

Understanding Your Annual Performance Report

The Annual Performance Report tells you how your investments have performed with Worldsource, over the noted time period, after costs have been deducted.

This information will help you understand whether you are on track to meet your investment goals.

Investment performance is affected by changes in the value of your investments, dividends paid, interest paid and deposits to/withdrawals from your account.

Your Annual Performance Report is comprised of two main sections:

▶ Total Value Summary

▶ Your Personal Rate of Return

Total Value Summary

This is an overview of the value of your investments at the beginning and end of the period and any deposits or withdrawals you have made.



WORLD SOURCE
FINANCIAL MANAGEMENT INC.
MUTUAL FUND DEALER

Worldsource Financial Management Inc. 625 Cochrane Drive, Suite 700, Markham, Ontario L3R 9R9
Toll Free : 800-341-1013 Phone : 905-940-0044 Fax : 905-415-0184
E-mail : info@worldsourcewealth.com Web : www.worldsourcewealth.com

<Investor's Name>
<Address1>
<Address2>
<City> <Province> <PC>

Investor ID XXXXX
January 1, 2016 – December 31, 2016

Annual Performance Report

This report tells you how your investments have performed with us as of December 31, 2016, after costs have been deducted. This information will help you understand whether you are on track to meet your investment goals.

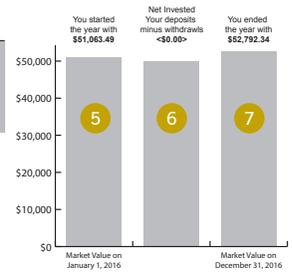
Investment performance is affected by changes in the value of your investments, dividends, interest paid and deposits to/withdrawals from your account.

Speak to your advisor if you have questions about this report. Be sure to tell them if your personal or financial circumstances have changed; they may recommend changes to your investments to help you meet your goals.

Total Value Summary

Your investments increased by \$x during the past year.
Your rate of return over the year is x% 3

ACCOUNT # 1	Last 12 Months	Since Inception <Date>
Opening Market Value	\$x	\$x 4
Deposits	\$x	\$x
Withdrawals	\$x 2	\$x
Change in the market value	\$x	\$x
Closing Market Value	\$x	\$x



- 1 This is your individual account number. A Total Value Summary will be calculated for each account you have.
- 2 Summarizes the activity in your account over the course of the year.
- 3 Indicates the money-weighted rate of return over the year within each account.
- 4 In accordance with regulatory requirements and industry standards, the inception date for the report is January 1, 2016. If you opened your account after January 1, 2016, the date you opened your account will be the inception date for this report. If you opened your account prior to January 1, 2016, the report inception date will be January 1, 2016.
- 5 This is the opening amount in your account as of January 1, shown in dollars.
- 6 Net Invested shows deposits and withdrawals from the account as well as shows one combined (net) value of all of the investments in the account.
- 7 This is the closing amount in your account as of December 31, 2016 shown in dollars

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Your Personal Rate of Return

The table shows the total percentage return of your account over the indicated period. These numbers, expressed as percentages are the cumulative realized and unrealized capital gains and losses of an investment, plus income from the investment, over a specified period of time, expressed as a percentage.



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Your personal rate of return

The table below shows the total percentage return* of your account for periods ending December 31, 2016. Returns are calculated after charges have been deducted. These include charges you pay for advice, transaction charges and account-related charges, but not income tax.

Keep in mind your returns reflect the mix of investments and risk level of your account. When you review your returns, consider your investment goals, the amount of risk you're comfortable with, and the value of the advice and services you receive.

*Total percentage return means the cumulative realized and unrealized capital gains and losses of an investment, plus income from the investment, over a specified period of time, expressed as a percentage.

	1 YEAR	3 YEARS	5 YEARS	10 YEARS	Since Inception <Date>
Account #	xx%	xx%	xx%	xx%	xx%
Account #	xx%	xx%	xx%	xx%	xx%
Account #	xx%	xx%	xx%	xx%	xx%
Account #	xx%	xx%	xx%	xx%	xx%
Account #	xx%	xx%	xx%	xx%	xx%

In accordance with regulatory requirements and industry standards, the Annual Performance Report provides a 1-year rate of return commencing no later than January 1, 2016. As a result, this date will be listed as the inception date for all accounts opened prior to January 1, 2016. Over time you will receive a 3, 5 and 10 year return.

- ① Each of your individual accounts held with Worldsource Financial Management.
- ② In accordance with regulatory requirements and industry standards, the Annual Performance Report provides a 1-year rate of return commencing no later than January 1, 2016. As a result, this date will be listed as the inception date for all accounts opened prior to January 1, 2016. Over time you will receive a 3, 5 and 10 year return.
- ③ Returns are calculated after charges have been deducted. These include charges you pay for advice, transaction charges and account-related charges, but not income tax.

Calculation Method



The numbers are based on a consistent industry-wide calculation known as “money-weighted” method. This method is the best way to understand how your investments have performed because it takes into consideration the timing of your personal deposits and withdrawals.

If you have any questions about your Annual Performance Report, please contact your Advisor directly or Worldsource Advisor Relations at **1-800-341-1013**