



JANE DOE
STREET ADDRESS
CITY, PROVINCE, POSTAL CODE

Annual Summary: Looking ahead to your retirement

January 1, 2020 to December 31, 2020

There are 2 different programs in this statement. Make sure you include both. It is okay to add them together.

INVESTMENT COMPANY

This is the Commuted Value

Jane Doe

The current value of your Investment Company plans shown in this report is **\$123,886.71**. If you continue making your average monthly contributions until you retire at age 65, your estimated income during your retirement will be **\$121,800*** each year.

This is the full estimated pension
Note that it's in today's dollars!

Your estimated annual retirement income is based on the following information:

• Your Investment Company group savings (all plans)	\$132,133
• Average monthly contributions to all your Investment Company group plans for the last 12 months	\$2,011
• Retirement age	65
• Government benefits	CPP/QPP and OAS
• Estimated rate of return	5.6%
• Estimated total accumulated savings at retirement	\$2,173,855

*Your estimated income at retirement is expressed in today's dollars. It is an estimate of how much your future annual income would be worth today.

Your estimated annual retirement income is an illustration only, not a guarantee of what you will have when you reach retirement age. Your actual retirement income may be higher or lower depending on the performance of your investments and the payment options that you select at retirement. Neither Investment Company, nor any of its agents, employees, or representatives are providing legal, tax, or investment advice. All contributions are subject to plan and legislative limits.

Your customer number
1001XXXXX

Plans you are a member of

Registered Pension Plan (RPP)	1
Registered Retirement Savings Plan (RRSP)	2

Important Information

- o Your year-end statement has been streamlined to help you find essential information easier. This Summary Statement offers a quick and convenient overview of your yearly account activity. Your detailed Annual Statement is available online at www.InvestmentCo.ca
- o Your investment style is Growth. The investment mix in your plans is not consistent with your investor style.

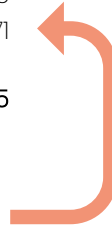
See page six for contributions

How your investments have grown

Here's how your investments have grown since January 1, 2020

Account value on January 1, 2020	\$98,342.86
Account value on December 31, 2020	\$123,886.71
Change in value	\$25,543.85

The change in value is a combination of your contributions, and the growth in your investments.



Jane Doe

Your customer number: 1001XXXXX

Overview of your plans this period

Plan	Opening value	Plus money that went in	Less money that came out	Plus growth in value	Value on Dec 31, 2020
RPP (policy number X0X0X0)	\$70,424.00	\$16,795.56	\$0.00	\$6,821.98	\$94,041.54
RRSP (policy number X0X0X0)	\$27,918.86	\$0.00	\$0.00	\$1,926.31	\$29,845.17
Total	\$98,342.86	\$16,795.56	\$0.00	\$8,748.29	\$123,886.71

How your investments are performing

Plan	For this Statement period	1 year	3 years	5 years	10 years	Since your first contribution	Date of your first contribution
RPP (policy number X0X0X0)	7.1%	7.1%	5.9%	8.0%		8.0%	Dec 31, 2015
RRSP (policy number X0X0X0)	6.9%	6.9%	5.9%			7.3%	Jan 13, 2017

Your personal rates of return show how your investments have performed after investment management fees have been deducted. For further details, go to www.InvestmentCo.ca.

Your Registered

Pension Plan

Details of your investments

Fund code and name	Number of units you own	Unit price on Dec 31, 2020	Value on Dec 31, 2020	Percentage of your investments	Personal rate of return for this period
Asset Allocation					
2004 ML Growth AA y3	951.38133	\$47.7270	\$45,406.60	48.3%	7.2%
2004 ML Aggressive AA y3	807.20899	\$54.2070	\$48,634.94	51.7%	6.4%
Total Asset Allocation			\$94,041.54	100.0%	
Total			\$94,041.54	100.0%	

To enter **Employer Contributions**, add these together and divide by 12.

$$(4,030.96 + 3,359.20) = 7,390.16 / 12 = 615.84$$

What happened in your plan this period

To enter **Your Contributions**, add these together and divide by 12.

$$(2,687.24 + 6,718.16) = 9,405.40 / 12 = 783.78$$

	Member required	Member optional	Sponsor required	Sponsor Optional	Total
Opening value	\$11,904.80	\$29,762.12	\$17,857.57	\$10,899.51	\$70,424.00
Plus contributions	\$2,687.24	\$6,718.16	\$4,030.96	\$3,359.20	\$16,795.56
Plus growth in value	\$1,136.43	\$2,841.10	\$1,704.69	\$1,139.76	\$6,821.98
Value on December 31, 2020	\$15,728.47	\$39,321.38	\$23,593.22	\$15,398.47	\$94,041.54

Here's how your plan assets are broken down as of December 31, 2020

Your plan assets that are locked in under the Ontario jurisdiction	\$85,516.27
Your plan assets that are not locked in	\$8,525.27
Your total plan assets	\$94,041.54

Under applicable pension legislation, contributions may be locked-in/or not locked-in. The benefit to which you're entitled and your choices will be determined at the time of termination of your plan membership.

Jane Doe

Your customer number: 1001XXXXX

Your current investment instructions

This table shows the instructions we have on file for investing your contributions. You can change your investment instructions at any time at www.InvestmentCo.ca.

Asset Class	Fund code and name	Member required	Member Optional	Sponsor required	Sponsor Optional
Asset Allocation	2005 ML Aggressive AA y3	100.00%	100.00%	100.00%	100.00%
Total		100.00%	100.00%	100.00%	100.00%

Information about your plan

Policy number:	X0XOXO
Plan name:	Staff Pension Plan
Provincial registration numbers:	0000000
Federal registration number	0000000
Your status:	Active
Your date of birth:	May 25, 2020
Province of employment:	Ontario
Date of hire:	December 1, 2015
Date you joined the plan:	December 1, 2015
Percentage vested in your plan:	100%
Date you are 100% vested:	December 1, 2015
Retirement date (age 65):	
Early retirement date (age 50):	

You are 100% vested in your plan. This means when you leave the plan, you're entitled to the full value of both your own and your employer's contributions.

Your Registered Retirement Savings Plan

Details of your investments

Fund code and name	Number of units you own	Unit price on Dec 31, 2020	Value on Dec 31, 2020	Percentage of your investments	Personal rate of return for this period
Asset Allocation					
2004 ML Growth AA y3	312.72853	\$47.7270	\$14,925.60	48.3%	7.2%
2004 ML Aggressive AA y3	275.23359	\$54.2070	\$14,919.57	51.7%	6.4%
Total Asset Allocation			\$29,845.17	100.0%	
Total			\$29,845.17	100.0%	

What happened in your plan this period

	Member voluntary	Total
Opening value	\$27,918.86	\$27,918.86
Plus contributions	\$0.00	\$0.00
Plus growth in value	\$0.00	\$0.00
Value on December 31, 2020	\$27,918.86	\$27,918.86

Your plan assets are not locked in.

Jane Doe

Your customer number: 1001XXXXX

Your current investment instructions

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Asset Class	Fund code and name	Member required	Member Optional	Sponsor required	Sponsor Optional
Asset Allocation	2005 ML Aggressive AA y3	100.00%	100.00%	100.00%	100.00%
Total		100.00%	100.00%	100.00%	100.00%

Information about your plan

Policy number:	X0X0X0
Your status:	Active
Your date of birth	May 25, 2020
Date you joined the plan	January 1, 2017
Retirement date (age 65)	

Other important information

Get your statements and account information online

This statement provides you with a summary of your annual account information. Your detailed Annual Statement is available online at www.investmentco.ca.

More information about your plan and responsibilities

Capital Accumulation Plan (CAP) Guidelines apply to this group retirement program, and identify the responsibilities for both the plan sponsor and member. As a plan member, you're responsible for

- Making investment decisions,
- Using the tools and information provided to you, and
- Deciding how much you need to save for your retirement

For more information about these guidelines and details about your plan, refer to your plan member booklet.

Please review your report carefully

We've made every effort to ensure your report is accurate. Please review it carefully and let The Investment Company know within 30 days if you notice any discrepancies. Keep this statement for future reference.

Your personal rates of return

This calculation shows the return on your fund(s) since the date you made your first contribution to the end of this reporting period. This time-weighted return is personalized to each member based on the date of the first investment into each fund and the investment management fee (IMF) that applies on each fund.

Returns are annualized (expressed as yearly returns), calculated after IMFs are deducted and based on past performance. Returns are not a guarantee of future performance.