PATHFINDER
EQUALLY INVESTED™

Online Access - Client User Guide

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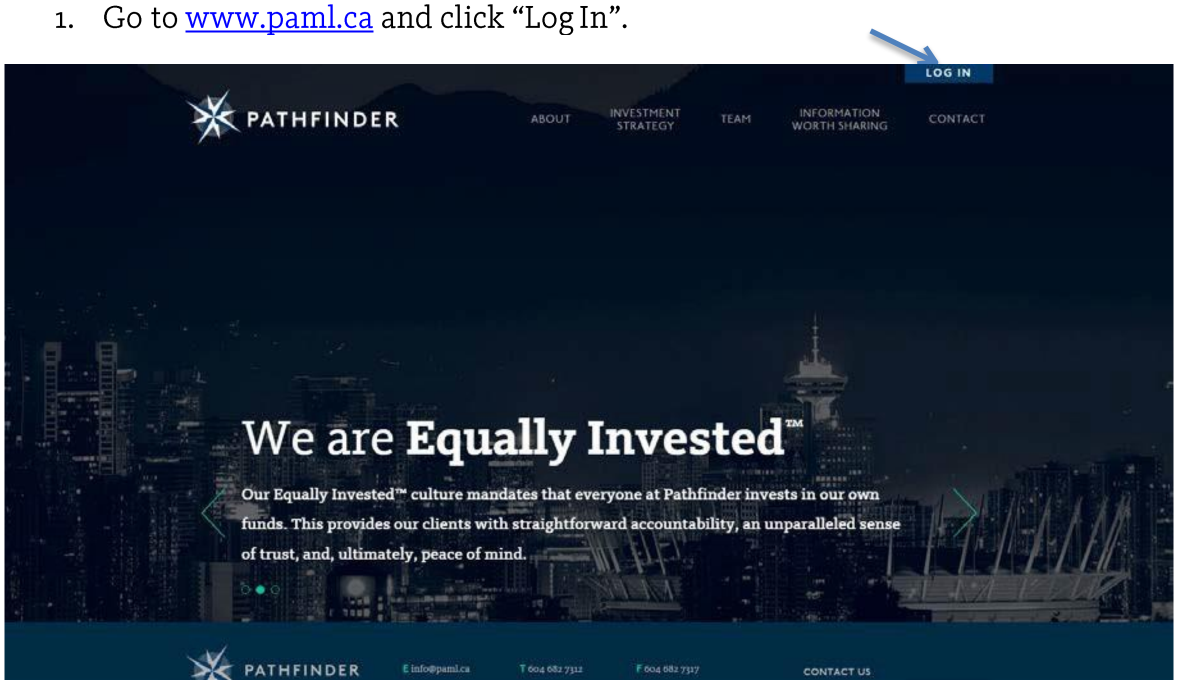
Welcome to Pathfinder!

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.

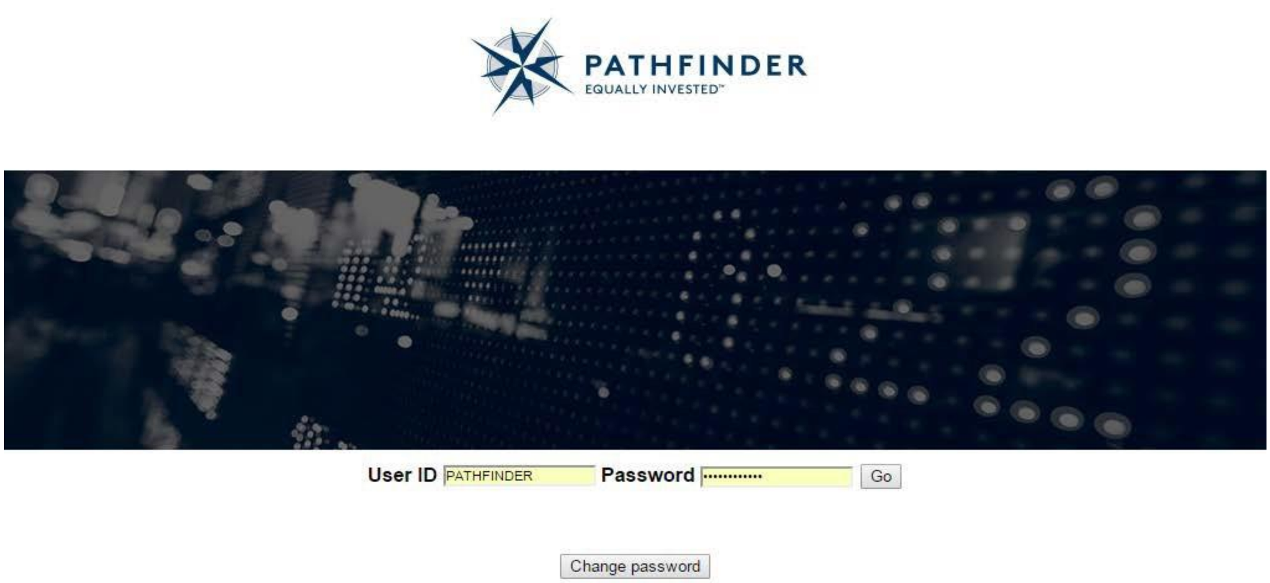
If you have any questions about the site, please do not hesitate to contact your portfolio manager or email us at info@paml.ca.

How to Login from the Pathfinder Website

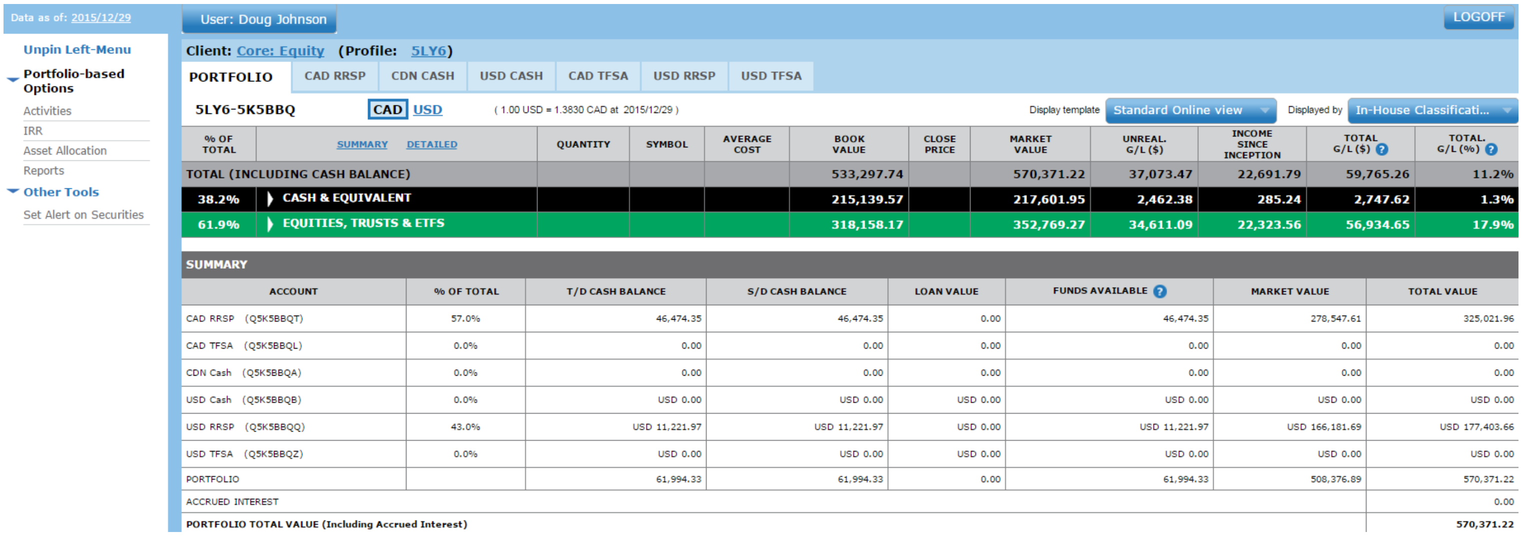
1. Go to www.paml.ca and click “Log In”.



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.



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...

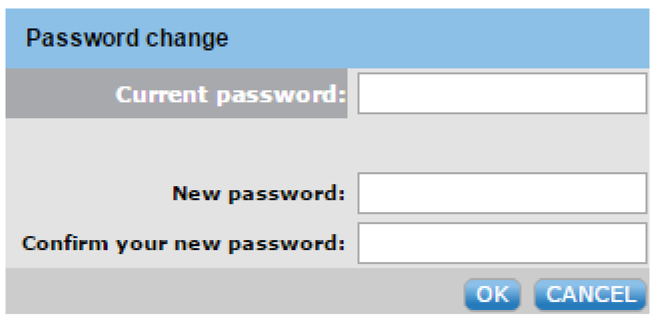
% OF TOTAL	SUMMARY DETAILED	QUANTITY	SYMBOL	AVERAGE COST	BOOK VALUE	CLOSE PRICE	MARKET VALUE	UNREAL. G/L ($)	INCOME SINCE INCEPTION	TOTAL G/L ($)	TOTAL. G/L (%)
TOTAL (INCLUDING CASH BALANCE)					533,297.74		570,371.22	37,073.47	22,691.79	59,765.26	11.2%
38.2%	CASH & EQUIVALENT				215,139.57		217,601.95	2,462.38	285.24	2,747.62	1.3%
61.9%	EQUITIES, TRUSTS & ETFS				318,158.17		352,769.27	34,611.09	22,323.56	56,934.65	17.9%

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	278,547.61	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	508,376.89	570,371.22
ACCRUED INTEREST							0.00
PORTFOLIO TOTAL VALUE (Including Accrued Interest)							570,371.22

How to Change Your Login Password

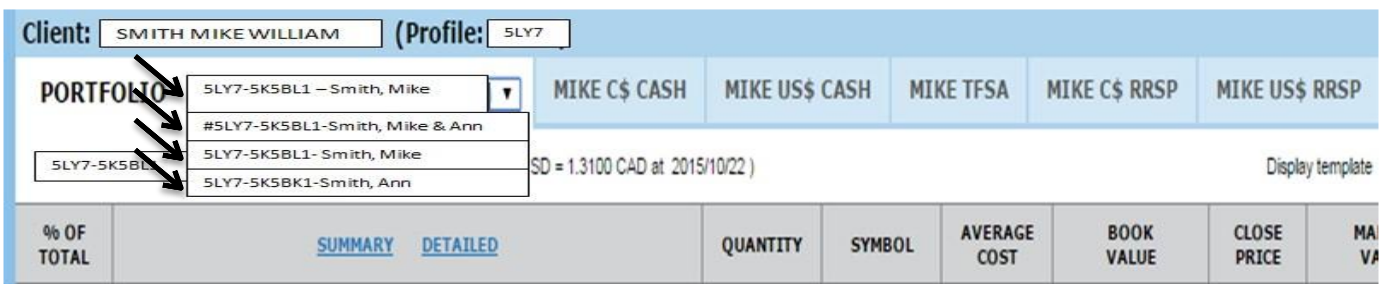
1. You will be assigned a temporary password when your login is created.
2. On the login page enter your current username and password and click the "Change Password".
3. You will be prompted to enter your current password and your new password twice. Select Ok and your password will be changed.
4. We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



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.



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: 5L 5)

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...

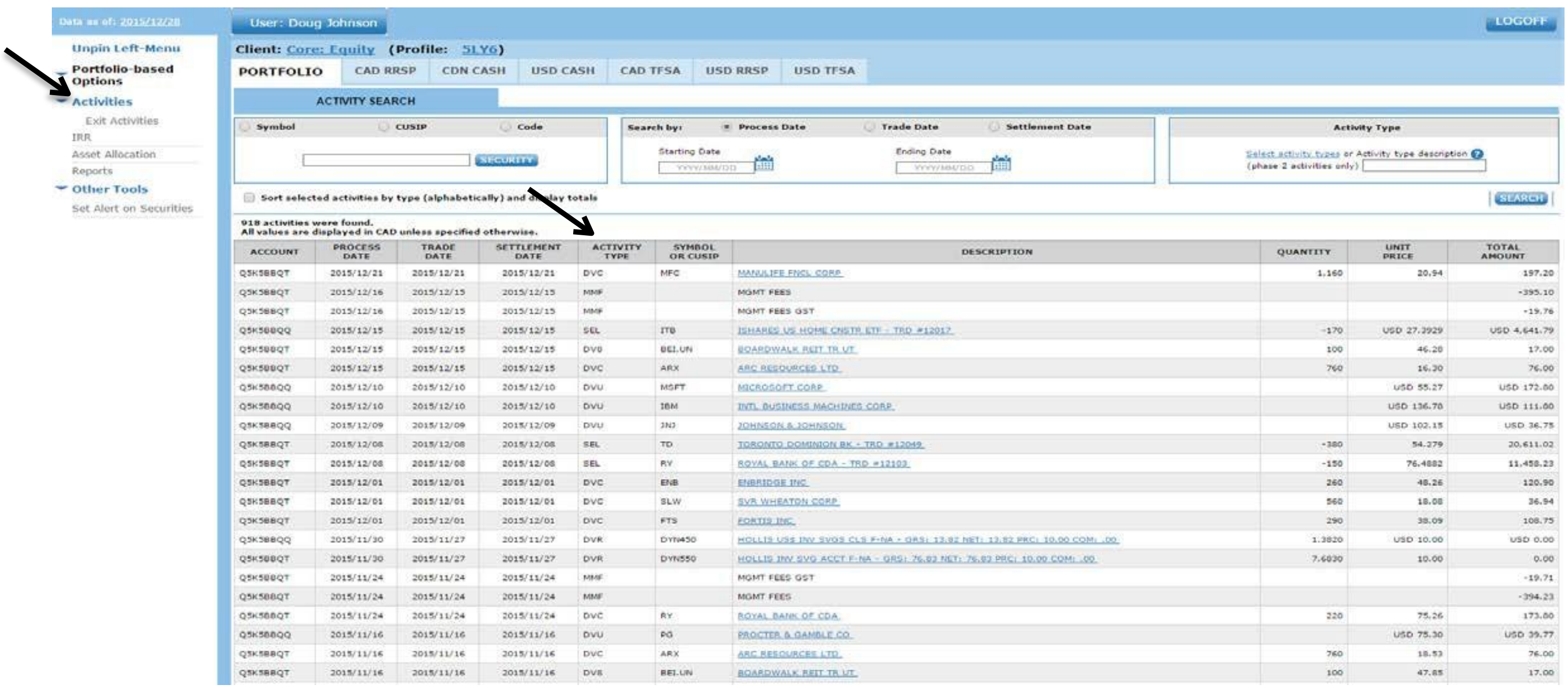
% OF TOTAL	SUMMARY DETAILED	QUANTITY	SYMBOL	AVERAGE COST	BOOK VALUE	CLOSE PRICE	MARKET VALUE	UNREAL. G/L ($)	INCOME SINCE INCEPTION	TOTAL G/L ($)	TOTAL G/L (%)
TOTAL (INCLUDING CASH BALANCE)					533,376.30		570,112.32	36,736.02	22,691.79	59,427.81	11.1%
38.2%	CASH & EQUIVALENT				215,218.13		217,960.80	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

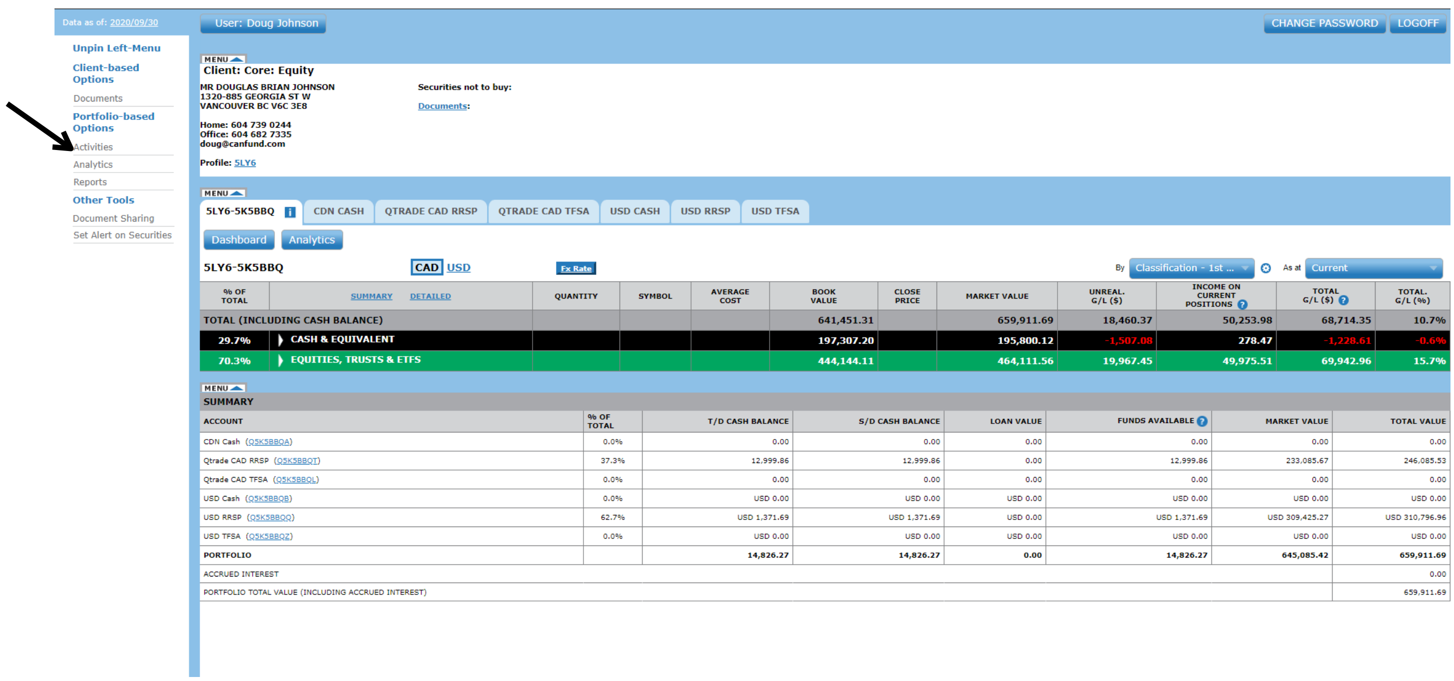
1. On the left top corner of the profile page, select Activities to view all your transactions.
2. The Activity Window will be displayed.
3. View the "Activity Type' column for an explanation of each entry.



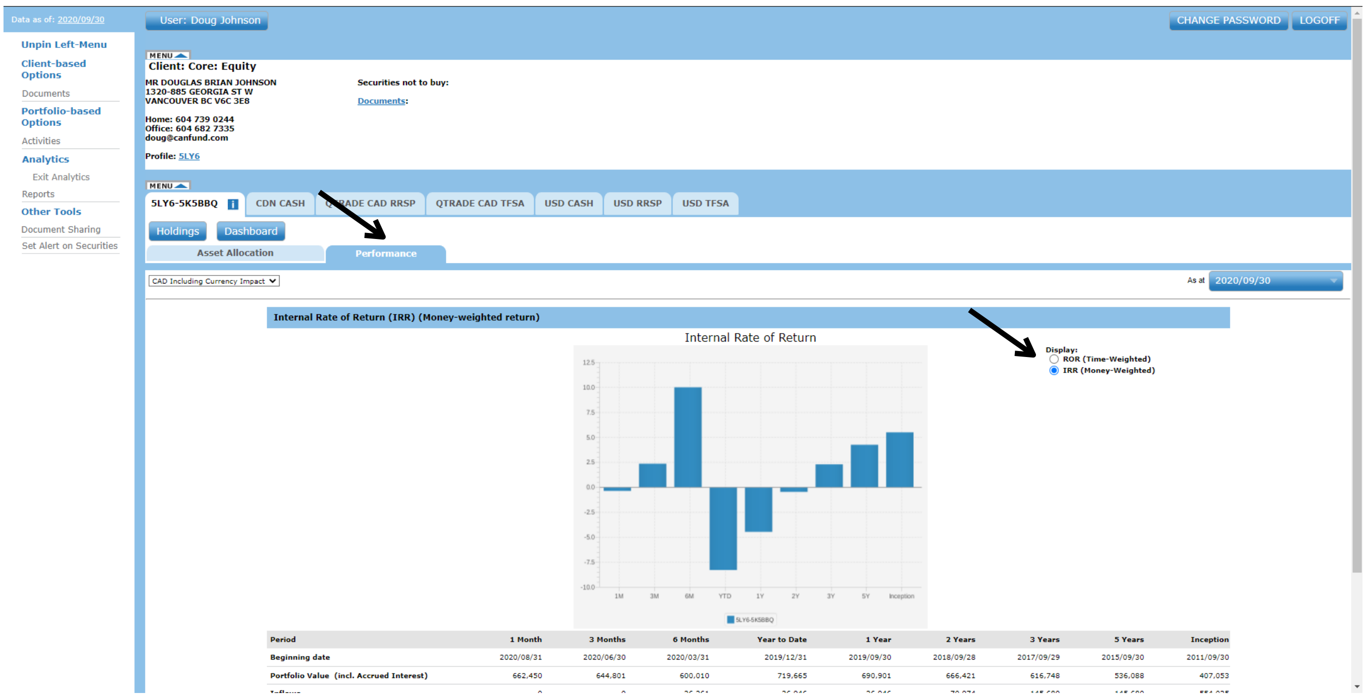
ACCOUNT	PROCESS DATE	TRADE DATE	SETTLEMENT DATE	ACTIVITY TYPE	SYMBOL OR CUSIP	DESCRIPTION	QUANTITY	UNIT PRICE	TOTAL AMOUNT
Q5K588QT	2015/12/21	2015/12/21	2015/12/21	DVC	MFC	MANULIFE FNCL CORP	1.160	20.94	197.20
Q5K588QT	2015/12/16	2015/12/15	2015/12/15	MMF		MGMT FEES			-395.10
Q5K588QT	2015/12/16	2015/12/15	2015/12/15	MMF		MGMT FEES GST			-19.76
Q5K588QQ	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
Q5K588QT	2015/12/15	2015/12/15	2015/12/15	DV8	BEI.UN	BOARDWALK REIT TR UT	100	46.28	17.00
Q5K588QT	2015/12/15	2015/12/15	2015/12/15	DVC	ARX	ARC RESOURCES LTD	760	16.30	76.00
Q5K588QQ	2015/12/10	2015/12/10	2015/12/10	DVU	MSFT	MICROSOFT CORP		USD 55.27	USD 172.80
Q5K588QQ	2015/12/10	2015/12/10	2015/12/10	DVU	IBM	INTL BUSINESS MACHINES CORP		USD 136.78	USD 111.60
Q5K588QQ	2015/12/09	2015/12/09	2015/12/09	DVU	JNJ	JOHNSON & JOHNSON		USD 102.15	USD 36.75
Q5K588QT	2015/12/08	2015/12/08	2015/12/08	SEL	TD	TORONTO DOMINION BK - TRD #12049	-380	54.279	20,611.02
Q5K588QT	2015/12/08	2015/12/08	2015/12/08	SEL	RY	ROYAL BANK OF CDA - TRD #12103	-150	76.4882	11,458.23
Q5K588QT	2015/12/01	2015/12/01	2015/12/01	DVC	ENB	ENBRIDGE INC	260	48.26	120.90
Q5K588QT	2015/12/01	2015/12/01	2015/12/01	DVC	SLW	SVR WHEATON CORP	560	18.08	36.94
Q5K588QT	2015/12/01	2015/12/01	2015/12/01	DVC	FTS	FORTIS INC	290	38.09	108.75
Q5K588QQ	2015/11/30	2015/11/27	2015/11/27	DVR	DYN450	HOLLIS US$ INV SVGS CLS F-NA - GRS: 13.82 NET: 13.82 PRC: 10.00 COM: .00	1.3820	USD 10.00	USD 0.00
Q5K588QT	2015/11/30	2015/11/27	2015/11/27	DVR	DYN550	HOLLIS INV SVG ACCT F-NA - GRS: 76.83 NET: 76.83 PRC: 10.00 COM: .00	7.6830	10.00	0.00
Q5K588QT	2015/11/24	2015/11/24	2015/11/24	MMF		MGMT FEES GST			-19.71
Q5K588QT	2015/11/24	2015/11/24	2015/11/24	MMF		MGMT FEES			-394.23
Q5K588QT	2015/11/24	2015/11/24	2015/11/24	DVC	RY	ROYAL BANK OF CDA	220	75.26	173.80
Q5K588QQ	2015/11/16	2015/11/16	2015/11/16	DVU	PG	PROCTER & GAMBLE CO		USD 75.30	USD 39.77
Q5K588QT	2015/11/16	2015/11/16	2015/11/16	DVC	ARX	ARC RESOURCES LTD	760	18.53	76.00
Q5K588QT	2015/11/16	2015/11/16	2015/11/16	DV8	BEI.UN	BOARDWALK REIT TR UT	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.



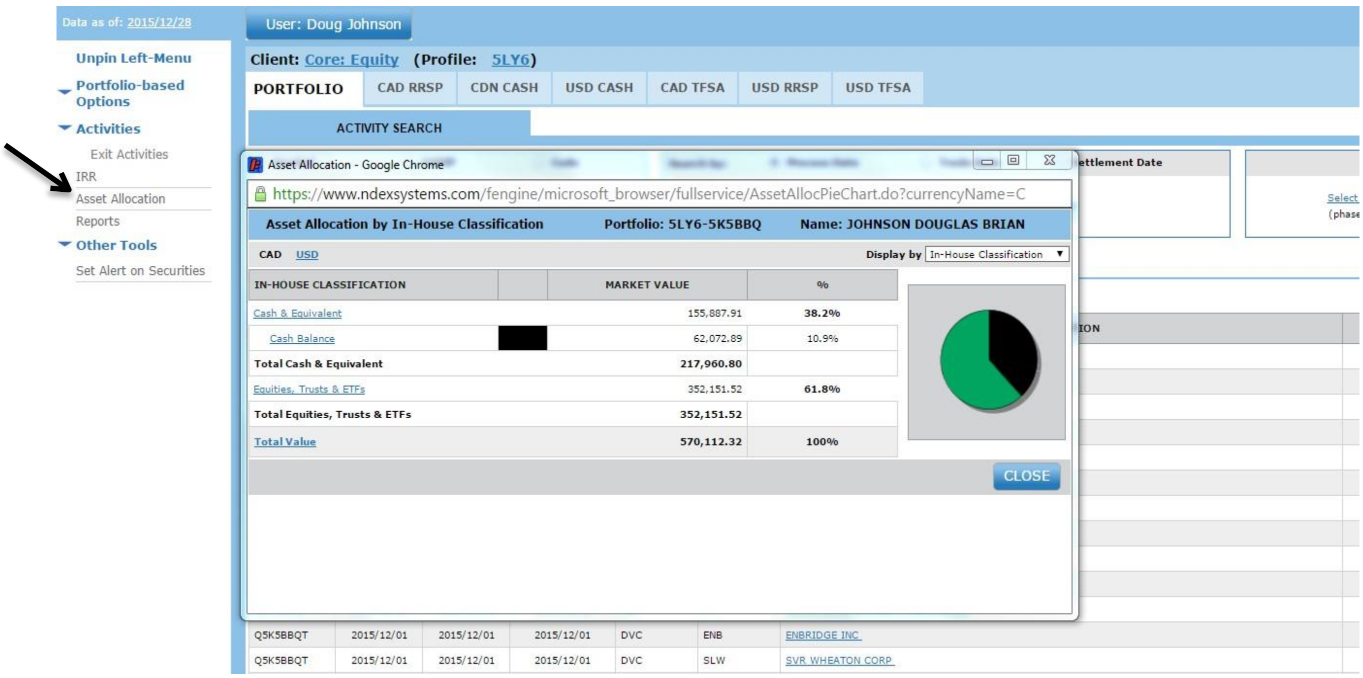
3. You can view the IRR for the entire portfolio by clicking on the Performance tab and then clicking the IRR button.
4. You can also view the IRR for each account individually by clicking on the desired account (eg. Cash/TFSA/etc.) and then clicking the IRR



How to View the Asset Allocation

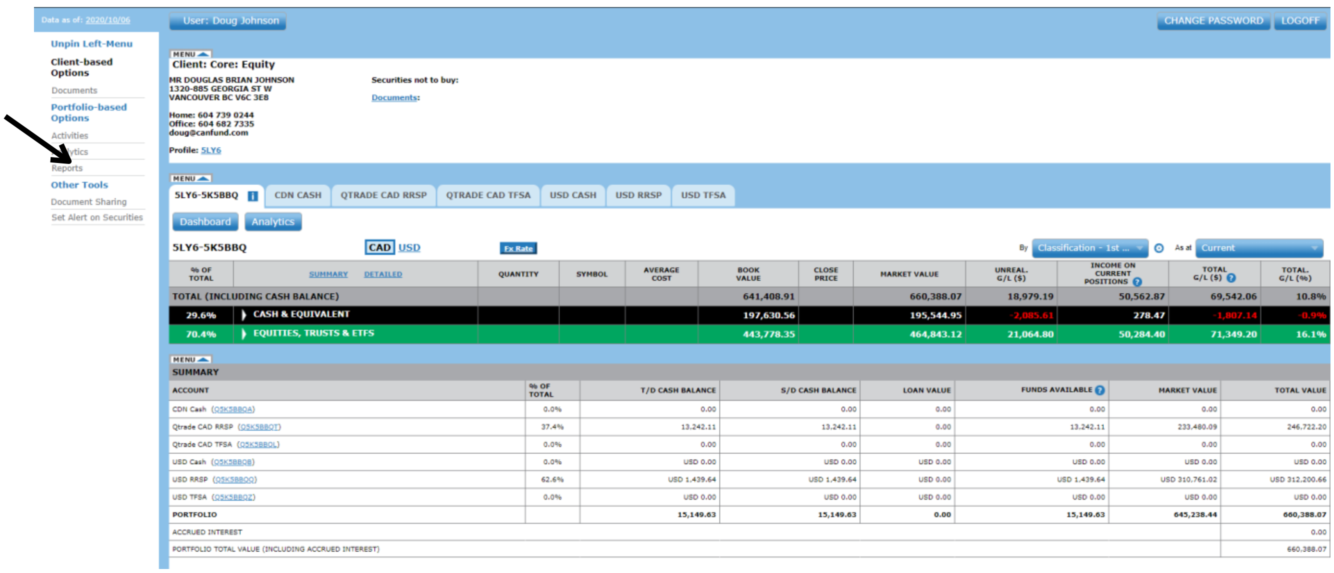
The asset allocation view allows you to see the different asset classes or geographical location included within the portfolio or account.

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

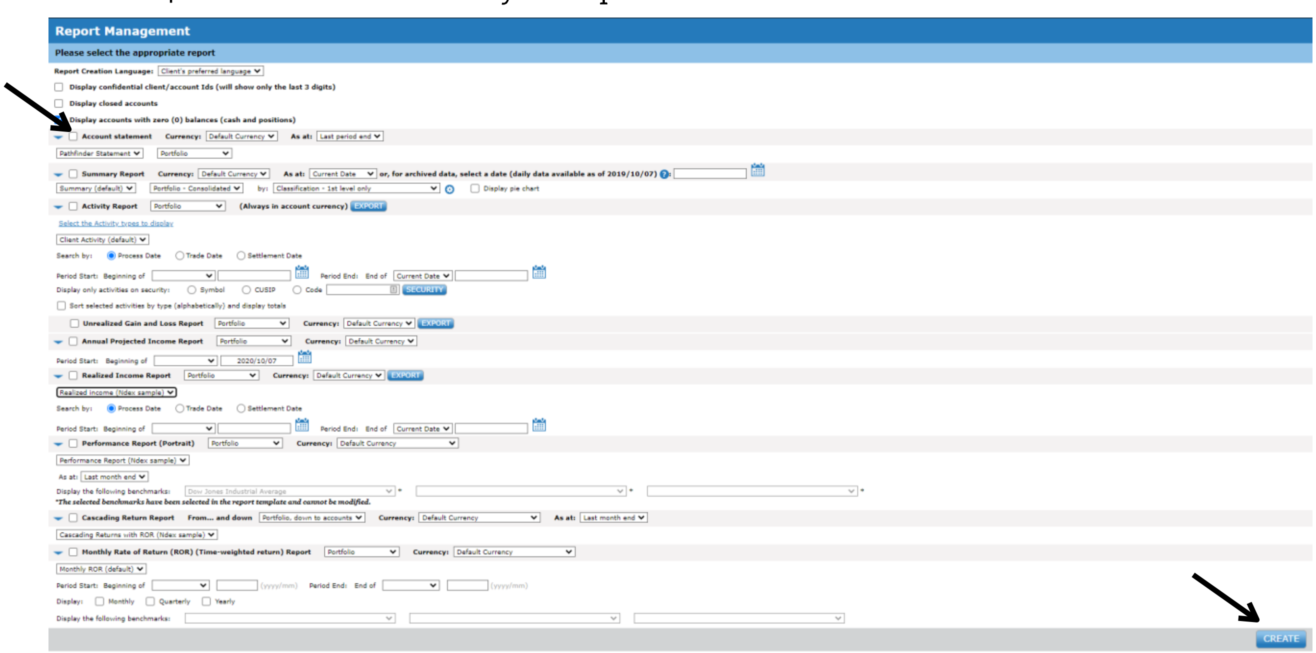


How to View the Reports

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



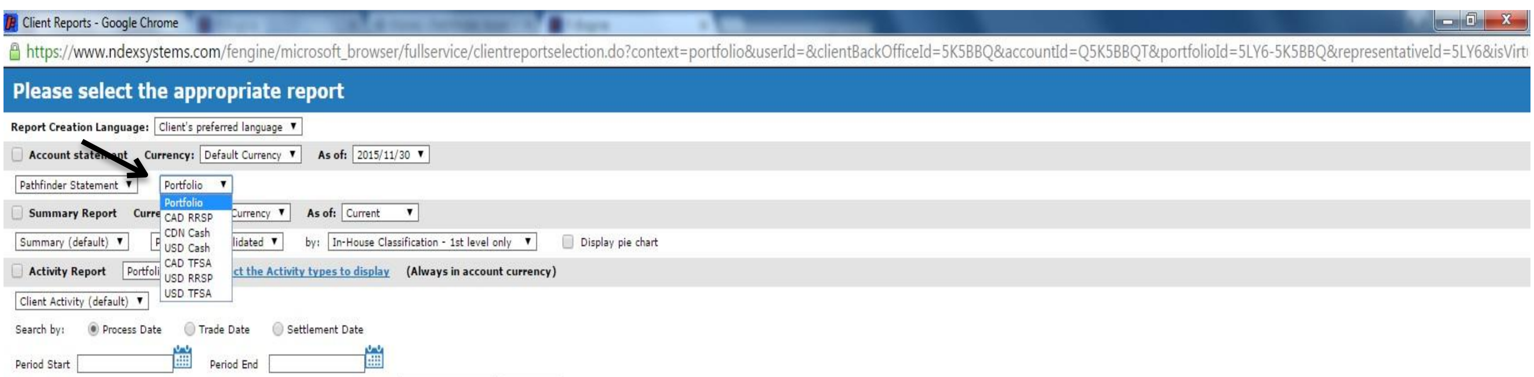
2. The Reports window will be displayed.
3. Select the desired report by checking off the box to the left. The following pages detail how to pull specific reports. In this case the Pathfinder Report.
4. Click “Create” to run your report.



How to Create the Account Statement

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

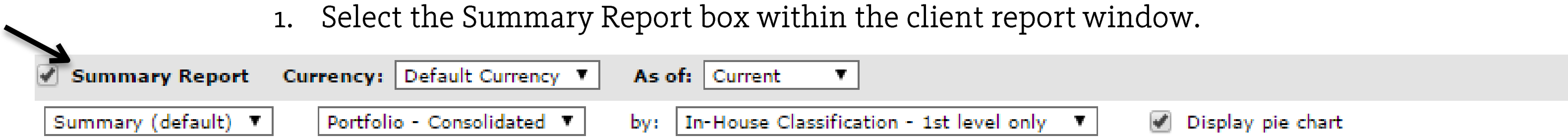
2. Select the default Currency and choose the reporting date and report type.
3. You can select to run the report on your entire portfolio or just one account using the pull down menu.



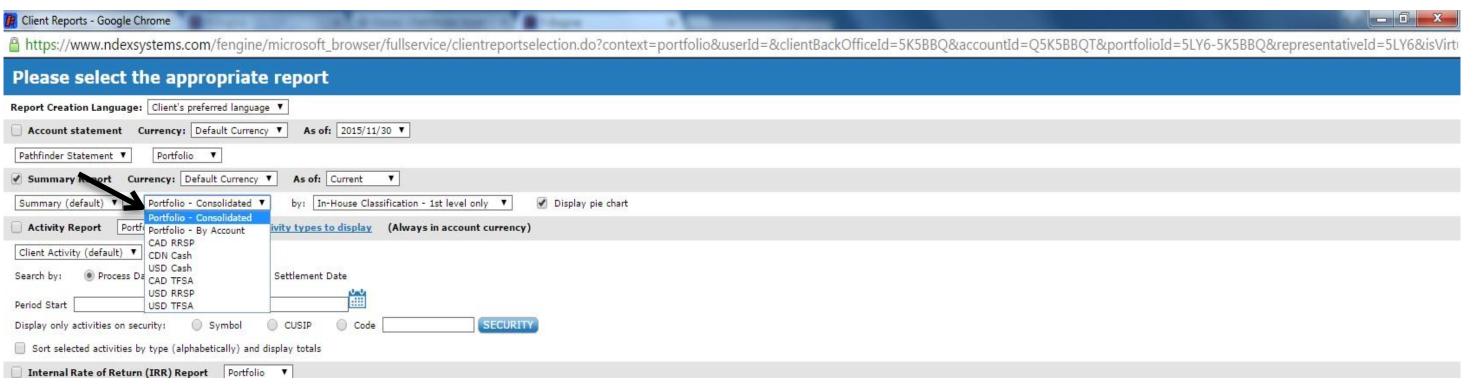
4. Click "Create" to run your report.

How to Create the Summary Report

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



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.



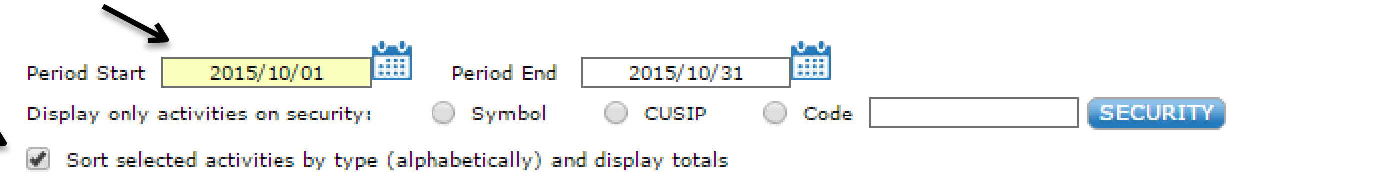
4. Check the Display Pie Chart box.
5. Click “Create” to run your Report.

How to Create the Activity Report

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

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

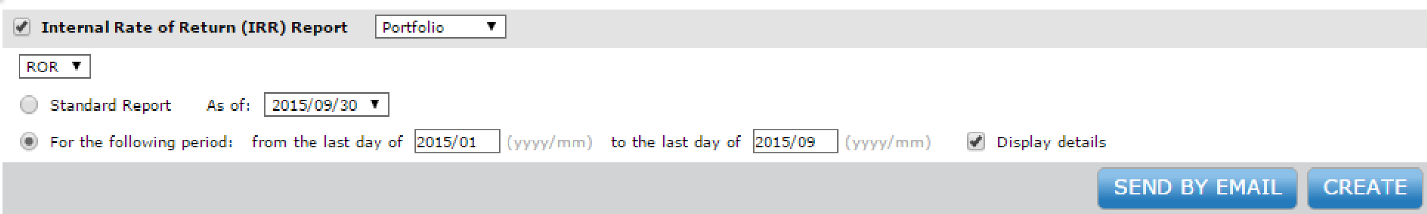
3. Select the Period Start Date and the Period End Date.



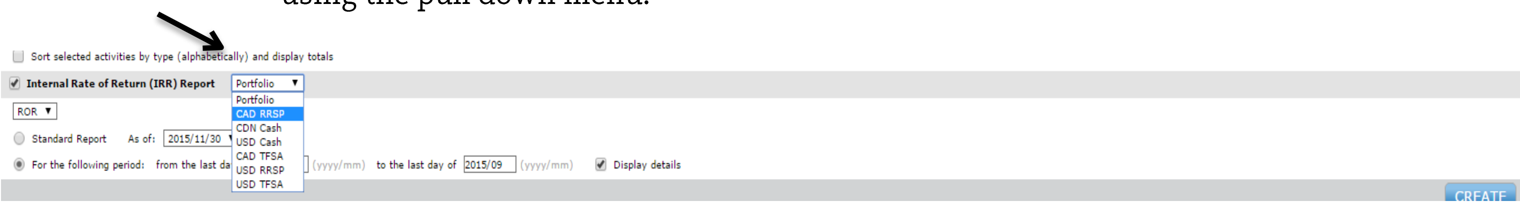
4. Check the “Sort selected activities by type (alphabetically) and display totals” box.
5. Click “Create” to run your Report.

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

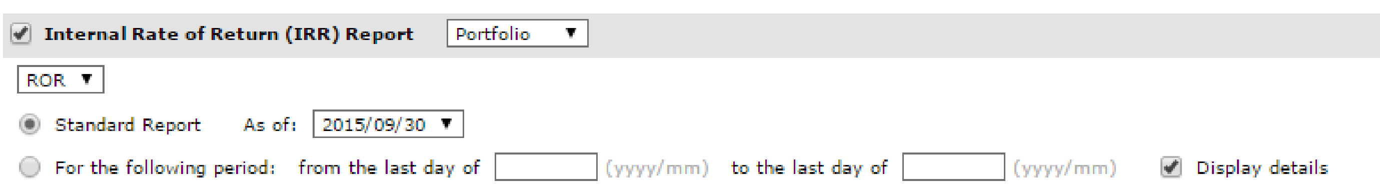
1. Select the Internal Rate of Return Report box within the client report window.



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



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.



4. Click "Create" to run your Report.