the indicated reporting date.
- 5 Year:** Refers to the 60-month period ending as of the indicated reporting date.
- Since:** Refers to the period between the date on which your account was funded and the indicated reporting date.

Should you have any questions, regarding this statement, please contact your Investment Advisor.