Scotia Wealth Management.

Investment Account Statement
ScotiaMcLeod®, a division of Scotia Capital Inc.

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CORPORATION OF THE TOWN
OF WASAGA BEACH
ATTN: JOCELYN LEE
30 LEWIS STREET
WASAGA BEACH ON L9Z 1A1

[redacted]

Account Type:	Regular Account
For the Period:	**December 1 to 31, 2024**
Last Statement:	September 30, 2024

Address Information
44 Collier Street 2nd Floor
Barrie ON
L4M 1G6

Phone:	(705) 725-0300
Website:	www.scotiawealthmanagement.com
Branch Manager:	Russell Arksey

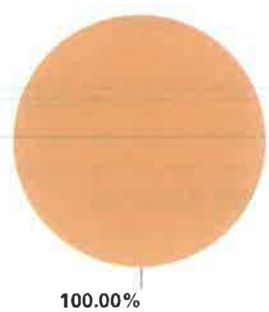
Your Wealth Advisor
Don Monteith (705) 725-4723

Your Investment Team
Marg Sergi (705) 725-4720
Danielle Brophey (705) 725-4722

CANADIAN Account Overview

Currency: Canadian Dollar

Asset Class Summary	Dec. 31, 2024 Market Value	% of Total Assets
Fixed Income	5,945,400	100.00
Total Value of Account	**$5,945,400**	**100.00**
Total Value on Last Statement, September 30, 2024	$5,753,050	



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Regulated by CIRO
Canadian Investment
Regulatory Organization

Details of Your Account Holdings

Type	Security Description	Quantity	Average Cost	Adjusted Book Value	Market Price	Market Value
Fixed Income						
CASH	BNS CAN BANKS AC DEPOSIT S15 PP DSC (488) MAT DT: 08/20/2029 See Endnote 4	25,000	100.000	2,500,000	111.900	2,797,500
CASH	BNS CDN BANKS DEP NTS S94 PP DSC (489) MAT DT: 08/20/2027 See Endnote 4	30,000	100.000	3,000,000	104.930	3,147,900
Total Fixed Income						**$5,945,400**
Total Account Holdings				**$5,500,000**		**$5,945,400**

The average cost and adjusted book value displayed on this statement incorporates re-invested dividends and/or mutual fund distributions and does not necessarily reflect your original purchase price. Please see Average Cost & Adjusted Book Value in the Statement Notes for more information.

Monthly Activity

Date	Type	Activity	Description	Quantity	Price	Credit/Debit(-)
Opening Cash Balance						**$0.00**
			No transactions in your account			
Closing Cash Balance						**$0.00**

Summary

Income Summary

	This Period	Year-to-Date
Total Income	**$0**	**$0**

A Note From ScotiaMcLeod

Tax Slips
Visit our tax website at www.scotiawealthmanagement.com/tax to obtain a schedule of expected mailing dates for your tax slips.

Shortly after receiving tax information from the issuer, and in accordance with Canada Revenue Agency (CRA) and Internal Revenue Service (IRS) regulations, your tax slip(s) will be mailed to you or will be available for download through Scotia OnLine. Please ensure you have all your tax slips prior to filing your tax returns.

If you have any questions regarding your tax slips, please contact your Wealth Advisor.

Your Personal Investment Profile

The following information reflects your stated investment objectives and risk tolerance for this account, as well as your overall investment knowledge. If you would like to make any changes, have questions about whether or not this is appropriate for you or would like to discuss how your current investments correspond to this profile, please contact your Wealth Advisor.

For more information, please review Guidelines for Investment Objectives and Related Account Risk Factors in the ScotiaMcLeod Relationship Disclosure Document and Terms and Conditions brochure.

Alternatively, please visit https://www.scotiawealthmanagement.com/content/dam/scotiabank/swm/TandC_eng.pdf

Investment Objectives

Income:	50%
Growth:	50%
Speculative Trading:	

Risk Tolerance

Low:	50%
Medium:	50%
High:	

Overall Investment Knowledge

Investment Knowledge:	

Time Horizon

Long Term:	7+ Years

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Relationship Disclosure and Terms and Conditions
Relationship disclosures and the Terms and Conditions applicable to your account can be found on the Relationship Disclosure Document and Terms and Conditions brochure. This brochure can be obtained through your Wealth Advisor, or through the following site: https://www.scotiawealthmanagement.com/content/dam/scotiabank/swm/TandC_eng.pdf

Average Cost & Adjusted Book Value
Adjusted book value is average cost times the number of shares that you hold of a security. The average cost and adjusted book value displayed on this statement may represent: 1) your total cost, including commission and fees, of acquiring the security, 2) the value at the time the security was transferred into the account, 3) the effect of subsequently re-invested dividends and/or mutual fund distributions, 4) revisions as a result of security reorganizations and other corporate actions, 5) values which you have provided and requested that we reflect, or a combination of the foregoing. A statement message will advise you that an adjustment has been made in the month it occurs. This information has been calculated to the best of our ability unless provided by you. This information should not be used for the purposes of tax reporting.

Statement Frequency
Statements are issued monthly whenever there has been activity in the account, or when you held an unexpired or unexercised option contract during the past month; otherwise statements are issued on a quarterly basis.

Leverage / Margin Risk Disclosure Statement
The use of leverage may not be suitable for all investors. Using borrowed money (whether through a margin account or any other method of borrowing) to finance the purchase of securities involves greater risk than using cash resources only. If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as required by its terms remains the same even if the value of the securities purchased declines.

Wealth Advisor Information
Details of the individual representative who accepted your order(s) are available upon request. Please contact the Branch Manager.

Cash Balances
This section shows the balance in your account, including all transactions that have settled. A debit balance is indicated by "-" and represents an amount owed to Scotia Capital Inc. ("ScotiaMcLeod"). Credit balances in Regular accounts represent funds payable on demand which, although properly recorded in our books, are not segregated and may be used in the conduct of our business. Cash balances in Registered accounts are held in trust by the trustee.

Account Summary and Account Overview
"Total Value of Account" refers to the total market value of priced securities within your account, by currency, including cash balances, accrued interest and pending dividends/payments at the close of the date indicated on the statement.

Asset Class Summary
Asset classes you hold will be displayed under the Asset Class Summary section in the statement. Only the asset classes of securities you hold in your account will be displayed in your statement. The "Multi-Asset" category includes Balanced funds, Diversified funds and other securities that hold assets from different asset classes. "Alternative Investments" include the securities that do not fall into conventional equity/fixed income/cash categories, including but not limited to commodities, precious metals, private equity and hedge funds. Securities that do not fall in any of the defined asset classes will be classified as "Others". Principal Protected Notes will be categorized as "Fixed Income" and Principal at Risk Notes will be categorized as "Equity". Please note that "Market Value" and "% of Total Assets" against each asset class represent market value of priced securities within the asset class, including accrued interest and pending dividends/payments.
Should you have questions about this, please contact your Wealth Advisor.

Income Summary (Regular Accounts Only)
Dividend and/or interest income that has been credited to your account this month and year-to-date are summarized in this section. Accrued or deemed interest on debt or discount securities purchased or sold is not included.

Payment Information (RRIF and LIF Accounts Only)
The information displayed reflects our records as of the statement date. Minimum Annual Payment refers to the minimum annual amount required from your account by Canada Revenue Agency. If, according to our records, you have elected to receive an annual amount greater than the minimum payment, then this amount will be displayed as the Elected Payment Amount. Withholding tax will be charged for amounts withdrawn in excess of the Minimum Annual Payment. The Year to Date Payment amount displayed is the total amount of the payments sent to you, after withholding tax has been deducted, if applicable.

Monthly Activity
This section shows all the activity in your account during the month. The "Date" column refers to the settlement date in the case of executed trades, or processing date in the case of other entries. Direct Funds Transfers made to your account on the last business day of the month may not appear on your month end statement until the following month.

Short Account
Proceeds from declared short sales have been segregated into a SHORT account and market increases and/or decreases from the original sale price are marked to the market. Such increases and or decreases are transferred to your margin account weekly. Transfers are reflected with the description "Mark to Market."

Details of Your Account Holdings
The market valuation information has been obtained from sources believed to be reliable; however, we cannot guarantee their accuracy. Our best efforts have been made to price all securities; however, in some circumstances, we may be unable to obtain valuations. A current market quotation can be made available upon request. Details of your account holdings will also include accrued interest, pending dividends/payments associated with the securities held in the account, against each asset class.

Accrued Interest/Pending Dividends/Pending Payments
Accrued interest is the amount of interest earned on a fixed income security but not yet paid to the account. Pending dividends/payments are estimated dividends/distributions declared by the issuer and payable on a security, not taking into account any withholding taxes that may be incurred by a security holder after the payment of such dividends/distributions.

Segregated Quantity
Securities regulations stipulate that all fully paid and excess margin securities must be promptly segregated and are not available for use in the general conduct of our business. All security positions displayed under the account holdings section are segregated unless otherwise indicated. Should there be a security in which the account holds a portion of the quantity segregated and a portion registered in your name, this will be indicated under the security description column.

Remuneration for Order Flow
In connection with certain trades in securities that are executed for you in the U.S. marketplace, ScotiaMcLeod will receive remuneration for directing orders to a particular broker-dealer or market center for execution. The source and amount of any such remuneration received by ScotiaMcLeod in connection with any transaction executed on your behalf shall be disclosed to you upon request.

Member - Canadian Investor Protection Fund
Client accounts are protected by the Canadian Investor Protection Fund within specified limits. A brochure describing the nature and limits of coverage is available upon request.

Endnotes
1. There has been an adjustment made to this book value during the statement period.
2. There is no active market for this investment, and therefore the market value has been estimated.
3. There is no active market for this investment, and the market value cannot be determined.
4. If this position is sold, a sales charge may be applied to the proceeds.
5. Some or all of the book value of this position has been determined using a market value calculation.
6. The book value of this position cannot be determined.

Other Information
Employees of The Bank of Nova Scotia ("Scotiabank") and/or Scotia Capital Inc. ("ScotiaMcLeod") are not authorized to provide tax or legal advice. Please consult your accountant or lawyer on such matters.

The financial statement of The Bank of Nova Scotia ("Scotiabank") and Scotia Capital Inc. as at the close of the last financial year and a current list of directors and officers will be furnished upon request. Clients in British Columbia are entitled to certain additional information about ScotiaMcLeod, including information about commissions and fees that we charge, and about any administrative proceedings that may relate to the firm or its staff.

This statement reflects all obligations of the firm to you. Please examine this statement of account promptly. Any errors or omissions or unauthorized discretionary transactions or concerns must be reported in writing within 60 days as of the date of this statement to: ScotiaMcLeod, Director, Compliance, 4 King St. W - 12th Floor Toronto, Ontario M5H 1A1 or you will be precluded from asserting that errors or omissions have occurred.

Telephone: 416-815-6851
Toll Free: 1-844-603-3368
Email: scotiamcleodcomplaints@scotiabank.com

Code Information

Code:	Nonvot	Resvot	Subvot
Definition:	Non-voting	Restricted Voting	Subordinate voting