



# Sample Annual Cost and Compensation Report

Dealer ABC Inc.

Your account number: 123-4567

## Your cost of investing and our compensation

This report shows for 2026

- your cost of investing, including what you paid to us and to investment fund companies
- our compensation

## Your cost of investing

Costs reduce your profits and increase your losses

Your total cost of investing was **\$815** last year

### WHAT YOU PAID

**Our charges:** Amounts that you paid to us by withdrawals from your account or by other means such as cheques or transfers

Account administration and operating fees – you pay these fees to us each year	\$100.00
Trading fees – you pay these fees to us when you buy or sell some investments	\$20.00
<b>Total you paid us</b>	<b>\$120.00</b>

**Investment fund company fees:** Amounts you paid to investment fund companies that operate the investment funds (e.g., mutual funds) in your account, and in investment fund related fees.

Fund Expenses <sup>1</sup> – See the fund expenses % shown in the table below	\$645.00
Fee rebate <sup>2</sup>	(\$50.00)
Redemption fees on deferred sales charge (DSC) investments <sup>3</sup>	\$50.00
<b>Total you paid to investment fund companies</b>	<b>\$695.00</b>
<b>Your total cost of investing<sup>4</sup></b>	<b>\$815.00</b>

→ **Investment fund expenses**

**Total paid by investor** ←

→ **Dealer fee**

## Our compensation

### WHAT WE RECEIVED

Total you paid us, as indicated above	\$120.00
Trailing commissions <sup>5</sup> paid to us by investment fund companies, included in the fund expenses above	\$342.00
<b>Total we received for advice and services we provided to you</b>	<b>\$462.00</b>

**1. Fund expenses:** Fund expenses are made up of the management fee (which includes trailing commissions paid to us), operating expenses and trading costs. You don't pay these expenses directly. They are periodically deducted from the value of your investments by the companies that manage and operate those funds. Different funds have different fund expenses. They affect you because they reduce the fund's returns. These expenses add up over time. Fund expenses are expressed as an annual percentage of the total value of the fund. They correspond to the sum of the fund's management expense ratio (MER) and trading expense ratio (TER). These costs are already reflected in the current values reported for your fund investments.

The number shown in the table above is the estimated total dollar amount you paid in fund expenses for all the investment funds you owned last year. This amount depends on each of your funds' fund expenses and the amount you invested in each fund.

The total fund expenses reported may not include cost information for newly-established investment funds.

Please refer to the table below for additional details about the fund expenses for each fund you own.

**2. Fee rebate:** You received a management and administration fee reduction as part of the ABC Rebate Program based on the amount you invested in an ABC fund. This rebate was paid to you in the form of reinvested distributions, resulting in lower fund expenses than otherwise. Information about the ABC Rebate Program can be found in the prospectus or fund facts document for each ABC fund.

**3. Redemption fees on DSC investments:** You paid this cost because you redeemed your units or shares of a fund purchased under a deferred sales charge (DSC) option before the end of the redemption fee schedule and a redemption fee was payable to the investment fund company. Information about these and other fees can be found in the prospectus or fund facts document for each investment fund made available at the time of purchase. The redemption fee was deducted from the redemption amount you received.

**4. Third-party costs:** The costs in this report do not include any fees you pay directly to third parties, including custodial fees, intermediary fees or interest charges that may be deducted from your account. You can contact those service providers for more information.

**5. Trailing commissions:** Investment funds pay investment fund companies a fee for managing their funds. Investment fund companies pay us ongoing trailing commissions for the services and advice we provide you. The amount of the trailing commission for each fund depends on the sales charge option you chose when you purchased the fund. You are not directly charged for trailing commissions. They are paid to us by investment fund companies.

**Information about fund expenses, MERs, trading expenses and other investment fund company charges, as well as trailing commissions, is also included in the prospectus or fund facts document for each fund you own.**

## What can you do with this information?

Take action by contacting your advisor to discuss the fees you pay, the impact they have on the long-term performance of your portfolio and the value you receive in return.

If you are a self-directed investor, consider how fees impact the long-term performance of your portfolio, and possible ways to reduce those costs.

## Fund expense ratio for investment funds you owned during the year<sup>1</sup>

**On December 31, 2026**

### PORTFOLIO ASSETS

DESCRIPTION	FUND EXPENSE RATIO <sup>2</sup>
<b>Canadian investment funds</b>	
ABC Management Monthly Income Fund, Series A FE	1.00%
ABC Management Canadian Equity, Series A FE	2.00%
ABC Management Global Equity, Series A	N/A <sup>3</sup>
<b>Foreign investment funds</b>	
XYZ Management S&P 500 ETF (U.S. fund)	0.03% <sup>4</sup>
<b>Weighted average</b>	<b>1.64%</b>

Fund expense ratio

<sup>1</sup> This table presents information about the fund expenses of the investment funds you owned during the year, including exchange traded funds, expressed as a yearly ratio. Please refer to note 1 – Fund Expenses above for more information about fund expenses.

Please note that other products you may own or may have owned during the reporting period, such as exempt-market investment funds, labour-sponsored investment funds or structured products may have embedded fees that are not reported here. You can contact us for more information.

This report includes information about the fund expenses and fund expense ratio of foreign investment funds. Please note that this information may not be directly comparable to equivalent information for Canadian investment funds, that may include different types of fees.

<sup>2</sup> Please refer to the prospectus or fund facts document of each investment fund for more detailed information about fund expenses and fund performance. Note that this fund expense ratio also deducts any applicable fee waivers or rebates. Please refer to your latest account statement for more information about the market value and the number of securities of the investment funds you currently own.

<sup>3</sup> The fund expense ratio of this fund is not available, as it is a newly-established investment fund.

<sup>4</sup> This is the fund's expense ratio, calculated according to applicable U.S. securities regulations. Please note that this information may not be directly comparable to equivalent information for Canadian investment funds, which may include different types of fees.