Retire First Ltd.

Monthly Statement

Frequently Asked Questions (FAQ’s)

Where Fidelity is mentioned, it refers to our carrying broker (back office provider) of Fidelity Clearing Canada ULC.

1. How are accounts combined for household mailing of monthly statements?

Household mailing is established by having the same name, address and account risk and objectives. Statements containing the exact same name, address and risk/objectives will be mailed to you in a single envelope or package.

1. Are statements sent monthly?

Statements are sent to you monthly for any accounts that have had activity in the monthly reporting period. Accounts where no activity has occurred during the period will have no statement however all accounts will receive quarterly statements (March, June, September and December) regardless of account activity.

1. How do you read a statement?

The first page of the statement shows the contact information of the Investment Advisor, the names of the account holders, current and previous statement dates and important messages.

The “Terms and Conditions” includes disclosures, legal and administrative explanations, important facts about your statement and references of symbols used to help you understand your statement.

At the top of the third page is the “Total Assets” listing the current total portfolio assets.

The “Portfolio Summary” lists the current and previous statement account market value for each of your registered and non-registered accounts.

The “Asset Allocation” section summarizes all the investments in your portfolio, categorized by the type of assets they represent.

The “Pie Chart” displays each asset class broken down by percent of total assets in your portfolio.

The “Portfolio Holdings” section sets out the securities held in each account.

The “Income Summary” highlights the income and dividends earned by your investments for the statement period. Current period and year-to-date income are displayed. Trust income and dividend income are combined in “total dividends”.

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The “Registered Plan Summary” section provides information about your registered plan accounts (RRSP, RRIF, LIF, etc.) including contributions made in the current year.

The “Account Activity” section lists the account type and 8 digit account number. It also includes the account’s opening balance, activity for the statement period and closing balance of the account.

1. What prices are used to value securities on the statement?

For Canadian dollar (CAD) currency accounts, the securities’ closing price is used when available; otherwise the bid price is used (as provided by an independent data provider).

For US dollar (USD) currency accounts, the securities’ closing price is used when available otherwise, USD equivalent of the bid/close price is used (as provided by an independent data provider).

For accounts in a currency other than CAD or USD, the securities’ closing price or bid price is used when available (as provided by an independent data provider). Each currency will be listed with the month end value priced in the closing month end foreign exchange rate.

If you have further questions, please contact our office at 403-314-5553 to talk with our excellent administration staff or speak directly to your Investment Advisor listed on the statement.

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