

How to Read Your Performance Report

How to Read Your Performance Report

The BMO Nesbitt Burns Performance report provides you with a detailed summary of account performance within your portfolio. Your investment performance is calculated based upon month-end values. This report is available to you by request through your BMO Nesbitt Burns Investment Advisor.

A

General Information

The '**as of date**' located in the top left corner of the report is the reporting date for the information in the report. The date displayed will always be as at month-end.

The '**Account linked to**' information has been defined by you and/ or your Investment Advisor as the primary account for your portfolio. All other accounts in your portfolio are linked to this account.

'**Questions?**' - The information displayed in this box provides you with important contact details for your Investment Advisor and their team

Your performance report

As of March 31, 2012 ACCOUNTS LINKED TO ACCOUNT 555-28562

Overview of your portfolio in Canadian \$

Account	Name	Type	Your account performance start date	Group performance start date	Value on Feb 29, 2012	Value on Mar 31, 2012	Percent of total
555-28562	WALLER, HARRISON	Individual	Mar 1, 2002	Mar 1, 2002	196,422	189,602	20.83%
555-31823	WALLER, INDUSTRIES LTD	Corporate	Jul 1, 2002	Jul 1, 2002	96,355	58,081	6.30%
555-35123	WALLER *BLUEPRINT, HARRISON & KRISTINA	Joint/ Blueprint	Feb 27, 2006	Feb 27, 2006	22,371	22,857	2.51%
555-35124	WALLER *QUADRANT, HARRISON & KRISTINA	Joint/ Quadrant	Mar 1, 2002	Mar 1, 2002	208,114	213,984	23.51%
555-35125	WALLER *ARCHITECT, HARRISON & KRISTINA	Joint/ Architect	Feb 23, 2009	Feb 23, 2009	118,472	124,132	13.64%
555-35126	WALLER *ADVANCE, HARRISON & KRISTINA	Joint/ Advance	May 2, 2008	May 2, 2008	87,207	89,922	9.88%
777-15547	WALLER, KRISTINA	RSP	Feb 27, 2006	Feb 27, 2006	169,242	166,939	18.56%
777-01460	WALLER, HARRISON	RIF	Feb 9, 2009	Feb 9, 2009	11,307	6,285	0.69%
999-10663	WALLER, KRISTINA	TPSA	Jan 25, 2010	Jan 25, 2010	9,216	13,479	1.48%
999-12009	WALLER, HARRISON	TPSA	Jan 10, 2011	Jan 10, 2011	16,387	21,198	2.33%
Total					\$915,183	\$908,478	
Accrued interest					\$1,940	\$1,554	
Total portfolio value					\$937,123	\$910,032	100%

Questions?
Crux Investment Team
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Your portfolio activity summary

Total value of your portfolio on Dec 31, 2011 \$937,123

Net deposits and withdrawals -\$42,454

Investment growth/loss \$15,363

Total value on Mar 31, 2012 \$910,032

Rates of return of your portfolio

Year to date	1.69%
3 months	1.69%
12 months	2.38%
3 years	7.79%
5 years	2.16%
10 years	3.90%
Since inception:	3.78%

KRISTINA AND HARRISON WALLER
 1234 WESTERN DRIVE
 TORONTO ON M1A 2B3

Created on Mar 31, 2012

How to Read Your Performance Report

B

Overview of your portfolio

Type - this column lists the type of accounts that compose your portfolio. For BMO Nesbitt Burns Managed account types the program name will also be included.

Account/Group Performance Start Date – this column provides a start date when account/group performance (rate of return) is calculated and when the account was included in your group. These dates are generally the same however they may differ if performance has been restarted by your Investment Advisor for a specific account.

Value on ‘x’ date – this column(s) provides you the previous and current market value for each account within the group. This amount excludes any accrued interest to be paid.

‘Percent of total’ – displays the percentage of the total portfolio market value.

‘Accrued Interest’ – this is your total interest accrued but not yet paid.

‘Total value of your portfolio’ – this is total market value of the account/group. When there is accrued interest that value will appear separately above this value.

Your performance report

BMO Nesbitt Burns

as of March 31, 2012

ACCOUNTS LINKED TO ACCOUNT 555-28562

Overview of your portfolio in Canadian \$

Account	Name	Type	Your account performance start date	Group performance start date	Value on Feb 28, 2012	Value on Mar 31, 2012	Percent of total
555-28562	WALLER, HARRISON	Individual	Mar 1, 2002	Mar 1, 2002	196,422	189,602	20.83%
555-31823	WALLER, INDUSTRIES LTD	Corporate	Jul 1, 2002	Jul 1, 2002	96,355	58,081	6.38%
555-33123	WALLER *BLUEPRINT, HARRISON & KRISTIN	Joint/ Blueprint	Feb 27, 2008	Feb 27, 2008	22,371	22,857	2.51%
555-33124	WALLER *QUADRANT, HARRISON & KRISTINA	Joint/ Quadrant	Mar 1, 2002	Mar 1, 2002	208,114	213,984	23.51%
555-33125	WALLER *ARCHITECT, HARRISON & KRISTINA	Joint/ Architect	Feb 23, 2009	Feb 23, 2009	116,472	124,132	13.64%
555-33128	WALLER *ADVANCE, HARRISON & KRISTINA	Joint/ Advance	May 2, 2008	May 2, 2008	87,207	89,922	9.88%
777-15947	WALLER, KRISTINA	RRSP	Feb 27, 2008	Feb 27, 2008	169,242	168,919	18.56%
777-01460	WALLER, HARRISON	RIF	Feb 9, 2009	Feb 9, 2009	11,307	6,285	0.69%
999-10663	WALLER, KRISTINA	TFSA	Jan 25, 2010	Jan 25, 2010	9,216	13,479	1.48%
999-12006	WALLER, HARRISON	TFSA	Jan 10, 2011	Jan 10, 2011	16,387	21,398	2.33%
Total					\$915,183	\$908,478	
Accrued interest					\$1,940	\$1,554	
Total portfolio value					\$937,123	\$910,032	100%

Questions?

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Your portfolio activity summary

Total value of your portfolio on Dec 31, 2011 **\$937,123**
 Net deposits and withdrawals **-\$42,454**
 Investment growth/loss **\$15,363**
Total value on Mar 31, 2012 \$910,032

Rates of return of your portfolio

Year to date **1.69%**
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 3 years **7.79%**
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 Since inception : **3.78%**

KRISTINA AND HARRISON WALLER
 1734 WESTERN DRIVE
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Generated on Mar 31, 2012

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How to Read Your Performance Report

C Your portfolio activity summary

This is the overview of how your portfolio has performed since the beginning of the calendar year. Accrued interest is included in the growth/loss amount.

D Rates of return of your portfolio

Depending on the performance start date of your account/group, these are the time specific average rates of return for your portfolio.

The 'since inception' rate of return is based upon the start date of the account or earliest start date of an account in the group being reported. Generally this is the account that has been opened the longest in your portfolio. If the performance start date of that account has been restarted by your Investment Advisor then it is that date becomes point from which performance rate of return is calculated for the account or group.

Your performance report



as of March 31, 2012

ACCOUNTS LINKED TO ACCOUNT 555-28562

Overview of your portfolio in Canadian \$

Account	Name	Type	Your account performance start date	Group performance start date	Value on Feb 29, 2012	Value on Mar 31, 2012	Percent of total
555-28562	WALLER, HARRISON	Individual	Mar 1, 2002	Mar 1, 2002	198,422	189,602	20.83%
555-31823	WALLER, INDUSTRIES LTD	Corporate	Jul 1, 2002	Jul 1, 2002	96,355	58,081	6.38%
555-35123	WALLER *BLUEPRINT, HARRISON & KRISTINA	Joint/ Blueprint	Feb 27, 2008	Feb 27, 2008	22,371	22,857	2.51%
555-35124	WALLER *QUADRANT, HARRISON & KRISTINA	Joint/ Quadrant	Mar 1, 2002	Mar 1, 2002	208,114	213,984	23.51%
555-35125	WALLER *ARCHITECT, HARRISON & KRISTINA	Joint/ Architect	Feb 23, 2009	Feb 23, 2009	116,472	124,132	13.64%
555-35126	WALLER *ADVANCE, HARRISON & KRISTINA	Joint/ Advance	May 2, 2008	May 2, 2008	87,207	89,922	9.88%
777-15547	WALLER, KRISTINA	RRSP	Feb 27, 2008	Feb 27, 2008	169,242	168,939	18.56%
777-01460	WALLER, HARRISON	RRF	Feb 9, 2009	Feb 9, 2009	11,307	6,285	0.69%
999-10663	WALLER, KRISTINA	TFSA	Jan 25, 2010	Jan 25, 2010	9,216	13,479	1.48%
999-12006	WALLER, HARRISON	TFSA	Jan 10, 2011	Jan 10, 2011	16,387	21,198	2.33%
Total					\$935,183	\$908,478	
Accrued interest					\$1,940	\$1,554	
Total portfolio value					\$937,123	\$910,032	100%

Questions?

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C Your portfolio activity summary

Total value of your portfolio on Dec 31, 2011	\$937,123
Net deposits and withdrawals	-\$42,454
Investment growth/loss	\$15,363
Total value on Mar 31, 2012	\$910,032

D Rates of return of your portfolio

Year to date	1.69%
3 months	1.69%
12 months	2.38%
3 years	7.79%
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Since inception :	3.78%

E KRISTINA AND HARRISON WALLER
 1234 WESTERN DRIVE
 TORONTO ON M1A 2B3

Created on: Mar 31, 2012

E Address Information

This is your personal address information on file for this report.

How to Read Your Performance Report

F Performance of the accounts in your portfolio

This section provides you with the rates of return for the accounts in your portfolio over specific time periods.

‘Income earned for 12 months’ – this column provides the income earned of the securities in your accounts (e.g. interest, dividends etc.)

YOUR PERFORMANCE REPORT AS OF MARCH 31, 2012
ACCOUNTS LINKED TO ACCOUNT 555-25562
KRISTINA AND HARRISON WALLER

BMO Nesbitt Burns

Performance of the accounts in your portfolio

Account	Name	Type	Your account performance start date	Value on Mar 31, 2012	Year to date	Your rates of return					Since inception	Income earned for 12 months
						3 months	12 months	3 years	5 years	10 years		
555-28562	WALLER, HARRISON	Individual	Jul 1, 1994	189,605	1.35%	1.35%	0.58%	6.80%	2.35%	4.80%	9.11%	8,000.00
555-31823	WALLER, INDUSTRIES LTD	Corporate	Jul 2, 2002	58,081	1.82%	1.82%	3.18%	11.52%	3.42%	-	5.38%	3,217.58
555-35123	WALLER *BLUEPRINT, HARRISON & KRISTINA CANADIAN EQUITY PORTFOLIO	Joint/ Blueprint	Feb 27, 2008	22,857	2.17%	2.17%	2.99%	6.27%	-	-	3.70%	\$110.00
555-35124	WALLER *QUADRANT, HARRISON & KRISTINA GROWTH PORTFOLIO	Joint/ Quadrant	Jul 1, 1994	213,984	2.10%	2.10%	4.44%	9.41%	2.55%	3.50%	4.44%	\$5,679.93
555-35125	WALLER *ARCHITECT, HARRISON & KRISTINA CUSTOM BALANCED PORTFOLIO	Joint/ Architect	Feb 3, 2006	124,132	1.69%	1.69%	2.38%	7.79%	-	-	3.78%	\$8,000.00
555-35126	WALLER *ADVANCE HARRISON & KRISTINA GUARDIAN INVESTMENT MGMT. CANADIAN FIXED INCOME	Joint/ Advance	May 2, 2008	89,922	3.03%	3.03%	2.73%	8.61%	-	-	2.27%	\$4,500.00
777-15947	WALLER, KRISTINA	RRSP	Feb 27, 2008	168,939	0.89%	0.89%	-0.11%	6.07%	-	-	2.31%	\$11,567.45
777-01460	WALLER, HARRISON	RIF	Feb 9, 2009	6,285	0.36%	0.36%	5.01%	5.54%	-	-	5.47%	\$125.00
999-10663	WALLER, KRISTINA	TFSA	Jan 5, 2012	13,479	0.26%	0.26%	14.24%	-	-	-	6.32%	\$100.00
999-12006	WALLER, HARRISON	TFSA	Jan 10, 2011	21,198	-0.86%	-0.86%	8.44%	-	-	-	6.75%	\$150.00
Total				\$908,479	1.69%	1.69%	2.38%	7.79%	2.16%	3.90%	3.78%	\$35,559.96

The component and overall return of the portfolio are daily time weighted and calculated in the base currency indicated. A simple average of the component returns will not equal the overall portfolio return, as the value invested in each portion of the portfolio will vary through time impacting its daily contribution to the overall portfolio return. Additionally, the component returns may not be reported in the same currency as the overall portfolio return.

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How to Read Your Performance Report

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Change in value of your portfolio

This section provides you with an overview of the components that changed the value of your portfolio

Column A – Displays how much you deposited and withdrew from all accounts in your portfolio

Column B – Is the market value of your portfolio as at the report date which is located on the top of the page.

Column C – Is the total accrued interest paid

Column B + C – Is the total market value of your portfolio including accrued interest

Column D – is the difference in market value from the same time period in the previous year

Column D - A – Is the increase or decrease in value of your portfolio from the previous year at the same reporting period.

YOUR PERFORMANCE REPORT AS OF MARCH 31, 2012
 ACCOUNTS LINKED TO ACCOUNT 555-25562
 KRISTINA AND HARRISON WALLER



G

Change in value of your portfolio

	A Net deposits and withdrawals	B Value	C Accrued interest	B + C Total value	D* Change in value	D - A Investment growth/loss	
Previous calendar years							
Mar 1, 2002							
	Initial value	250,000	259,379	259,379			
Dec 31, 2002		22,623	269,707	270,110	10,731	-11,892	
Dec 31, 2003		55,400	302,585	302,754	32,644	27,144	
Dec 31, 2004		12,700	332,208	332,377	29,623	16,923	
Dec 31, 2005		-92,672	257,106	258,309	-74,068	18,604	
Dec 31, 2006		44,300	323,990	1,711	325,701	67,392	23,092
Dec 31, 2007		144,558	468,034	575	468,609	142,908	-1,650
Dec 31, 2008		174,696	578,731	985	579,716	111,107	-63,589
Dec 31, 2009		88,402	745,558	974	746,532	166,816	78,414
Dec 31, 2010		39,658	845,640	779	846,419	99,887	60,229
Dec 31, 2011		70,975	935,182	1,941	937,123	90,704	19,729
Current calendar year							
Dec 31, 2011		Opening value	935,182	1,941	937,123		
Jan 31, 2012		-46,435	898,936	1,280	900,216		
Feb 29, 2012			915,094	1,814	916,908		
Mar 31, 2012		-5,603	908,478	1,554	910,032		
Mar 31, 2012	Year-to-date totals	-\$52,038	\$908,478	\$1,554	\$910,032	-\$27,091	\$15,363
	Since inception :	\$758,602					\$182,367

*Change in value means the difference in total value from the previous year.



How to Read Your Performance Report

(H) Time-weighted rates of return as of 'x' date

The charts and graphs in this section provide you with the compound rates of return over time in your portfolio. Four different scenarios are available to demonstrate the time-weighted rates of return for your portfolio:

Year to Date Performance – the percentage rate of return for the current year (Jan 1 to current month-end)

Calendar Year Performance – the percentage rate of return by calendar years (2011, 2010, 2009 etc.) and by number of years since inception (1 year, 2 year, 3 year etc.)

Your Portfolio Value – portfolio value by year since inception

Benchmark comparison – the percentage rate of return against various industry benchmarks

YOUR PERFORMANCE REPORT AS OF MARCH 31, 2012
ACCOUNTS LINKED TO ACCOUNT 555-25542
KRISTINA AND HARRISON WALLER

BMO Nesbitt Burns

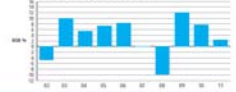
Time-weighted rates of return as of March 31, 2012

Period 2012	Jan	Feb	Mar
Monthly rates of returns (%)	0.00	0.70	-0.41
Compounded year-to-date rates of returns (%)	0.00	0.00	0.00

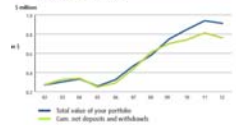
2012 Quarters	Total
Quarterly rates of returns (%)	0.00
Compounded rates of returns (%)	0.00



CALENDAR YEAR PERFORMANCE



YOUR PORTFOLIO VALUE

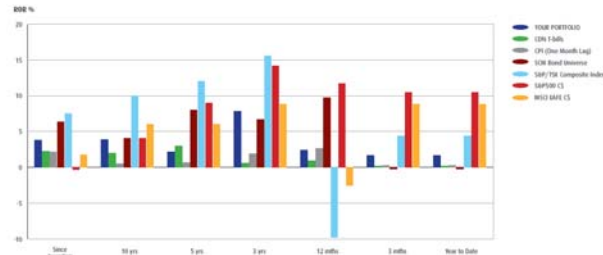


YOUR PERFORMANCE REPORT AS OF MARCH 31, 2012
ACCOUNTS LINKED TO ACCOUNT 555-25542
KRISTINA AND HARRISON WALLER

BMO Nesbitt Burns

Time-weighted rates of return as of March 31, 2012 (continued)

Benchmark comparison



Portfolio and all index rates of return are stated in Canadian \$ and are calculated on a total return basis (including price changes, dividend and interest income and accrued interest). Information contained herein has been obtained from sources which we believe to be reliable but is not guaranteed by BMO NB.

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How to Read Your Performance Report - Disclaimers

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