



PATHFINDER
EQUALLY INVESTED™

Online Access - Client User Guide



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Welcome to Pathfinder!

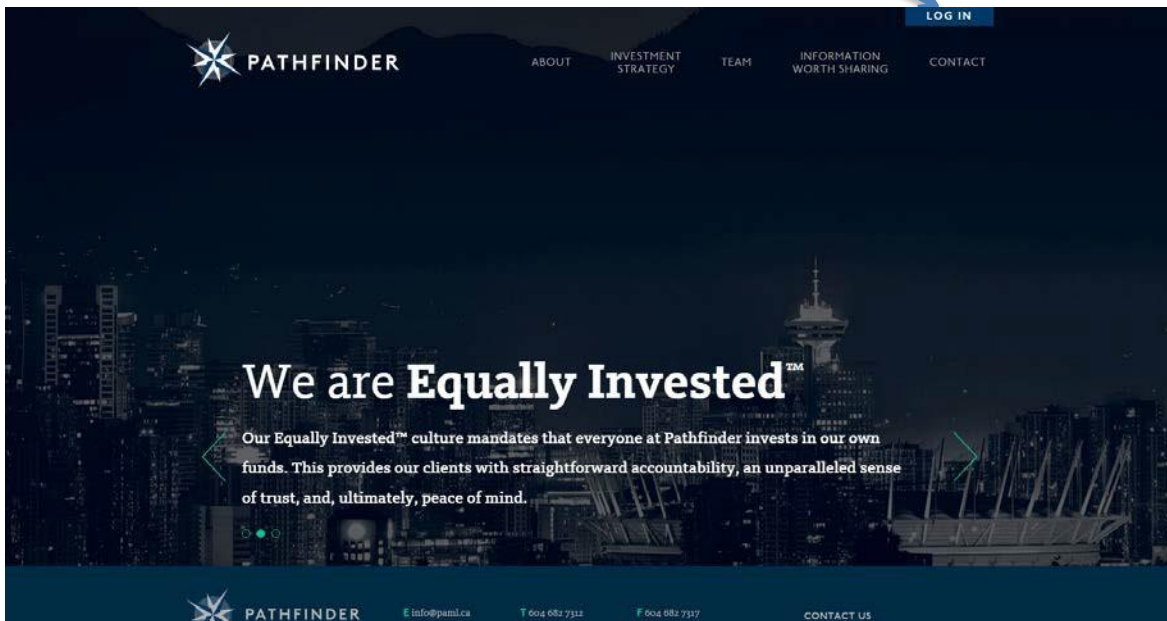
This guide was designed to assist you with accessing and viewing your accounts as well as creating statements and other reports for your accounts and household. You can login anytime to view your account.

If you have any questions about the site, please do not hesitate to contact your portfolio manager or email us at info@paml.ca.



How to Login from the Pathfinder Website

1. Go to www.paml.ca and click “Log In”.



2. Enter your User ID and Password. If you do not have a user ID and password, please contact us and we will be happy to provide you with one.



User ID Password

[Change password](#)



3. Click “Go” and your profile page will be displayed.

Data as of: 2015/12/29

User: Doug Johnson

LOGOFF

Unpin Left-Menu

Portfolio-based Options

Activities

IRR

Asset Allocation

Reports

Other Tools

Set Alert on Securities

Client: Core: Equity (Profile: 5LY6)

PORTFOLIO

CAD RRSP

CDN CASH

USD CASH

CAD TFSA

USD RRSP

USD TFSA

5LY6-5K5BBQ

CAD USD

(1.00 USD = 1.3830 CAD at 2015/12/29)

Display template

Standard Online view

Displayed by

In-House Classificati...

% OF TOTAL	SUMMARY	DETAILED	QUANTITY	SYMBOL	AVERAGE COST	BOOK VALUE	CLOSE PRICE	MARKET VALUE	UNREAL G/L (\$)	INCOME SINCE INCEPTION	TOTAL G/L (\$) ?	TOTAL G/L (%) ?
TOTAL (INCLUDING CASH BALANCE)												
38.2%	CASH & EQUIVALENT					533,297.74		570,371.22	37,073.47	22,691.79	59,765.26	11.2%
61.9%	EQUITIES, TRUSTS & ETFs					215,139.57		217,601.95	2,462.38	285.24	2,747.62	1.3%

SUMMARY

ACCOUNT	% OF TOTAL	T/D CASH BALANCE	S/D CASH BALANCE	LOAN VALUE	FUNDS AVAILABLE ?	MARKET VALUE	TOTAL VALUE
CAD RRSP (Q5K5BBQT)	57.0%	46,474.35	46,474.35	0.00	46,474.35	270,547.61	325,021.96
CAD TFSA (Q5K5BBQL)	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
CDN Cash (Q5K5BBQA)	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
USD Cash (Q5K5BBQB)	0.0%	USD 0.00	USD 0.00	USD 0.00	USD 0.00	USD 0.00	USD 0.00
USD RRSP (Q5K5BBQQ)	43.0%	USD 11,221.97	USD 11,221.97	USD 0.00	USD 11,221.97	USD 166,181.69	USD 177,403.66
USD TFSA (Q5K5BBQZ)	0.0%	USD 0.00	USD 0.00	USD 0.00	USD 0.00	USD 0.00	USD 0.00
PORTFOLIO		61,994.33	61,994.33	0.00	61,994.33	500,376.89	570,371.22
ACCRUED INTEREST							0.00
PORTFOLIO TOTAL VALUE (Including Accrued Interest)							570,371.22



How to Change Your Login Password

1. You will be assigned a temporary password when your login is created.
2. On the login page enter your current username and password and click the “Change Password”.
3. You will be prompted to enter your current password and your new password twice. Select Ok and your password will be changed.
4. We recommend that you do not share your password with anyone and change your password on a regular basis.

Password change

Current password:

New password:

Confirm your new password:



How to View Your Household and Portfolio(s)

Your Pathfinder accounts may be setup as a household with other family members allowing you to see a consolidated view of all portfolios. In addition to the household view, you can view Mr. and Mrs. Smith's portfolios separately.

1. The profile page is the first page you see once you have logged in.
2. You can view the household or separate the view by portfolio, by selecting each on the pulldown menu.
3. You can toggle between the household and portfolios by using this pulldown menu.

Client: SMITH MIKE WILLIAM (Profile: 5LY7)							
PORTFOLIO	5LY7-5K5BL1 – Smith, Mike	MIKE C\$ CASH	MIKE US\$ CASH	MIKE TFSA	MIKE C\$ RRSP	MIKE US\$ RRSP	
	#5LY7-5K5BL1-Smith, Mike & Ann						
	5LY7-5K5BL1- Smith, Mike						
	5LY7-5K5BL1- Smith, Ann						
SD = 1.3100 CAD at 2015/10/22)		Display template					
% OF TOTAL	SUMMARY DETAILED	QUANTITY	SYMBOL	AVERAGE COST	BOOK VALUE	CLOSE PRICE	MA VA



How to View Accounts and Portfolio(s)

Your portfolio can be further broken down to view its individual accounts.

1. Select a portfolio from your profile page.
2. You can view your portfolio or just one account by clicking on each.
3. You can return to the consolidated portfolio view by clicking on the Portfolio tab at any time.

Client: Core: Equity (Profile: 5114)

PORTFOLIO CAD RRSP CDN CASH USD CASH CAD TFSA USD RRSP USD TFSA

5LY6-5K5BBQ **CAD USD** (1.00 USD = 1.3900 CAD at 2015/12/28) Display template: Standard Online view Displayed by: In-House Classificati...

% OF TOTAL	SUMMARY	QUANTITY	SYMBOL	AVERAGE COST	BOOK VALUE	CLOSE PRICE	MARKET VALUE	UNREAL G/L (\$)	INCOME SINCE INCEPTION	TOTAL G/L (\$)	TOTAL G/L (%)
	TOTAL (INCLUDING CASH BALANCE)				533,376.30		570,112.32	36,736.02	22,691.79	59,427.81	11.1%
38.2%	CASH & EQUIVALENT				215,218.13		217,960.80	2,742.67	285.24	3,027.91	1.4%
61.8%	EQUITIES, TRUSTS & ETFs				318,158.17		352,151.52	33,993.35	22,323.56	56,316.91	17.7%

SUMMARY

ACCOUNT	% OF TOTAL	T/D CASH BALANCE	S/D CASH BALANCE	LOAN VALUE	FUNDS AVAILABLE	MARKET VALUE	TOTAL VALUE
CAD RRSP (Q5K5BBQT)	57.1%	46,474.35	46,474.35	0.00	46,474.35	278,815.41	325,289.76
CAD TFSA (Q5K5BBQL)	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
CDN Cash (Q5K5BBQA)	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
USD Cash (Q5K5BBQB)	0.0%	USD 0.00	USD 0.00	USD 0.00	USD 0.00	USD 0.00	USD 0.00
USD RRSP (Q5K5BBQQ)	42.9%	USD 11,221.97	USD 11,221.97	USD 0.00	USD 11,221.97	USD 164,909.37	USD 176,131.34
USD TFSA (Q5K5BBQZ)	0.0%	USD 0.00	USD 0.00	USD 0.00	USD 0.00	USD 0.00	USD 0.00
PORTFOLIO		62,072.89	62,072.89	0.00	62,072.89	508,039.43	570,112.32
ACCruED INTEREST							0.00
PORTFOLIO TOTAL VALUE (Including Accrued Interest)							570,112.32



How to View the Activities

1. On the left top corner of the profile page, select Activities to view all your transactions.
2. The Activity Window will be displayed.
3. View the "Activity Type" column for an explanation of each entry.

Data as of: 2015/12/28 User: Doug Johnson LOGOFF

Client: Core Equity (Profile: 51Y6)

PORTFOLIO CAD RRSP CDN CASH USD CASH CAD TFSA USD RRSP USD TFSA

ACTIVITY SEARCH

Symbol CUSIP Code Search by: Process Date Trade Date Settlement Date

Starting Date: YYYY/MM/DD Ending Date: YYYY/MM/DD

Activity Type: Select activity type or Activity type description (phase 2 activities only)

Sort selected activities by type (alphabetically) and display totals

918 activities were found. All values are displayed in CAD unless specified otherwise.

ACCOUNT	PROCESS DATE	TRADE DATE	SETTLEMENT DATE	ACTIVITY TYPE	SYMBOL OR CUSIP	DESCRIPTION	QUANTITY	UNIT PRICE	TOTAL AMOUNT
QSK588QT	2015/12/21	2015/12/21	2015/12/21	DVC	MFC	MANULIFE FINCL CORP	1.160	20.94	197.20
QSK588QT	2015/12/16	2015/12/15	2015/12/15	MMF		MGMT FEES			-395.10
QSK588QT	2015/12/16	2015/12/15	2015/12/15	MMF		MGMT FEES GST			-19.76
QSK588QQ	2015/12/15	2015/12/15	2015/12/15	SEL	ITB	ISHARES US HOME CNSTR ETF - TRD #12017	-170	USD 27.2929	USD 4,641.79
QSK588QT	2015/12/15	2015/12/15	2015/12/15	DVB	BSL.UN	BOARDWALK REIT TR.U	100	46.20	17.00
QSK588QT	2015/12/15	2015/12/15	2015/12/15	DVC	ARX	ARC RESOURCES LTD.	760	16.20	76.00
QSK588QQ	2015/12/10	2015/12/10	2015/12/10	DVU	MSFT	MICROSOFT CORP		USD 55.27	USD 172.00
QSK588QQ	2015/12/10	2015/12/10	2015/12/10	DVU	IBM	INTL BUSINESS MACHINES CORP.		USD 136.70	USD 111.00
QSK588QQ	2015/12/09	2015/12/09	2015/12/09	DVU	JNJ	JOHNSON & JOHNSON		USD 102.15	USD 36.75
QSK588QT	2015/12/08	2015/12/08	2015/12/08	SEL	TD	TORONTO DOMINION BK - TRD #12049	-380	54.279	20,611.02
QSK588QT	2015/12/08	2015/12/08	2015/12/08	SEL	RY	ROYAL BANK OF CAN - TRD #12193	-150	76.4882	11,458.23
QSK588QT	2015/12/01	2015/12/01	2015/12/01	DVC	ENB	ENBRIDGE INC.	260	48.26	120.90
QSK588QT	2015/12/01	2015/12/01	2015/12/01	DVC	SLW	SLS WHEATON CORP.	560	18.08	26.94
QSK588QT	2015/12/01	2015/12/01	2015/12/01	DVC	FTS	FORTR INC.	290	38.09	108.75
QSK588QQ	2015/11/30	2015/11/27	2015/11/27	DVR	DYN450	HOLLIS INV SVGS ACCT F-NA - GRS: 13.82 NET: 13.82 BRCL 10.00 COM: .00	1.3820	USD 10.00	USD 0.00
QSK588QT	2015/11/30	2015/11/27	2015/11/27	DVR	DYN550	HOLLIS INV SVGS ACCT F-NA - GRS: 76.82 NET: 76.82 BRCL 10.00 COM: .00	7.6820	10.00	0.00
QSK588QT	2015/11/24	2015/11/24	2015/11/24	MMF		MGMT FEES GST			-19.71
QSK588QT	2015/11/24	2015/11/24	2015/11/24	MMF		MGMT FEES			-394.23
QSK588QT	2015/11/24	2015/11/24	2015/11/24	DVC	RY	ROYAL BANK OF CAN.	220	75.26	173.00
QSK588QQ	2015/11/16	2015/11/16	2015/11/16	DVU	PG	PROCTER & GAMBLE CO.		USD 75.30	USD 39.77
QSK588QT	2015/11/16	2015/11/16	2015/11/16	DVC	ARX	ARC RESOURCES LTD.	760	18.53	76.00
QSK588QT	2015/11/16	2015/11/16	2015/11/16	DVB	BSL.UN	BOARDWALK REIT TR.U	100	47.85	17.00



How to View the Internal Rate of Return

1. On the left top corner of the profile page, select Analytics, on the right to view the performance of your portfolio.
2. The Internal Rate of Return window will be displayed. The internal rate of return is based on the money-weighted rate of return calculation methodology which takes all cash flows into account.

Data as of: 2020/09/30 User: Doug Johnson [CHANGE PASSWORD](#) [LOGOFF](#)

Unpin Left-Menu

Client-based Options

Documents

Portfolio-based Options

Activities

Analytics

Reports

Other Tools

Document Sharing

Set Alert on Securities

MENU Client: Core: Equity
MR DOUGLAS BRIAN JOHNSON
1320-885 GEORGIA ST W
VANCOUVER BC V6C 3E8
Home: 604 739 0244
Office: 604 682 7335
doug@canfund.com
Profile: SLY6

Securities not to buy: [Documents](#)

MENU SLY6-SK5BBQ CDN CASH QTRADE CAD RRSP QTRADE CAD TFSA USD CASH USD RRSP USD TFSA

Dashboard Analytics

CAD USD Ex Rate

By Classification - 1st ... As at Current

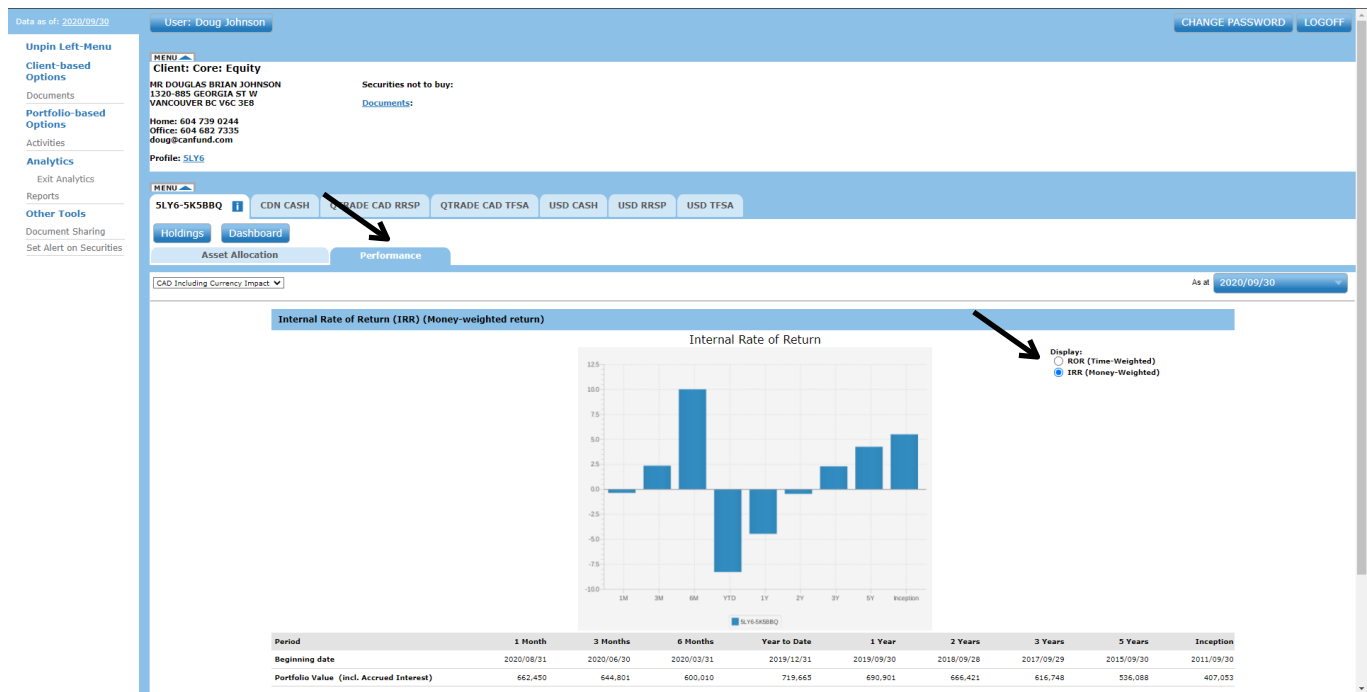
% OF TOTAL	SUMMARY	QUANTITY	SYMBOL	AVERAGE COST	BOOK VALUE	CLOSE PRICE	MARKET VALUE	UNREAL G/L (\$)	INCOME ON CURRENT POSITIONS	TOTAL G/L (\$)	TOTAL G/L (%)
TOTAL (INCLUDING CASH BALANCE)											
29.7%	CASH & EQUIVALENT				641,451.31		659,911.69	18,460.37	50,253.98	68,714.35	10.7%
70.3%	EQUITIES, TRUSTS & ETFs				197,307.20		195,800.12	-1,507.08	278.47	-1,228.61	-0.6%
					444,144.11		464,111.56	19,967.45	49,975.51	69,942.96	15.7%

MENU SUMMARY

ACCOUNT	% OF TOTAL	T/D CASH BALANCE	S/D CASH BALANCE	LOAN VALUE	FUNDS AVAILABLE	MARKET VALUE	TOTAL VALUE
CDN Cash (02538804)	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
Qtrade CAD RRSP (02538807)	37.3%	12,999.86	12,999.86	0.00	12,999.86	233,085.67	246,085.53
Qtrade CAD TFSA (02538801)	0.0%	0.00	0.00	0.00	0.00	0.00	0.00
USD Cash (02538808)	0.0%	USD 0.00	USD 0.00	USD 0.00	USD 0.00	USD 0.00	USD 0.00
USD RRSP (02538800)	62.7%	USD 1,371.69	USD 1,371.69	USD 0.00	USD 1,371.69	USD 309,425.27	USD 310,796.96
USD TFSA (02538802)	0.0%	USD 0.00	USD 0.00	USD 0.00	USD 0.00	USD 0.00	USD 0.00
PORTFOLIO		14,826.27	14,826.27	0.00	14,826.27	645,085.42	659,911.69
ACCURED INTEREST							0.00
PORTFOLIO TOTAL VALUE (INCLUDING ACCURED INTEREST)							659,911.69



3. You can view the IRR for the entire portfolio by clicking on the Performance tab and then clicking the IRR button.
4. You can also view the IRR for each account individually by clicking on the desired account (eg. Cash/TFSA/etc.) and then clicking the IRR





How to View the Asset Allocation

The asset allocation view allows you to see the different asset classes or geographical location included within the portfolio or account.

1. On the left top corner of the profile page, select Asset Allocation.
2. The Asset Allocation window will be displayed.

Data as of: 2015/12/28 User: Doug Johnson

Client: **Core: Equity** (Profile: **5LY6**)

PORTFOLIO CAD RRSP CDN CASH USD CASH CAD TFSA USD RRSP USD TFSA

ACTIVITY SEARCH

Asset Allocation - Google Chrome

https://www.ndexsystems.com/fengine/microsoft_browser/fullservice/AssetAllocPieChart.do?currencyName=C

Asset Allocation by In-House Classification Portfolio: 5LY6-5K5BBQ Name: JOHNSON DOUGLAS BRIAN

CAD USD Display by: In-House Classification

IN-HOUSE CLASSIFICATION	MARKET VALUE	%
Cash & Equivalent	155,887.91	38.2%
Cash Balance	62,072.89	10.9%
Total Cash & Equivalent	217,960.80	
Equities, Trusts & ETFs	352,151.52	61.8%
Total Equities, Trusts & ETFs	352,151.52	
Total Value	570,112.32	100%

CLOSE

Q5K5BBQT	2015/12/01	2015/12/01	2015/12/01	DVC	ENB	ENBRIDGE INC.
Q5K5BBQT	2015/12/01	2015/12/01	2015/12/01	DVC	SLW	SVR WHEATON CORP.



How to View the Reports

1. On the left top corner of the profile page, select Reports.

The screenshot shows the user profile page for Doug Johnson. On the left, a vertical menu is visible with options: Unpin Left Menu, Client-based Options, Portfolio-based Options, Activities, Reports (highlighted with a black arrow), Other Tools, Document Sharing, and Set Alert on Securities. The main content area displays client information and a table of securities. The table has columns for % OF TOTAL, SUMMARY, DETAILED, QUANTITY, SYMBOL, AVERAGE COST, BOOK VALUE, CLOSE PRICE, MARKET VALUE, UNREAL G/L (\$), INCOME ON CURRENT POSITIONS, TOTAL G/L (\$), and TOTAL G/L (%). The table lists various securities including CDN CASH, QTRADE CAD RRSP, QTRADE CAD TFSA, USD CASH, USD RRSP, and USD TFSA.

2. The Reports window will be displayed.
3. Select the desired report by checking off the box to the left. The following pages detail how to pull specific reports. In this case the Pathfinder Report.
4. Click “Create” to run your report.

The screenshot shows the 'Report Management' form. It includes sections for 'Please select the appropriate report', 'Report Creation Language', 'Display confidential client/account IDs', 'Display closed accounts', 'Display accounts with zero (0) balances (cash and positions)', 'Account statement', 'Pathfinder Statement', 'Summary Report', 'Activity Report', 'Select the Activity Types to display', 'Client Activity (default)', 'Search by', 'Period Start', 'Period End', 'Display only activities in security', 'Sort selected activities by type', 'Unrealized Gain and Loss Report', 'Annual Projected Income Report', 'Realized Income Report', 'Performance Report (Portfolio)', 'Performance Report (Index sample)', 'Cascading Return Report', 'Monthly Rate of Return (ROR) (Time-weighted return) Report', and 'Monthly ROR (default)'. A black arrow points to the 'Pathfinder Statement' option. At the bottom right, a 'CREATE' button is highlighted with a black arrow.



How to Create the Account Statement

1. Select the Account Statement box within the client report window.

☒ **Account statement** Currency: Default Currency ▼ As of: 2015/11/30 ▼

Pathfinder Statement ▼ Portfolio ▼

2. Select the default Currency and choose the reporting date and report type.
3. You can select to run the report on your entire portfolio or just one account using the pull down menu.

Please select the appropriate report

Report Creation Language: Client's preferred language ▼

☐ **Account statement** Currency: Default Currency ▼ As of: 2015/11/30 ▼

Pathfinder Statement ▼ Portfolio ▼

☐ **Summary Report** Curre: CAD RSP ▼ Currency: ▼ As of: Current ▼

Summary (default) ▼ Validated ▼ by: In-House Classification - 1st level only ▼ ☐ Display pie chart

☐ **Activity Report** Portfolio ▼ [Select the Activity types to display](#) (Always in account currency)

Client Activity (default) ▼

Search by: ☒ Process Date ☐ Trade Date ☐ Settlement Date

Period Start: ▼ Period End: ▼

4. Click "Create" to run your report.



How to Create the Summary Report

1. Select the Summary Report box within the client report window.

The screenshot shows a web interface for creating a report. At the top, there is a section titled "Please select the appropriate report". Below this, there are several options. The "Summary Report" option is selected, indicated by a checkmark in a box. To the right of "Summary Report", there are dropdown menus for "Currency:" (set to "Default Currency") and "As of:" (set to "Current"). Below these, there are more dropdown menus: "Summary (default)", "Portfolio - Consolidated", and "by: In-House Classification - 1st level only". To the right of these is a checkbox labeled "Display pie chart" which is checked.

2. Select the default Currency and choose the reporting date and report type.
3. You can select to run the report on your entire portfolio or just one account using the pull down menu.

This screenshot shows a more detailed view of the report creation interface. The "Summary Report" option is still selected. The "Currency:" dropdown is set to "Default Currency" and the "As of:" dropdown is set to "Current". The "Portfolio - Consolidated" dropdown is selected. The "by:" dropdown is set to "In-House Classification - 1st level only". The "Display pie chart" checkbox is checked. Below these, there are additional options for "Activity Report" and "Internal Rate of Return (IRR) Report". The "Activity Report" section has a dropdown for "Client Activity (default)" and a "Search by:" dropdown set to "Process D". The "Internal Rate of Return (IRR) Report" section has a dropdown for "Portfolio".

4. Check the Display Pie Chart box.
5. Click "Create" to run your Report.



How to Create the Activity Report

1. Select the Summary Report box within the client report window.

☒ **Activity Report** Portfolio [Select the Activity types to display](#) (Always in account currency)

Client Activity (default) ▼

Search by: ☒ Process Date ☐ Trade Date ☐ Settlement Date

Period Start 2015/10/01 Period End 2015/10/31

Display only activities on security: ☐ Symbol ☐ CUSIP ☐ Code

☒ Sort selected activities by type (alphabetically) and display totals

2. You can select to run the report on your entire portfolio or just one account by using the pulldown menu.

Please select the appropriate report

Report Creation Language: Client's preferred language ▼

☐ Account statement Currency: Default Currency As of: 2015/11/30

☐ Balance Sheet Currency: Default Currency As of: Current

☒ **Summary Report** Currency: Default Currency As of: Current

☐ In-House Classification - 1st level only ☐ Display pie chart

☒ **Activity Report** Portfolio [Select the Activity types to display](#) (Always in account currency)

Client Activity (default) ▼

Search by: ☒ Process Date ☐ Trade Date ☐ Settlement Date

Period Start 2015/10/01 Period End 2015/10/31

Display only activities on security: ☐ Symbol ☐ CUSIP ☐ Code

☒ Sort selected activities by type (alphabetically) and display totals

3. Select the Period Start Date and the Period End Date.

Period Start 2015/10/01 Period End 2015/10/31

Display only activities on security: ☐ Symbol ☐ CUSIP ☐ Code

☒ Sort selected activities by type (alphabetically) and display totals

4. Check the "Sort selected activities by type (alphabetically) and display totals" box.
5. Click "Create" to run your Report.



How to Create the Internal Rate of Return (IRR) Report

1. Select the Internal Rate of Return Report box within the client report window.

☒ **Internal Rate of Return (IRR) Report** Portfolio

ROR

☐ Standard Report As of: 2015/09/30

☒ For the following period: from the last day of 2015/01 (yyyy/mm) to the last day of 2015/09 (yyyy/mm) ☒ Display details

[SEND BY EMAIL](#) [CREATE](#)

2. You can select to run the report on your whole portfolio or just one account using the pull down menu.

☐ Sort selected activities by type (alphabetically) and display totals

☒ **Internal Rate of Return (IRR) Report** Portfolio

ROR

☐ Standard Report As of: 2015/11/30

☒ For the following period: from the last day of (yyyy/mm) to the last day of 2015/09 (yyyy/mm) ☒ Display details

[CREATE](#)

3. You can choose which type of report you would like to create.
 - a. You can select the standard report for a specific month end
 - b. You can choose a more specific period of interest by entering two-month end dates. This method allows you to select the Display Details Box which provides information on your inflow and outflow activities during the period.

☒ **Internal Rate of Return (IRR) Report** Portfolio

ROR

☒ Standard Report As of: 2015/09/30

☐ For the following period: from the last day of (yyyy/mm) to the last day of (yyyy/mm) ☒ Display details

4. Click "Create" to run your Report.