



## Investment Review

**As of March 31, 2019**

For the portfolio of: *Smith Family Sample Consolidated Portfolio*

JANE SMITH  
278 BRANT ST  
BURLINGTON, ON  
L7S1X4

We encourage you to read this document. It outlines your fund holdings, asset mix, fees and performance. It's meant to be read in conjunction with our Quarterly Report. If you have any questions or comments, please contact us at 1.888.888.3147 or [info@steadyhand.com](mailto:info@steadyhand.com).

We are regulated by the Mutual Fund Dealers Association of Canada ([www.mfda.ca](http://www.mfda.ca)).



MS. JANE SMITH  
278 BRANT ST  
BURLINGTON, ON, L731X4

Client since: January, 2008  
You've been a client for more than ten years, which means we've reduced your fees by 14%.

PORTFOLIO STATEMENT  
January 1 to March 31 2019

STEADYHAND INVESTMENT FUNDS INC.  
1747 W. 3RD AVE  
VANCOUVER, BC, V6J 1K7  
PHONE: 1-888-888-3147  
FAX: 1-888-888-3148  
<http://steadyhand.com>

## Your Accounts

Number	Owner	Type	Market Value as of March 31, 2019 (\$)
9211030	JANE SMITH	Investment	360,930.09
9321200	JANE SMITH	TFSA	83,013.20
9321541	JIM SMITH	RRSP	191,122.03
			<b>\$635,065.32</b>

## Consolidated Holdings

Fund	Market Value as of March 31, 2019 (\$)	% of Total	One Simple Fee (%)	Your Fee (%)	Your Fee in Period (\$)
Steadyhand Savings Fund	15,651.39	2.5	0.20	0.13	4.09
Steadyhand Income Fund	282,688.14	44.5	1.04	0.68	467.25
Steadyhand Equity Fund	153,205.63	24.1	1.42	0.93	345.34
Steadyhand Global Equity Fund	109,285.11	17.2	1.78	1.16	318.67
Steadyhand Small-Cap Equity Fund	74,235.05	11.7	1.78	1.17	208.15
	<b>\$635,065.32</b>	<b>100%</b>	<b>1.32%</b>	<b>0.87%</b>	<b>\$1,343.49</b>

**Reinvested Fee Reductions in Period: \$708.21**

Notes:

(1) 'One Simple Fee' is our standard fee before reductions, as a percentage of holdings. 'Your Fee' is the net fee (after rebates) you paid during the statement period. Fee reduction distributions are reinvested in additional units of the funds you hold. Steadyhand does not charge any administration, transaction, or account servicing fees.

(2) The stated fees cannot be deducted by you for income tax purposes as they have already been deducted against income generated within the funds, thereby reducing taxable distributions.

## Holdings by Asset Class

Asset Class	Market Value (\$)	% of Total	
Cash and Cash Equivalents	37,184.79	5.9	39.6%
Fixed Income	214,424.75	33.8	
Canadian Equity	204,965.75	32.3	60.4%
U.S. Equity	82,551.66	13.0	
International Equity	95,938.37	15.1	
	<b>\$635,065.32</b>	<b>100%</b>	

## Consolidated Performance

Performance Period	Rate of Return (%)
Three Month	7.1
One Year	2.0
Two Year	4.1
Three Year	6.5
Four Year	4.6
Five Year	5.2
Seven Year	7.4
Ten Year	7.4
<b>Since Inception</b>	<b>7.1</b>

All performance figures are net of fees. Annualized compound rates of return shown on periods over one year. Consolidated performance is calculated using the aggregate money-weighted return method for the accounts in the portfolio.

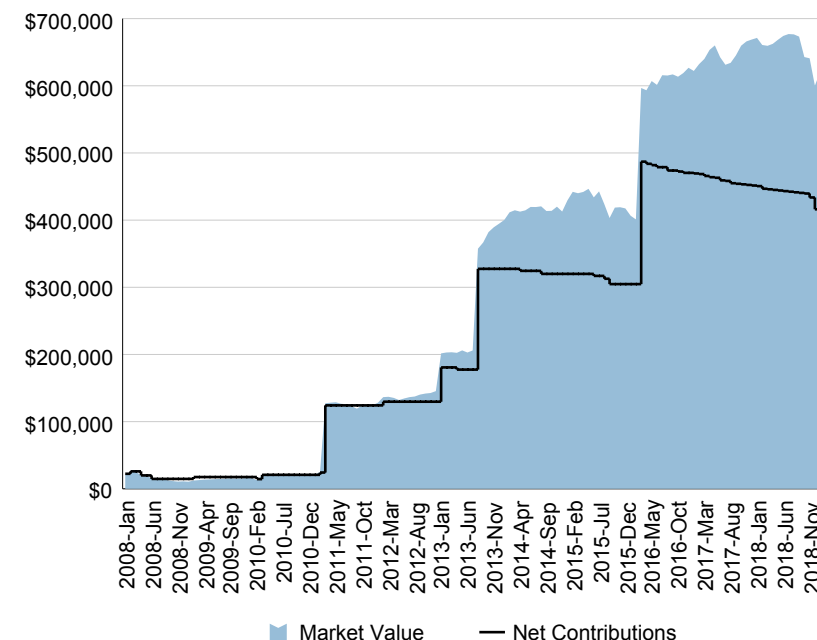
Note: performance numbers are for illustrative purposes only.

## Portfolio Activity

	Current Period	YTD	Since Inception
Beginning Value	600,258.31	600,258.31	22,369.40
Net Contributions*	(7,513.22)	(7,513.22)	386,268.93
Gain/Loss	42,320.23	42,320.23	226,426.99
Ending Value	\$635,065.32	\$635,065.32	\$635,065.32

\*Net Contributions = contributions - redemptions

## Portfolio History



MS. JANE SMITH  
278 BRANT ST  
BURLINGTON, ON, L731X4

Your account number: **9211030**  
Account type: **Investment**  
Account owner: **MRS. JANE SMITH**

Investment objective: **Growth**  
Risk tolerance for holdings: **0% low, 0% med, 100% med-high**  
Time horizon: **Over 10 Years**

## Account Holdings

Account Holdings	Book Value (\$)	As of December 31, 2018			As of March 31, 2019		
		Units Held	Price	Market Value (\$)	Units Held	Price	Market Value (\$)
Steadyhand Savings Fund	15,651.39	1,059.283	10.0000	10,592.83	1,565.139	10.0000	15,651.39
Steadyhand Income Fund	86,976.33	8,270.827	10.4393	86,341.64	8,127.158	11.0128	89,502.77
Steadyhand Equity Fund	77,036.62	7,419.528	16.7151	124,018.15	7,204.142	17.8992	128,948.38
Steadyhand Global Equity Fund	91,582.51	11,622.473	7.8363	91,077.19	10,661.116	8.3295	88,801.77
Steadyhand Small-Cap Equity Fund	36,653.18	2,674.181	13.2559	35,448.68	2,541.796	14.9602	38,025.78
	<b>\$307,900.03</b>			<b>\$347,478.49</b>			<b>\$360,930.09</b>

Book value (or Adjusted Cost Base, ACB) is the original purchase price (cost) of your investments plus the cost of any subsequent contributions and the value of any re-invested distributions. This figure should not be used in any performance calculations as it will lead to inaccurate calculations (understated) if you have received any re-invested distributions.

Please notify us if there has been any material change in client information previously provided to us or if your circumstances have materially changed.

Customers' accounts are protected by the MFDA Investor Protection Corporation ("IPC") within specific limits. Please refer to the IPC Coverage Policy on the website at [www.mfda.ca/ipc](http://www.mfda.ca/ipc) for a description of the nature and limits of coverage, or contact the IPC at 1.888.466.6332.

# Steadyhand

ACCOUNT STATEMENT  
January 1 to March 31 2019  
Account 9211030 Investment  
MRS. JANE SMITH

## Holdings by Asset Class

Asset Class	Market Value (\$)	% of Total	
Cash and Cash Equivalents	32,848.92	9.1	27.9%
Fixed Income	67,889.68	18.8	
Canadian Equity	117,737.04	32.6	72.1%
U.S. Equity	63,249.04	17.5	
International Equity	79,205.41	21.9	
	\$360,930.09	100%	

## Account Activity

	Current Period	YTD	Since Inception
Beginning Value	347,478.49	347,478.49	22,369.40
Contributions	0.00	0.00	310,031.24
Redemptions	(11,000.00)	(11,000.00)	(146,029.90)
Gain/Loss	24,451.60	24,451.60	174,559.35
Ending Value	\$360,930.09	\$360,930.09	\$360,930.09

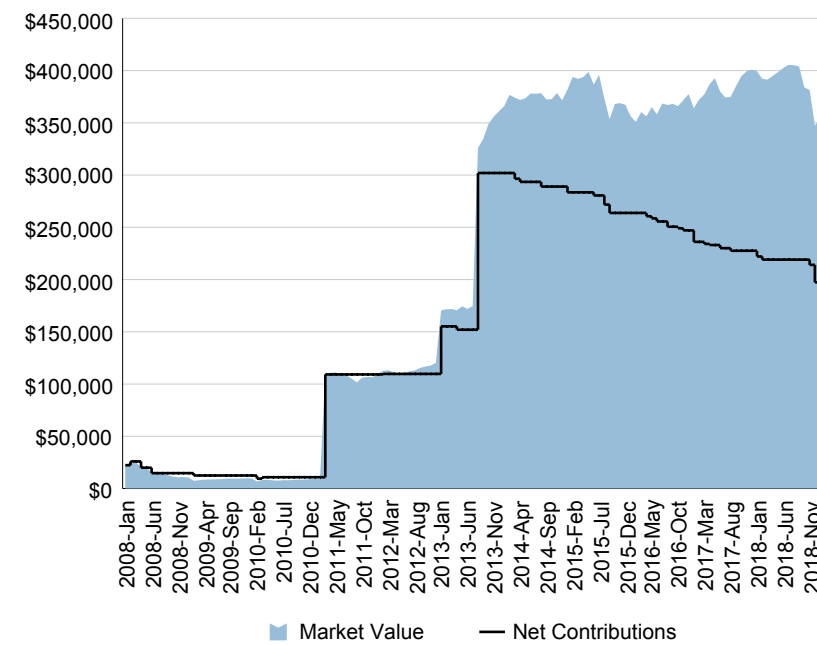
## Account Performance

Performance Period	Rate of Return (%)
Three Month	7.1
One Year	0.6
Two Year	4.2
Three Year	7.4
Four Year	4.4
Five Year	5.3
Seven Year	8.2
Ten Year	8.1
<b>Since Inception</b>	<b>7.6</b>

All performance figures are net of fees. Annualized compound rates of return shown on periods over one year. Account performance is calculated using the money-weighted rate of return method.

Note: performance numbers are for illustrative purposes only.

## Account History



## Transactions Throughout the Period

Date	Transaction	Net Amount (\$)	Unit Price (\$)	Transaction Units	Unit Balance
<b>Steadyhand Savings Fund (SIF110)</b>					
31-Dec-2018	Opening Balance		10.0000		1,059.283
31-Jan-2019	Distribution - Reinvested	17.92	10.0000	1.792	1,061.075
31-Jan-2019	Management Fee Reduction (Distribution) - Reinvested	0.62	10.0000	0.062	1,061.137
28-Feb-2019	Distribution - Reinvested	15.32	10.0000	1.532	1,062.669
28-Feb-2019	Management Fee Reduction (Distribution) - Reinvested	0.56	10.0000	0.056	1,062.725
5-Mar-2019	Switch In	2,000.00	10.0000	200.000	1,662.725
5-Mar-2019	Switch In	2,000.00	10.0000	200.000	1,662.725
5-Mar-2019	Switch In	2,000.00	10.0000	200.000	1,662.725
5-Mar-2019	Switch In	4,000.00	10.0000	400.000	2,062.725
11-Mar-2019	Redemption (Adjusted cost base for the transaction: \$5,000.00.)	-5,000.00	10.0000	-500.000	1,562.725
29-Mar-2019	Distribution - Reinvested	23.27	10.0000	2.327	1,565.052
29-Mar-2019	Management Fee Reduction (Distribution) - Reinvested	0.87	10.0000	0.087	1,565.139
31-Mar-2019	Closing Balance		10.0000		1,565.139
<b>Steadyhand Income Fund (SIF120)</b>					
31-Dec-2018	Opening Balance		10.4393		8,270.827
31-Jan-2019	Management Fee Reduction (Distribution) - Reinvested	27.07	10.7308	2.523	8,273.350
28-Feb-2019	Management Fee Reduction (Distribution) - Reinvested	25.23	10.8405	2.327	8,275.677
5-Mar-2019	Switch Out (Adjusted cost base for the transaction: \$1,968.42.)	-2,000.00	10.8722	-183.955	8,091.722
29-Mar-2019	Distribution - Reinvested	364.13	11.0128	33.064	8,124.786
29-Mar-2019	Management Fee Reduction (Distribution) - Reinvested	26.12	11.0128	2.372	8,127.158

## Transactions Throughout the Period

Date	Transaction	Net Amount (\$)	Unit Price (\$)	Transaction Units	Unit Balance
<b>Steadyhand Income Fund (SIF120)</b>					
31-Mar-2019	Closing Balance		11.0128		8,127.158
<b>Steadyhand Equity Fund (SIF130)</b>					
31-Dec-2018	Opening Balance		16.7151		7,419.528
31-Jan-2019	Management Fee Reduction (Distribution) - Reinvested	53.42	17.2853	3.090	7,422.618
28-Feb-2019	Management Fee Reduction (Distribution) - Reinvested	50.52	17.6615	2.860	7,425.478
5-Mar-2019	Switch Out (Adjusted cost base for the transaction: \$2,397.11.)	-4,000.00	17.8390	-224.228	7,201.250
29-Mar-2019	Management Fee Reduction (Distribution) - Reinvested	51.76	17.8992	2.892	7,204.142
31-Mar-2019	Closing Balance		17.8992		7,204.142
<b>Steadyhand Global Equity Fund (SIF140)</b>					
31-Dec-2018	Opening Balance		7.8363		11,622.473
29-Jan-2019	Redemption (Adjusted cost base for the transaction: \$6,377.67.)	-6,000.00	8.0821	-742.381	10,880.092
31-Jan-2019	Management Fee Reduction (Distribution) - Reinvested	48.92	8.1235	6.022	10,886.114
28-Feb-2019	Management Fee Reduction (Distribution) - Reinvested	43.61	8.3598	5.217	10,891.331
5-Mar-2019	Switch Out (Adjusted cost base for the transaction: \$2,024.24.)	-2,000.00	8.4876	-235.638	10,655.693
29-Mar-2019	Management Fee Reduction (Distribution) - Reinvested	45.17	8.3295	5.423	10,661.116
31-Mar-2019	Closing Balance		8.3295		10,661.116
<b>Steadyhand Small-Cap Equity Fund (SIF150)</b>					
31-Dec-2018	Opening Balance		13.2559		2,674.181
31-Jan-2019	Management Fee Reduction (Distribution) - Reinvested	19.64	14.2042	1.383	2,675.564

## Transactions Throughout the Period

Date	Transaction	Net Amount (\$)	Unit Price (\$)	Transaction Units	Unit Balance
<b>Steadyhand Small-Cap Equity Fund (SIF150)</b>					
28-Feb-2019	Management Fee Reduction (Distribution) - Reinvested	18.76	14.5552	1.289	2,676.853
5-Mar-2019	Switch Out (Adjusted cost base for the transaction: \$1,965.68.)	-2,000.00	14.6717	-136.317	2,540.536
29-Mar-2019	Management Fee Reduction (Distribution) - Reinvested	18.85	14.9602	1.260	2,541.796
31-Mar-2019	Closing Balance		14.9602		2,541.796

All redemptions of units are reported to the Canada Revenue Agency (CRA) on an annual basis. These transactions must be reported on your annual income tax return. Please retain statements for income tax purposes.