

EXAMPLES: ANNUAL REPORT ON COST AND OTHER COMPENSATION

SCENARIO 1

Assumptions:

- \$10,000 investment
- Series A Mutual Fund: MER is 1.90%, TER is 0.10%; FER is 2.00%
- Series A Mutual Fund purchased 0% front end load
- 1% trailing commission per annum
- Mutual fund purchased in an advice channel, 0% front-end load
- Fund held for entire year
- No account fees
- No other investments held in the account
- \$CDN account

Your total cost of investing was **\$200.00** last year

What you paid	
Account administration and operating fees – you pay these fees to us each year	\$0.00
Trading fees – you pay these fees to us when you buy or sell some investments	\$0.00
Total you paid to us	\$0.00
Amounts you paid to investment fund companies that operate the investment funds (e.g., mutual funds) in your account, and in investment fund-related fees.	
Fund Expenses - See the fund expenses % shown in the table below	\$200.00
Redemption fees on deferred sales charge (DSC) investments	\$0.00
Total you paid to investment fund companies	\$200.00
Your total cost of investing	\$200.00

Our Compensation

What we received	
Total you paid us as indicated above	\$0.00
Trailing commissions paid to us by investment fund companies, included in the fund expenses above	\$100.00
Total we received for advice and/or services	\$100.00

Fund Expense Ratio for Investment Funds You Owned During the Year

On December 31, 2026

Portfolio Assets

Description	Fund Expense Ratio (%)
Canadian Investment Funds	
ABC Equity Mutual Fund, Series A	2.00%

SCENARIO 2

Assumption:

- Scenario 2 is the same as scenario 1, with the addition of a DSC of 2% applying to the redemption of historic Series A Mutual Fund units/shares

Your total cost of investing was \$300.00 last year

What you paid	
Account administration and operating fees – you pay these fees to us each year	\$0.00
Trading fees – you pay these fees to us when you buy or sell some investments	\$0.00
Total you paid to us	\$0.00
Amounts you paid to investment fund companies that operate the investment funds (e.g., mutual funds) in your account, and in investment fund-related fees.	
Fund Expenses - See the fund expenses % shown in the table below	\$200.00
Redemption fees on deferred sales charge (DSC) investments	\$100.00
Total you paid to investment fund companies	\$300.00
Your total cost of investing	\$300.00

Our Compensation

What we received	
Total you paid us as indicated above	\$0.00
Trailing commissions paid to us by investment fund companies, included in the fund expenses above	\$100.00
Total we received for advice and/or services	\$100.00

Fund Expense Ratio for Investment Funds You Owned During the Year

On December 31, 2026

Portfolio Assets

Description	Fund Expense Ratio (%)
Canadian Investment Funds	
ABC Equity Mutual Fund, Series A	2.00%

SCENARIO 3

Assumptions:

- \$10,000 investment
- Series F Mutual Fund: MER is 0.90%, TER is 0.10%; FER is 1.00%
- Series F Mutual Fund purchased in an advice channel fee-based account, 1.00% per annum
- Fund held for entire year
- No other account fees
- No trailing commission
- No other investments held in the account
- \$CDN account

Your total cost of investing was \$200.00 last year

What you paid	
Account administration and operating fees – you pay these fees to us each year	\$100.00
Trading fees – you pay these fees to us when you buy or sell some investments	\$0.00
Total you paid to us	\$100.00
Amounts you paid to investment fund companies that operate the investment funds (e.g., mutual funds) in your account, and in investment fund-related fees.	
Fund Expenses - See the fund expenses % shown in the table below	\$100.00
Redemption fees on deferred sales charge (DSC) investments	\$0.00
Total you paid to investment fund companies	\$100.00
Your total cost of investing	\$200.00

Our Compensation

What we received	
Total you paid us as indicated above	\$100.00
Trailing commissions paid to us by investment fund companies, included in the fund expenses above	\$0.00
Total we received for advice and/or services	\$100.00

Fund Expense Ratio for Investment Funds You Owned During the Year

On December 31, 2026

Portfolio Assets

Description	Fund Expense Ratio (%)
Canadian Investment Funds	
ABC Equity Mutual Fund, Series F	1.00%

SCENARIO 4

Assumptions:

- \$10,000 investment
- ETF MER is 0.90%, TER is 0.10%; FER is 1.00%
- ETF purchased in an OEO channel with a \$10 commission
- Fund held for entire year
- No trailing commission
- No account fees
- No other investments held in the account
- \$CDN account

Your total cost of investing was \$200.00 last year

What you paid	
Account administration and operating fees – you pay these fees to us each year	\$0.00
Trading fees – you pay these fees to us when you buy or sell some investments	\$10.00
Total you paid to us	\$10.00
Amounts you paid to investment fund companies that operate the investment funds (e.g., mutual funds) in your account, and in investment fund-related fees.	
Fund Expenses - See the fund expenses % shown in the table below	\$100.00
Redemption fees on deferred sales charge (DSC) investments	\$0.00
Total you paid to investment fund companies	\$100.00
Your total cost of investing	\$110.00

Our Compensation

What we received	
Total you paid us as indicated above	\$10.00
Trailing commissions paid to us by investment fund companies, included in the fund expenses above	\$0.00
Total we received for advice and/or services	\$10.00

Fund Expense Ratio for Investment Funds You Owned During the Year

On December 31, 2026

Portfolio Assets

Description	Fund Expense Ratio (%)
Canadian Investment Funds	
ABC Equity ETF	1.00%

SCENARIO 5

Assumptions:

- \$10,000 investment
- ETF MER is 0.90%, TER is 0.10%; FER is 1.00%
- ETF purchased in an advice channel fee-based account, 1.00% per annum
- Fund held for entire year
- No other account fees
- No trailing commission
- No other investments held in the account
- \$CDN account

Your total cost of investing was \$200.00 last year

What you paid	
Account administration and operating fees – you pay these fees to us each year	\$100.00
Trading fees – you pay these fees to us when you buy or sell some investments	\$0.00
Total you paid to us	\$100.00
Amounts you paid to investment fund companies that operate the investment funds (e.g., mutual funds) in your account, and in investment fund-related fees.	
Fund Expenses - See the fund expenses % shown in the table below	\$100.00
Redemption fees on deferred sales charge (DSC) investments	\$0.00
Total you paid to investment fund companies	\$100.00
Your total cost of investing	\$200.00

Our Compensation

What we received	
Total you paid us as indicated above	\$100.00
Trailing commissions paid to us by investment fund companies, included in the fund expenses above	\$0.00
Total we received for advice and/or services	\$100.00

Fund Expense Ratio for Investment Funds You Owned During the Year

On December 31, 2026

Portfolio Assets

Description	Fund Expense Ratio (%)
Canadian Investment Funds	
ABC Equity ETF	1.00%

Side-by-side comparison

- **Scenario 1:** MF Series A zero front-end load purchased in commission-based account
- **Scenario 2:** MF Series A zero front-end load purchased in commission-based account, redemption of historic DSC units
- **Scenario 3:** MF Series F purchased in fee-based account
- **Scenario 4:** ETF purchased in commission-based account
- **Scenario 5:** ETF purchased in fee-based account

What you paid					
Our charges:	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
Account administration and operating fees – you pay these fees to us each year	\$0.00	\$0.00	\$100.00	\$0.00	\$100.00
Trading fees – you pay these fees to us when you buy or sell some investments	\$0.00	\$0.00	\$0.00	\$10.00	\$0.00
Total you paid to us	\$0.00	\$0.00	\$100.00	\$10.00	\$100.00
Investment fund company fees: Amounts you paid to investment fund companies that operate the investment funds (e.g., mutual funds) in your account, and in investment fund-related fees.					
Fund Expenses - See the fund expenses % shown in the table below	\$200.00	\$200.00	\$100.00	\$100.00	\$100.00
Redemption fees on deferred sales charge (DSC) investments	\$0.00	\$100.00	\$0.00	\$0.00	\$0.00
Total you paid to investment fund companies	\$200.00	\$300.00	\$200.00	\$100.00	\$100.00
Your total cost of investing	\$200.00	\$300.00	\$200.00	\$110.00	\$200.00

Our Compensation

What we received	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
Total you paid us as indicated above	\$0.00	\$0.00	\$100.00	\$100.00	\$100.00
Trailing commissions paid to us by investment fund companies, included in the fund expenses above	\$100.00	\$100.00	\$0.00	\$0.00	\$0.00
Total we received for advice and/or services	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00

Fund Expense Ratio for Investment Funds Owned During the Year

Description	Fund Expense Ratio (%)
Canadian Investment Funds	
ABC Equity Mutual Fund, Series A	2.00%
ABC Equity Mutual Fund, Series F	1.00%
ABC Equity ETF	1.00%

Read the [FAQ](#) on Total Cost Reporting.