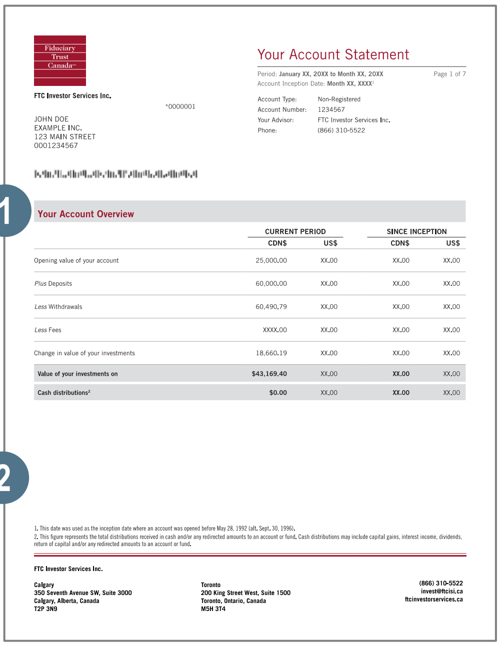
FTC Investor Services Inc.

How to Read Your Statement

Designed with you in mind

Your account statement provides detailed and up-to-date information about your investment with Franklin Templeton through FTC Investor Services Inc. Here's how to read each section:



Your Account Statement

Period: January XX, 20XX to Month XX, 20XX Page 1 of 7
Account Inception Date: Month XX, XXXX[1]

FTC Investor Services Inc.

*0000001

JOHN DOE
EXAMPLE INC.
123 MAIN STREET
0001234567

Account Type: Non-Registered
Account Number: 1234567
Your Advisor: FTC Investor Services Inc.
Phone: (866) 310-5522

1

Your Account Overview

	CURRENT PERIOD		SINCE INCEPTION	
	CDN$	US$	CDN$	US$
Opening value of your account	25,000.00	XX.00	XX.00	XX.00
Plus Deposits	60,000.00	XX.00	XX.00	XX.00
Less Withdrawals	60,490.79	XX.00	XX.00	XX.00
Less Fees	XXXX.00	XX.00	XX.00	XX.00
Change in value of your investments	18,660.19	XX.00	XX.00	XX.00
Value of your investments on	**$43,169.40**	XX.00	**XX.00**	XX.00
Cash distributions[2]	**$0.00**	XX.00	**XX.00**	XX.00

2

1. This date was used as the inception date where an account was opened before May 28, 1992 (alt. Sept. 30, 1996).
2. This figure represents the total distributions received in cash and/or any redirected amounts to an account or fund. Cash distributions may include capital gains, interest income, dividends, return of capital and/or any redirected amounts to an account or fund.

FTC Investor Services Inc.

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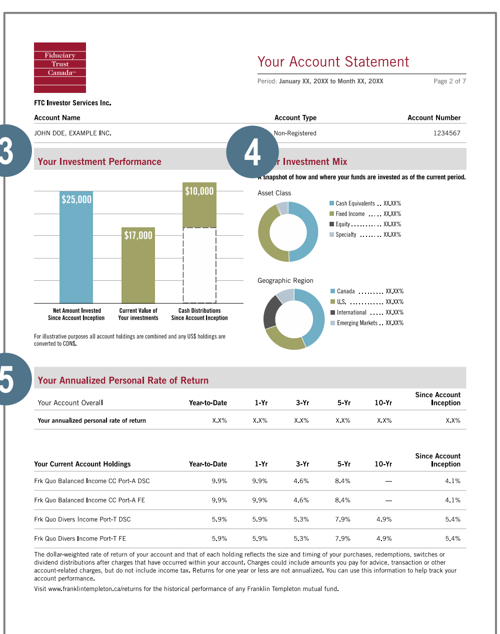
1 Your Account Overview

A summary of your account activity that shows how much money you've invested so far as well as the current value of your investments.

The first page of your statement shows the date you opened your account, the account type, and contact information. If you hold in a registered plan, we also display the names of every person you've designated as your beneficiary.

2 Reminders / Alerts

At the end of this section, we include a message area to communicate timely reminders and information to you.



Your Account Statement

Period: January XX, 20XX to Month XX, 20XX Page 2 of 7

FTC Investor Services Inc.

Account Name	Account Type	Account Number
JOHN DOE, EXAMPLE INC.	Non-Registered	1234567

3

Your Investment Performance

For illustrative purposes all account holdings are combined and any US$ holdings are converted to CDN$.

4

Your Investment Mix

A snapshot of how and where your funds are invested as of the current period.

5

Your Annualized Personal Rate of Return

Your Account Overall	Year-to-Date	1-Yr	3-Yr	5-Yr	10-Yr	Since Account Inception
Your annualized personal rate of return	X.X%	X.X%	X.X%	X.X%	X.X%	X.X%

Your Current Account Holdings	Year-to-Date	1-Yr	3-Yr	5-Yr	10-Yr	Since Account Inception
Frk Quo Balanced Income CC Port-A DSC	9.9%	9.9%	4.6%	8.4%	—	4.1%
Frk Quo Balanced Income CC Port-A FE	9.9%	9.9%	4.6%	8.4%	—	4.1%
Frk Quo Divers Income Port-T DSC	5.9%	5.9%	5.3%	7.9%	4.9%	5.4%
Frk Quo Divers Income Port-T FE	5.9%	5.9%	5.3%	7.9%	4.9%	5.4%

The dollar-weighted rate of return of your account and that of each holding reflects the size and timing of your purchases, redemptions, switches or dividend distributions after charges that have occurred within your account. Charges could include amounts you pay for advice, transaction or other account-related charges, but do not include income tax. Returns for one year or less are not annualized. You can use this information to help track your account performance.

Visit www.franklintempleton.ca/returns for the historical performance of any Franklin Templeton mutual fund.

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3 Your Investment Performance

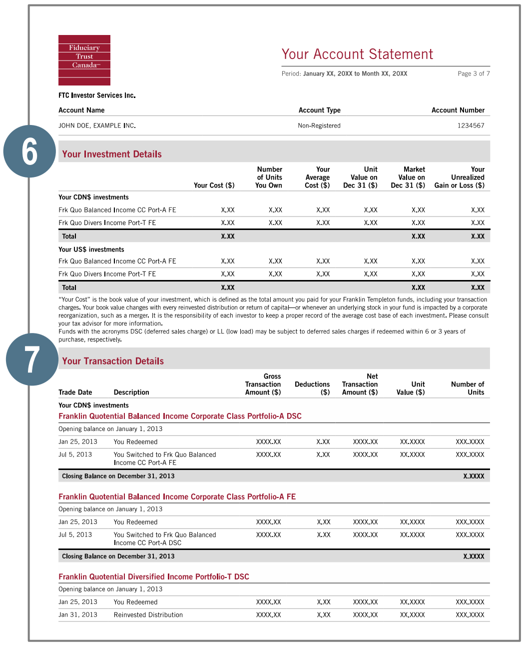
This section provides an illustration of the key elements of your account overview, giving you a clearer picture of how your investments with Franklin Templeton through FTC Investor Services Inc. have performed.

4 Your Investment Mix

This section provides a breakdown of how your account holdings are diversified by asset class and geography.

5 Your Annualized Personal Rate of Return

This section provides a comprehensive breakdown of your investments' performance. It shows your personal dollar-weighted rate of return for every fund you hold as well as your account as a whole. All personal rates of return reflect the date you made your first purchase.



Fiduciary Trust Canada

Your Account Statement

Period: January XX, 20XX to Month XX, 20XX — Page 3 of 7

FTC Investor Services Inc.

Account Name	Account Type	Account Number
JOHN DOE, EXAMPLE INC.	Non-Registered	1234567

6 **Your Investment Details**

	Your Cost ($)	Number of Units You Own	Your Average Cost ($)	Unit Value on Dec 31 ($)	Market Value on Dec 31 ($)	Your Unrealized Gain or Loss ($)
Your CDN$ investments						
Frk Quo Balanced Income CC Port-A FE	X.XX	X.XX	X.XX	X.XX	X.XX	X.XX
Frk Quo Divers Income Port-T FE	X.XX	X.XX	X.XX	X.XX	X.XX	X.XX
Total	**X.XX**				**X.XX**	**X.XX**
Your US$ investments						
Frk Quo Balanced Income CC Port-A FE	X.XX	X.XX	X.XX	X.XX	X.XX	X.XX
Frk Quo Divers Income Port-T FE	X.XX	X.XX	X.XX	X.XX	X.XX	X.XX
Total	**X.XX**				**X.XX**	**X.XX**

"Your Cost" is the book value of your investment, which is defined as the total amount you paid for your Franklin Templeton funds, including your transaction charges. Your book value changes with every reinvested distribution or return of capital—or whenever an underlying stock in your fund is impacted by a corporate reorganization, such as a merger. It is the responsibility of each investor to keep a proper record of the average cost base of each investment. Please consult your tax advisor for more information.
Funds with the acronyms DSC (deferred sales charge) or LL (low load) may be subject to deferred sales charges if redeemed within 6 or 3 years of purchase, respectively.

7 **Your Transaction Details**

Trade Date	Description	Gross Transaction Amount ($)	Deductions ($)	Net Transaction Amount ($)	Unit Value ($)	Number of Units
Your CDN$ investments						
Franklin Quotential Balanced Income Corporate Class Portfolio-A DSC						
Opening balance on January 1, 2013						
Jan 25, 2013	You Redeemed	XXXX.XX	X.XX	XXXX.XX	XX.XXXX	XXX.XXXX
Jul 5, 2013	You Switched to Frk Quo Balanced Income CC Port-A FE	XXXX.XX	X.XX	XXXX.XX	XX.XXXX	XXX.XXXX
Closing Balance on December 31, 2013						**X.XXXX**
Franklin Quotential Balanced Income Corporate Class Portfolio-A FE						
Opening balance on January 1, 2013						
Jan 25, 2013	You Redeemed	XXXX.XX	X.XX	XXXX.XX	XX.XXXX	XXX.XXXX
Jul 5, 2013	You Switched to Frk Quo Balanced Income CC Port-A DSC	XXXX.XX	X.XX	XXXX.XX	XX.XXXX	XXX.XXXX
Closing Balance on December 31, 2013						**X.XXXX**
Franklin Quotential Diversified Income Portfolio-T DSC						
Opening balance on January 1, 2013						
Jan 25, 2013	You Redeemed	XXXX.XX	X.XX	XXXX.XX	XX.XXXX	XXX.XXXX
Jan 31, 2013	Reinvested Distribution	XXXX.XX	X.XX	XXXX.XX	XX.XXXX	XXX.XXXX

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6 Your Account Details

This section captures your account balance details and average cost basis of your units/shares. In addition to summarizing your holdings, it also shows unrealized gains or losses per each listed investment. If you hold both Canadian and U.S. dollar funds you will see two separate tables, giving you a clearer picture of your account holdings.

7 Your Transaction Details

This section shows all activity in your account within a given period. This includes all purchases, redemptions, transfers, distributions, and any other transaction that may be specific to the type of funds you hold.

Tax Return Information

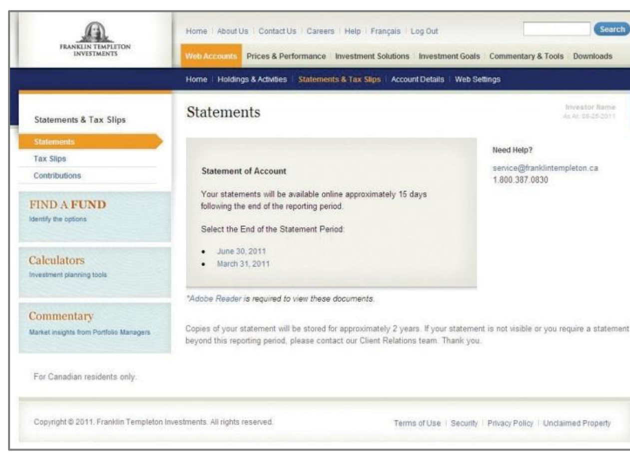
This section will no longer appear on year-end statements for non-registered accounts. This information will now be provided as a separate **T5008 tax slip** which will be sent a few weeks after your year-end statement. If your account type is registered, this section will include a Distribution Summary, listing all of the distributions you received for the year.

You Can Also View Your Account Statement Online

It's easy to access your statements online.

1. Call us at our affiliate Franklin Templeton at **1 (800) 387-0830** to register for secure access to franklintempleton.ca.
2. Once registered and logged in to your account, select the statements and tax slips in the top navigation bar.

Try out this service today.



We hope you found this overview of your account statement helpful. We appreciate your business and are committed to providing you with the comprehensive information you and FTC Investor Services Inc. need to make the best decisions possible on your investments. If you have any questions, please contact your FTC ISI Investment Fund Specialist at **1-866-310-5522**.

Fiduciary Trust Canada

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