I/we warrant and confirm that the information given in the mortgage application form is true and correct and I/we understand that it is being used to determine my/our credit responsibility and to evaluate and respond to my/our request for mortgage financing. You are authorized to obtain any information you may require for these purposes from other sources (including, for example, credit bureaux) and each source is hereby authorized to provide you with such information. I/we also understand, acknowledge and agree that the information given in the mortgage application form as well as other information you obtain in relation to my credit history may be disclosed to potential mortgage lenders, mortgage insurers, other service providers, organizations providing technological or other support services required in relation to this application and any other parties with whom I/we propose to have a financial relationship.

I/we further acknowledge and agree that each potential mortgage lender, mortgage insurer or service provider to whom you provide the mortgage application and/or my/our personal information is permitted to receive such application and information and maintain records relating to me/us and my/our mortgage application and to hold, use, communicate and disclose personal information about me/us, including my/our Social Insurance Number (SIN) if I/we provide it, and collect personal information from me/us, you and from third persons, including credit bureaux, credit reporting and collection agencies, financial institutions, my/our past and present employers, creditors and tenants, my/our spouse or any other person who has information about me/us for the purposes of recording, evaluating and responding to my/our application for mortgage financing or related activities and I/we specifically consent to the release and disclosure of personal information by such persons to and among you and each potential mortgage lender, mortgage insurer or other service provider.

CLIENT CONSENT		
: Steve R Darley		Date: Oct 21 - 14
: Barbara K Darley	Barbara Darley	Date: Oct 21/14

Canada Revenue Agency | Agence du revenu du Canada

NOTICE OF ASSESSMENT

Date	Name	Social insurance No.	Tax year	Tax centre
Apr 29, 2014	STEVE DARLEY	489 597 146	2013	Surrey BC V3T 5E1

Summary

0169975

Line	Description		$ Amount
150	Total income		105,860
	Deductions from total income		10,450
236	Net income		95,410
260	Taxable income		95,410
350	Total federal non-refundable tax credits		5,862
6150	**Total British Columbia non-refundable tax credits**		**1,364**
420	Net federal tax		12,403.79
428	**Net British Columbia tax**		**5,721.12**
435	Total payable		18,124.91
437	Total income tax deducted		23,617.27
482	Total credits		23,617.27
	(Total payable minus Total credits)		5,492.36
	Balance from this assessment	CR	5,492.36
	Direct deposit	**CR**	**5,492.36**

Andrew Treusch
Commissioner of Revenue

Date	Name	Social insurance No.	Tax year	Tax centre
Apr 29, 2014	STEVE DARLEY	489 597 146	2013	Surrey BC V3T 5E1

2014 Home Buyers' Plan (HBP) Statement of Account

Total withdrawals (1999)	$20,000	
Minus: Total repayments, cancellations, and income inclusions	$17,332	
Repayable balance remaining	$2,668	(A)
2014 minimum required repayment: You can repay the entire amount shown on line (A) Amount (A) divided by 02 (number of years left to repay)	$1,334	

2014 Lifelong Learning Plan (LLP) Statement of Account

Total withdrawals	$0	
Minus: Total repayments, cancellations, and income inclusions	$0	
Repayable balance remaining	$0	(B)
2014 minimum required repayment: You can repay the entire amount shown on line (B) Amount (B) divided by 00 (number of years left to repay)	$0	

Date	Name	Social insurance No.	Tax year	Tax centre
Nov 7, 2013	STEVE DARLEY	489 597 146	2012	Surrey BC V3T 5E1

0005783

Summary

Line	Description	$ Amount on previous assessment	$ Revised amount
150	Total income	98,603	98,604
	Deductions from total income	42,779	42,404
236	Net income	55,824	56,200
260	Taxable income	55,824	56,200
350	Total federal non-refundable tax credits	5,372	5,372
6150	**Total British Columbia non-refundable tax credits**	**1,347**	**1,347**
420	Net federal tax	3,916.73	3,999.91
428	**Net British Columbia tax**	**1,972.90**	**2,002.09**
435	Total payable	5,889.63	6,002.00
437	Total income tax deducted	21,185.29	21,185.29
482	Total credits	21,185.29	21,185.29
	Subtotal (Total payable minus Total credits)	15,295.66	15,183.29
	Change to tax payable (Revised subtotal - Previous subtotal)	DR	112.37
	Adjustment to arrears interest	DR	3.10
	Balance from this reassessment	DR	115.47
	Balance due	DR	**115.47**

Andrew Treusch
Commissioner of Revenue

Date	Name	Social insurance No.	Tax year	Tax centre
Nov 7, 2013	STEVE DARLEY	489 597 146	2012	Surrey BC V3T 5E1

2013 Home Buyers' Plan (HBP) Statement of Account

Total withdrawals (1999)	$20,000	
Minus: Total repayments, cancellations, and income inclusions	$15,998	
Repayable balance remaining	$4,002	(A)
2013 minimum required repayment: You can repay the entire amount shown on line (A) Amount (A) divided by 03 (number of years left to repay)	$1,334	

2013 Lifelong Learning Plan (LLP) Statement of Account

Total withdrawals	$0	
Minus: Total repayments, cancellations, and income inclusions	$0	
Repayable balance remaining	$0	(B)
2013 minimum required repayment: You can repay the entire amount shown on line (B) Amount (B) divided by 00 (number of years left to repay)	$0	

Canada Revenue Agency / Agence du revenu du Canada

SURREY BC V3T 5E1

Canada child tax benefit (CCTB) notice

Date	Social insurance number
Jul 18, 2014	726 771 850
Base year 2013	Tax centre Surrey BC V3T 5E1 1-800-387-1193
Payment period July 2014 to June 2015	

0233653

BARBARA DARLEY T37 (D)
13439 LAKE HILL DR
LAKE COUNTRY BC V4V 2S7

This notice represents the information processed as of 2014-06-27. You should keep it for your records.

All Government of Canada cheques are being phased out by April 2016. To enrol for direct deposit, or to update your banking information, go to www.cra.gc.ca/directdeposit.

Canada child tax benefit	$327.30
Amount direct deposited	$327.30

Information used to calculate:

- 2013 family net income: $95,410
- Marital status: married or living common law
- Province or territory of residence: B.C.
- Eligible children:
  CALEB
  JARED P
  MATTHEW
  MEGAN

Annual entitlement

Canada child tax benefit	$3,927.72

Entitlement schedule

July to May	$327.30 per month
June	$327.42

Andrew Treusch
Commissioner of Revenue

Canada

RAYMOND JAMES®

STATEMENT OF EARNINGS

PAY PERIOD ENDING: 15-Sep-2014
Employee: 000003421
Location: 868654 CSG COMPLIANCE/BC

Steve Darley

13439 Lakehill Dr.

Lake Country BC V4V 2S7

Deposited to account:
809 16940
101000773739 $2,625.25
Total Deposit: 15-Sep-2014 **$2,625.25**

EARNINGS					
Description	*Units*	*Unit Type*	*Rate*	*Amount*	*YTD Amount*
Regular Earnings			0.000	$3,950.00	$67,150.00
Mid Year Bonus			0.000		$2,850.00
EI Hours	**81.25**		**Total Earnings**	**$3,950.00**	**$70,000.00**

EMPLOYEE DEDUCTIONS		
Description	*Amount*	*YTD Amount*
Canada Pension		$2,425.50
Employment Insurance		$913.68
Income Tax	$883.91	$14,450.61
Bonus Income Tax		$1,033.83
RRSP ML on Reg Pay	$200.00	$3,400.00
RRSP ML on Bonus		$150.00
EE Stock Purchase $	$100.00	$1,700.00
Optional Life Insurance	$2.03	$35.83
Spousal Optional Life Ins	$8.10	$143.10
Optional AD&D - Family	$2.00	$34.00
LTD Insurance	$33.55	$614.15
Life/ADD Benefit Relocate	$21.38	$405.40
Health Ben Relocate	$69.25	$1,157.21
Remaining Ben Relocate	$4.53	$49.83
Total Employee Deductions	**$1,324.75**	**$26,513.14**

RAYMOND JAMES CONTRIBUTIONS				
Description	*Taxable Amount*	*Non-taxable amount*	*YTD Taxable Amount*	*YTD Non-taxable Amount*
Canada Pension				$2,425.50
Employment Insurance				$1,111.90
Txb ESPP Discount	$108.70		$323.83	
Life Insurance	$19.72		$377.54	
AD&D Insurance	$1.66		$27.86	
STD Insurance		$5.79		$130.77
Extended Health Family		$74.57		$1,258.93
Dental Family		$57.54		$978.18
EE Assistance Program		$1.13		$19.21
MSP Family	$69.25		$1,177.25	
Life/ADD Benefit Relocate	-$21.38		-$405.40	
Health Ben Relocate	-$69.25		-$1,157.21	
Remaining Ben Relocate		-$4.53		-$49.83
BC WCB Assessment		$3.56		$63.09

Total Employer Contributions	$108.70	$138.06	$343.87	$5,937.75

RAYMOND JAMES®

STATEMENT OF EARNINGS

PAY PERIOD ENDING: 30-Sep-2014
Employee: 000003421
Location: 868654 CSG COMPLIANCE/BC

Steve Darley

13439 Lakehill Dr.

Lake Country BC V4V 2S7

Deposited to account:
809 16940
101000773739 $2,666.87
Total Deposit: 30-Sep-2014 **$2,666.87**

EARNINGS					
Description	***Units***	***Unit Type***	***Rate***	***Amount***	***YTD Amount***
Regular Earnings			0.000	$3,950.00	$71,100.00
Mid Year Bonus			0.000		$2,850.00
EI Hours	**81.25**		**Total Earnings**	**$3,950.00**	**$73,950.00**

EMPLOYEE DEDUCTIONS		
Description	***Amount***	***YTD Amount***
Canada Pension		$2,425.50
Employment Insurance		$913.68
Income Tax	$842.29	$15,292.90
Bonus Income Tax		$1,033.83
RRSP ML on Reg Pay	$200.00	$3,600.00
RRSP ML on Bonus		$150.00
EE Stock Purchase $	$100.00	$1,800.00
Optional Life Insurance	$2.03	$37.86
Spousal Optional Life Ins	$8.10	$151.20
Optional AD&D - Family	$2.00	$36.00
LTD Insurance	$33.55	$647.70
Life/ADD Benefit Relocate	$21.38	$426.78
Health Ben Relocate	$69.25	$1,226.46
Remaining Ben Relocate	$4.53	$54.36
Total Employee Deductions	**$1,283.13**	**$27,796.27**

RAYMOND JAMES CONTRIBUTIONS				
Description	***Taxable Amount***	***Non-taxable amount***	***YTD Taxable Amount***	***YTD Non-taxable Amount***
Canada Pension				$2,425.50
Employment Insurance				$1,111.90
Txb ESPP Discount			$323.83	
Life Insurance	$19.72		$397.26	
AD&D Insurance	$1.66		$29.52	
STD Insurance		$5.79		$136.56
Extended Health Family		$74.57		$1,333.50
Dental Family		$57.54		$1,035.72
EE Assistance Program		$1.13		$20.34
MSP Family	$69.25		$1,246.50	
Life/ADD Benefit Relocate	-$21.38		-$426.78	
Health Ben Relocate	-$69.25		-$1,226.46	
Remaining Ben Relocate		-$4.53		-$54.36
BC WCB Assessment		$3.56		$66.65

Total Employer Contributions	$0.00	$138.06	$343.87	$6,075.81

RAYMOND JAMES®

STATEMENT OF EARNINGS

PAY PERIOD ENDING: 31-Aug-2014
Employee: 000003421
Location: 868654 CSG COMPLIANCE/BC

Steve Darley

13439 Lakehill Dr.

Lake Country BC V4V 2S7

Deposited to account:
809 16940
101000773739 — $2,666.87

Total Deposit: 29-Aug-2014 — **$2,666.87**

EARNINGS					
Description	***Units***	***Unit Type***	***Rate***	***Amount***	***YTD Amount***
Regular Earnings			0.000	$3,950.00	$63,200.00
Mid Year Bonus			0.000		$2,850.00
EI Hours	**81.25**		**Total Earnings**	**$3,950.00**	**$66,050.00**

EMPLOYEE DEDUCTIONS		
Description	***Amount***	***YTD Amount***
Canada Pension		$2,425.50
Employment Insurance		$913.68
Income Tax	$842.29	$13,566.70
Bonus Income Tax		$1,033.83
RRSP ML on Reg Pay	$200.00	$3,200.00
RRSP ML on Bonus		$150.00
EE Stock Purchase $	$100.00	$1,600.00
Optional Life Insurance	$2.03	$33.80
Spousal Optional Life Ins	$8.10	$135.00
Optional AD&D - Family	$2.00	$32.00
LTD Insurance	$33.55	$580.60
Life/ADD Benefit Relocate	$21.38	$384.02
Health Ben Relocate	$69.25	$1,087.96
Remaining Ben Relocate	$4.53	$45.30
Total Employee Deductions	**$1,283.13**	**$25,188.39**

RAYMOND JAMES CONTRIBUTIONS				
Description	***Taxable Amount***	***Non-taxable amount***	***YTD Taxable Amount***	***YTD Non-taxable Amount***
Canada Pension				$2,425.50
Employment Insurance				$1,111.90
Txb ESPP Discount			$215.13	
Life Insurance	$19.72		$357.82	
AD&D Insurance	$1.66		$26.20	
STD Insurance		$5.79		$124.98
Extended Health Family		$74.57		$1,184.36
Dental Family		$57.54		$920.64
EE Assistance Program		$1.13		$18.08
MSP Family	$69.25		$1,108.00	
Life/ADD Benefit Relocate	-$21.38		-$384.02	
Health Ben Relocate	-$69.25		-$1,087.96	
Remaining Ben Relocate		-$4.53		-$45.30
BC WCB Assessment		$3.56		$59.53

Total Employer Contributions	$0.00	$138.06	$235.17	$5,799.69

RAYMOND JAMES

Portfolio Evaluation Cover Page

As Of October 17, 2014

MR STEVE R DARLEY
13439 LAKE HILL DR
LAKE COUNTRY BC V4V 2S7

Investment Advisor: Matthew Lekushoff

Tel.: 416–777–6368
Fax: 416–777–7020
Email: matthew.lekushoff@raymondjames.ca
Assistant: Carolina Da Silva
Tel.: 416–777–7039
Email: carolina.dasilva@raymondjames.ca

Exchange Rate at Valuation Date:USD$1.000 = CAD$1.1230

Client Name	Account Open	Account	Type of Account	Market Value	
STEVE DARLEY	May 6, 2010	1AE – C80E – 0	MARGIN ACCOUNT	0.00	CAD
STEVE DARLEY	May 1, 2009	1AE – C80F – 0	MARGIN ACCOUNT	2,455.75	USD
STEVE DARLEY	January 31, 2006	1AE – C80R – 0	RRSP	34,747.24	CAD
STEVE DARLEY	May 14, 2008	1AE – C80Y – 0	CASH ACCOUNT	2,890.77	USD
STEVE DARLEY	March 30, 2007	1AE – C80Z – 0	Family RESP	29,790.18	CAD
BARBARA DARLEY	February 15, 2006	1AP – 400S – 0	SPSL	40,516.37	CAD
Total Portfolio Value of CAD$ Accounts				**$ 105,053.79**	
Total Portfolio Value of USD$ Accounts				**$ 5,346.52**	
Total Consolidated Value of all Accounts in CAD$				**$ 111,057.94**	

Disclaimer

RAYMOND JAMES

Holdings Summary

As Of October 17, 2014

Client Name: **STEVE DARLEY**

Account Number: 1AE – C80E – 0, 1AE – C80F – 0
1AE – C80R – 0, 1AE – C80Y – 0
1AE – C80Z – 0, etc...

Cash And Cash Equivalents		Held Since	Quantity	Average Cost	Book Value	Price	Market Value	% of Assets
CASH			6,704.36	1.00	6,704.36		6,704.36	6.04
MUTUAL FUNDS								
MIP501	MANULIFE BK PREMIUM ISA MS–NL	02/04/2013	38.890	10.00	389.04	10.000	388.90	0.35
		Total Cash And Cash Equivalents (CAD)			$ 7,093.40		$ 7,093.26	6.39 %

Fixed Income		Held Since	Quantity	Average Cost	Book Value	Price	Market Value	% of Assets
MUTUAL FUNDS								
MMF559	MMF STRATEGIC INC FD–FE	01/24/2014	423.009	12.08	5,110.72	12.091	5,114.64	4.61
OTHER								
XBB	ISHARES CDN UNIV BD IDX ETF	01/24/2014	155.000	31.31	4,852.50	31.250	4,843.75	4.36
VAB	VANGUARD CDN AGG BD IND ETF	09/11/2012	250.000	25.89	6,472.50	25.370	6,342.50	5.71
		Total Fixed Income (CAD)			$ 16,435.72		$ 16,300.89	14.68 %

Exchange–Traded Funds		Held Since	Quantity	Average Cost	Book Value	Price	Market Value	% of Assets
OTHER								
ZEM	BMO MSCI EMERGING MKT IDX ETF	02/10/2011	315.000	16.40	5,165.00	15.950	5,024.25	4.52
		Total Exchange–Traded Funds (CAD)			$ 5,165.00		$ 5,024.25	4.52 %

Equities		Held Since	Quantity	Average Cost	Book Value	Price	Market Value	% of Assets
CAPITAL MARKETS								
RJF	RAYMOND JAMES FNCL INC	03/04/2013	89.000	47.13	4,194.68	55.993	4,983.36	4.49
METALS & MINING								
WDO	WESDOME GLD MNS LTD	02/13/2006	500.000	1.60	800.00	0.640	320.00	0.29

This portfolio was prepared on a trade date basis. – Cost Consolidation Method : Aggregation – Printed: October 17, 2014

RAYMOND JAMES

Holdings Summary

As Of October 17, 2014

Client Name: **STEVE DARLEY**

Account Number: 1AE – C80E – 0, 1AE – C80F – 0
1AE – C80R – 0, 1AE – C80Y – 0
1AE – C80Z – 0, etc...

Equities		Held Since	Quantity	Average Cost	Book Value	Price	Market Value	% of Assets
MUTUAL FUNDS								
CCM150	IA CLAR SAR US EQT–FE	06/23/2010	3,684.201	3.19	11,766.42	4.685	17,261.21	15.54
CCM440	IA CLAR TACT INCM SER T6–FE	06/30/2010	1,226.958	9.37	11,493.29	9.214	11,304.58	10.18
OTHER								
RAYMOND JAMES FNCL INC 03DEC14		12/03/2013	14.000	51.62	722.61	55.993	783.90	0.71
Maturity Date: 12/03/14								
RAYMOND JAMES FNCL INC 04MAR15		03/04/2014	13.000	57.53	747.90	55.993	727.91	0.66
Maturity Date: 03/04/15								
RAYMOND JAMES FNCL INC 03JUN15		06/03/2014	13.000	52.86	687.13	55.993	727.91	0.66
Maturity Date: 06/03/15								
RAYMOND JAMES FNCL 02SEPT15		09/03/2014	12.000	60.31	723.73	55.993	671.91	0.61
Maturity Date: 09/02/15								
ZRE	BMO EQUAL WEIGHT REITS INDX UN	11/15/2012	415.000	19.86	8,242.95	19.300	8,009.50	7.21
XSP	ISHR COR S&P500 HEG CAD IX ETF	06/30/2010	330.000	12.27	4,050.00	21.500	7,095.00	6.39
CRQ	ISHARES CDN FNDMTL CM UN ETF	06/29/2010	820.000	12.12	9,940.00	13.480	11,053.60	9.95
CGL	ISHARES GOLD BULLION ETF	09/16/2010	400.000	11.78	4,711.00	11.010	4,404.00	3.97
CIE	ISHARES INT FUNDMTL CM UN ETF	06/30/2010	705.000	12.35	8,707.05	15.810	11,146.05	10.04
DBA	PWRSHRS DB MLTI–SCT AGRI TR	12/23/2010	140.000	32.85	4,598.40	29.647	4,150.61	3.74
			Total Equities (CAD)		$ 71,385.16		$ 82,639.54	74.41 %
			Total Portfolio (CAD)		$ 100,079.28		$ 111,057.94	100.00 %

This portfolio was prepared on a trade date basis. – Cost Consolidation Method : Aggregation – Printed: October 17, 2014

RAYMOND JAMES

Projected Income

As Of October 17, 2014

Client Name: **STEVE DARLEY**

Account Number: 1AE – C80E – 0, 1AE – C80F – 0
1AE – C80R – 0, 1AE – C80Y – 0
1AE – C80Z – 0, etc...

Security	Quantity	Day	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	Total
Fixed Income															
ISHARES CDN UNIV BD IDX ETF	155	30	12	12	12	12	12	12	12	12	12	12	12	12	148
VANGUARD CDN AGG BD IND ETF	250	1	14	14	14	14	14	14	14	14	14	14	14	14	171
Exchange–Traded Funds															
BMO MSCI EMERGING MKT IDX ETF	315	7			106										106
Equities															
RAYMOND JAMES FNCL INC	89	15			16			16			16			16	64
BMO EQUAL WEIGHT REITS INDX UN	415	6	34	34	34	34	34	34	34	34	34	34	34	34	413
ISHR COR S&P500 HEG CAD IX ETF	330	30		57						57					113
ISHARES CDN FNDMTL CM UN ETF	820	30		70			70			70			70		281
ISHARES INT FUNDMTL CM UN ETF	705	30		56			56			56			56		226
			61	244	182	61	188	77	61	244	77	61	188	77	1,521

This portfolio was prepared on a trade date basis. – Printed: October 17, 2014

RAYMOND JAMES

Performance Comparison

As Of September 30, 2014

Client Name: **STEVE DARLEY**
Account Number: 1AE – C80E – 0, 1AE – C80F – 0
1AE – C80R – 0, 1AE – C80Y – 0
1AE – C80Z – 0, etc...

Date of First Deposit **N/A**

Account Performance

Value of account at February 7, 2006	3,707.78
Invested	121,559.39
Withdrawn	22,586.09
Value of account at October 17, 2014	111,057.94
Annualized return from February 7, 2006	1.45 %

Performance Period	3 Months	6 Months	9 Months	1 Year	3 Year	5 Year
Date	Jul/14 – Sep/14	Apr/14 – Sep/14	Jan/14 – Sep/14	Oct/13 – Sep/14	Oct/11 – Sep/14	Oct/09 – Sep/14
Starting Value	112,553.79	108,849.76	103,073.01	96,269.46	64,947.40	39,380.53
Invested	2,845.49	5,531.43	10,699.95	13,045.15	38,271.95	67,019.94
Withdrawn	1,014.97	1,875.87	5,211.60	5,726.28	12,981.85	21,280.25
Ending Value	114,183.43	114,183.43	114,183.43	114,183.43	114,183.43	114,183.43
Account ROI	−0.18	1.52	5.31	10.61	9.46	8.05

This portfolio was prepared on a trade date basis. – Printed: October 17, 2014

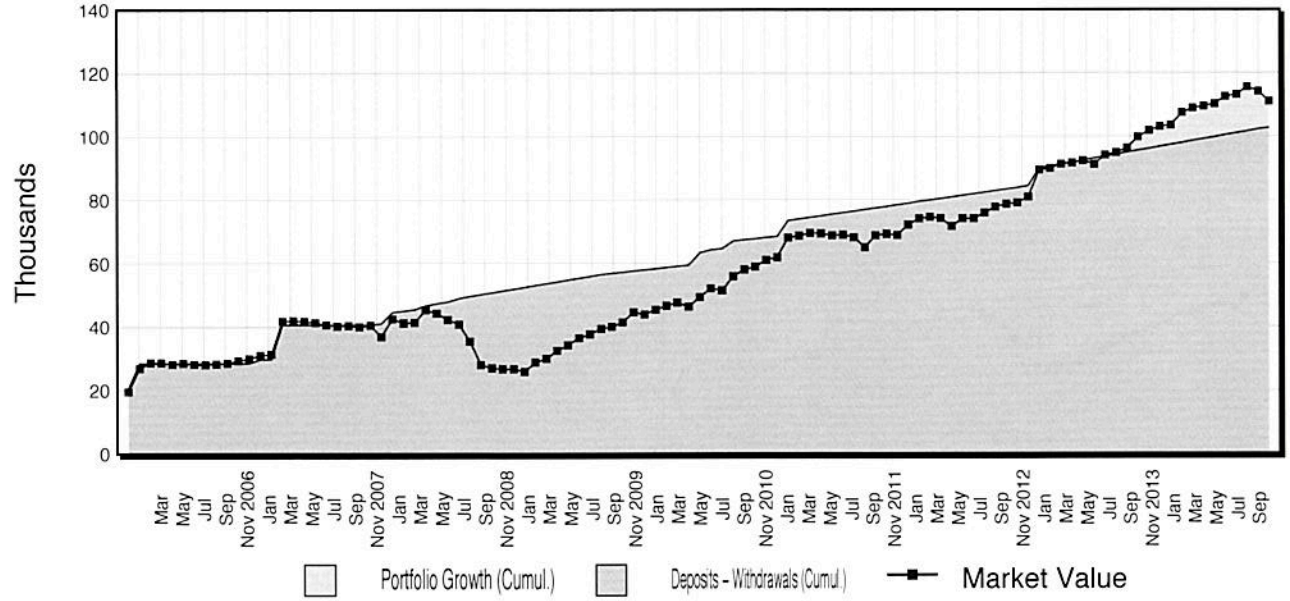
RAYMOND JAMES

Monthly Equity Growth Graph

From February 7, 2006 to October 17, 2014

Client Name: **STEVE DARLEY**

Account Number: 1AE – C80E – 0, 1AE – C80F – 0
1AE – C80R – 0, 1AE – C80Y – 0
1AE – C80Z – 0, etc...



Rate of Return:

The annualized rate of return since inception (February 7, 2006):	1.45%
The annualized rate of return in the last twelve months:	5.03%

Disclaimer

Information contained in this report was obtained from sources which we believe to be reliable, but we are unable to guarantee its completeness and accuracy. Some transaction types are known to cause erroneous results. We are not responsible for errors in book value provided. This information is not a substitute for your own tax records and may not be accurate for tax purposes. Securities purchased at another firm may reflect an ACB at market value on the date your positions were received by us unless you have provided your Advisor with corrected values. The ACB of securities may be adjusted for subsequent events and other relevant information. Trust unit adjusted cost is reduced for return of capital every April for distributions in the preceding calendar year. Corporate reorganizations often result in inaccurate book values; some mutual fund "10 %" switches are not taxable but appear in the Gain Loss report. Options exercised do not adjust the ACB of the underlying security; option assignments are not reported accurately and will require manual recalculation. These transactions should be reviewed with your Financial Advisor or Tax Advisor before reporting them for tax purposes. In the case of a discrepancy between your account statement and these reports the statement takes precedence. Should you become aware of errors please contact your Advisor. CIPF coverage does not apply to securities described as Unofficial. Customers should refer to the monthly statements to determine the positions covered by CIPF. The yield on step up bonds is an approximation of the bond's yield. Return on investment is calculated using the Internal Rate of Return method.

RAYMOND JAMES®

STATEMENT OF EARNINGS

PAY PERIOD ENDING: 15-Oct-2014

Steve Darley
13439 Lakehill Dr.
Lake Country BC V4V 2S7

Employee: 000003421
Location: 868654 CSG COMPLIANCE/BC

Deposited to account:
809 16940
101000773739 $2,664.85

Total Deposit: 15-Oct-2014 **$2,664.85**

EARNINGS					
Description	***Units***	***Unit Type***	***Rate***	***Amount***	***YTD Amount***
Regular Earnings			0.000	$3,950.00	$75,050.00
Mid Year Bonus			0.000		$2,850.00
EI Hours	**81.25**		**Total Earnings**	**$3,950.00**	**$77,900.00**

EMPLOYEE DEDUCTIONS		
Description	***Amount***	***YTD Amount***
Canada Pension		$2,425.50
Employment Insurance		$913.68
Income Tax	$842.29	$16,135.19
Bonus Income Tax		$1,033.83
RRSP ML on Reg Pay	$200.00	$3,800.00
RRSP ML on Bonus		$150.00
EE Stock Purchase $	$100.00	$1,900.00
Optional Life Insurance	$4.05	$41.91
Spousal Optional Life Ins	$8.10	$159.30
Optional AD&D - Family	$2.00	$38.00
LTD Insurance	$33.55	$681.25
Life/ADD Benefit Relocate	$21.38	$448.16
Health Ben Relocate	$69.25	$1,295.71
Remaining Ben Relocate	$4.53	$58.89
Total Employee Deductions	**$1,285.15**	**$29,081.42**

RAYMOND JAMES CONTRIBUTIONS				
Description	***Taxable Amount***	***Non-taxable amount***	***YTD Taxable Amount***	***YTD Non-taxable Amount***
Canada Pension				$2,425.50
Employment Insurance				$1,111.90
RRSP ML on Reg Pay		$200.00		$200.00
Txb ESPP Discount			$323.83	
Life Insurance	$19.72		$416.98	
AD&D Insurance	$1.66		$31.18	
STD Insurance		$5.79		$142.35
Extended Health Family		$74.57		$1,408.07
Dental Family		$57.54		$1,093.26
EE Assistance Program		$1.13		$21.47
MSP Family	$69.25		$1,315.75	
Life/ADD Benefit Relocate	-$21.38		-$448.16	
Health Ben Relocate	-$69.25		-$1,295.71	
Remaining Ben Relocate		-$4.53		-$58.89

BC WCB Assessment		$3.46		$70.11
Total Employer Contributions	**$0.00**	**$337.96**	**$343.87**	**$6,413.77**

Canada Revenue Agency | Agence du revenu du Canada

DECLARATION OF CONDITIONS OF EMPLOYMENT

Protected B when completed

The **employer** must complete this form for the employee to deduct employment expenses from his or her income.

The **employee** does not have to file this form with his or her return, but must keep it in case we ask to see it. For details about claiming employment expenses, see Guide T4044, *Employment Expenses*, or interpretation bulletins IT-352, *Employee's Expenses, Including Work Space in Home Expenses*, and IT-522, *Vehicle, Travel and Sales Expenses of Employees*.

Part A – Employee information (please print)

Last name	First name	Tax year	Social insurance number
Darley	Steve	2013	489 597 146

Home address	Business address

Job title and brief description of duties

Part B – Conditions of employment

1. Did this employee's contract require him or her to pay his or her own expenses while carrying out the duties of employment? . . . . ☑ Yes ☐ No
   Answer **"yes"** even if you provide an allowance or a reimbursement in respect of some or all such expenses.
   If **no**, the employee is **not** entitled to claim employment expenses, and **you are not required to answer any of the other questions**.

2. Did you normally require this employee to travel to locations that were not your place of business or between different locations of your places of business, during the course of performing his or her employment duties? . . . . ☑ Yes ☐ No
   If **yes**, what was the employee's area of travel (be specific)? ______

3. Did you require this employee to be away for at least 12 **consecutive** hours from the municipality and metropolitan area (if there is one) of your business where the employee normally reported for work? . . . . ☐ Yes ☑ No
   If **yes**, how frequently? ______

4. Indicate the period(s) of employment during the year: **from** Year 2013 Month 01 Day 01 **to** Year 2013 Month 12 Day 31
   If there was a break in employment, specify dates: ______

5. Did this employee receive or was he or she entitled to receive a motor vehicle allowance? . . . . ☐ Yes ☑ No
   If yes, indicate:
   - the amount received as a fixed allowance, such as a flat monthly allowance . . . . $ ______
   - the per km rate used ______ ($/km), and the amount received . . . . $ ______
   - the amount of the allowance that was included on the employee's T4 slip . . . . $ ______

   Did this employee have the use of a company vehicle? . . . . ☐ Yes ☐ No
   Was the employee responsible for any of the expenses incurred for the company vehicle? . . . . ☐ Yes ☐ No
   If **yes**, indicate the amount and type of expenses:

Amount	**Type of expense**
$	
$	
$	

6. Did you require this employee to pay for expenses for which he or she **did** or **will** receive a reimbursement? . . . . ☐ Yes ☑ No
   If **yes**, indicate the amount and type of expenses that were:

	Amount	**Type of expense**	**Included on T4 slip**
• received upon proof of payment	$		☐ Yes ☐ No
• charged to the employer, such as credit card charges	$		☐ Yes ☐ No

7. Did you require this employee to pay other expenses for which he or she **did not** receive any allowance or reimbursement? . . . . ☑ Yes ☐ No
   If **yes**, indicate the type(s) of expenses: **portion of home:heat,power,water&mortgage related expenses,insurance coverage&business licensing**

(Vous pouvez obtenir ce formulaire en français à **www.arc.gc.ca/formulaires** ou en composant le **1-800-959-7383**.)

Canada

8. Did you pay this employee wholly or partly by commission according to the volume of sales made or contracts negotiated? ☐ Yes ☑ No

If **yes**, indicate the commissions paid ($ ______) and the type of goods sold or contracts negotiated (______).

Is there a business development account or other similar commission income account available from which the employee's employment expenses are paid or reimbursed? ☐ Yes ☐ No

If **yes**, is the commission income from this account included in box 14 of the T4 slip? ☐ Yes ☐ No

9. Did this employee's contract of employment require him or her to:
- rent an office away from your place of business? ☐ Yes ☑ No
- employ a substitute or assistant? ☐ Yes ☑ No
- pay for supplies that the employee used directly in his or her work? ☐ Yes ☑ No
- pay for the use of a cell phone? ☐ Yes ☑ No

Did you or will you reimburse this employee for any of these expenses? ☐ Yes ☑ No

If **yes**, indicate the type of expense and amount you did or will reimburse:

Amount	Type of expense	Included on T4 slip
$		☐ Yes ☐ No
$		☐ Yes ☐ No
$		☐ Yes ☐ No

10. Did this employee's contract of employment require him or her to use a portion of his or her home for work? ☐ Yes ☐ No

If **yes**, approximately what percentage of the employee's duties of employment were performed at their home office? 100.00 %

Did you or will you reimburse this employee for any of his or her home office expenses? ☑ Yes ☐ No

If **yes**, indicate the type of expense and amount you did or will reimburse:

Amount	Type of expense	Included on T4 slip
$	internet, Blackberry & network costs	☑ Yes ☐ No
$	stationery, postage & courier costs	☑ Yes ☐ No
$		☐ Yes ☐ No

11. Did this employee work for you as a tradesperson? ☐ Yes ☑ No

If **yes**, did you require this employee, as a condition of employment, to purchase and provide tools that were used directly in his or her work? ☐ Yes ☐ No

If **yes**, do all of the tools itemized on the list provided to you by the employee satisfy this condition? ☐ Yes ☐ No

Please sign and date the list.

12. Did this employee work for you as an apprentice mechanic? ☐ Yes ☑ No

If **yes**, was this employee registered in a program established under the laws of Canada or of a province or territory that leads to a designation under those laws as a mechanic licensed to repair self-propelled motorized vehicles? ☐ Yes ☐ No

Did you require this apprentice mechanic, as a condition of employment, to purchase and provide tools that were used directly in his or her work? ☐ Yes ☐ No

If **yes**, are all of the tools itemized on the list provided to you by the employee used in connection with the employee's work for you as an apprentice mechanic in the program described **in this question**? ☐ Yes ☐ No

Please sign and date the list.

13. Did this employee work for you in forestry operations? ☐ Yes ☑ No

Did this employee, as a condition of employment, have to provide a power saw (including a chain saw or tree trimmer)? ☐ Yes ☐ No

Employer declaration

I certify that the information provided on this form is, to the best of my knowledge, correct and complete.

Raymond James Ltd.
Name of employer (print)

Sandra Richard
Name and title of authorized person (print)

2013-02-25
Date

604-654-1223 ext.
Telephone number

Signature of employer or authorized person

Note: Please clearly print the name and telephone number of the authorized person in case we need to call to verify information.

Employer's name – Nom de l'employeur

Raymond James Ltd.
2100-925 W. Georgia St.
Vancouver, BC V6C 3L2

Canada Revenue Agency / Agence du revenu du Canada

Year / Année: 2013

T4

Statement of Remuneration Paid
État de la rémunération payée

54	Employer's account number / Numéro de compte de l'employeur	
12	Social insurance number / Numéro d'assurance sociale	489597146
28	Exempt – Exemption: CPP/QPP (RPC/RRQ), EI (AE), PPIP (RPAP)	
10	Province of employment / Province d'emploi	BC
29	Employment code / Code d'emploi	
14	Employment income – line 101 / Revenus d'emploi – ligne 101	104483.37
22	Income tax deducted – line 437 / Impôt sur le revenu retenu – ligne 437	23617.27
16	Employee's CPP contributions – line 308 / Cotisations de l'employé au RPC – ligne 308	2356.20
24	EI insurable earnings / Gains assurables d'AE	47400.00
17	Employee's QPP contributions – line 308 / Cotisations de l'employé au RRQ – ligne 308	
26	CPP/QPP pensionable earnings / Gains ouvrant droit à pension – RPC/RRQ	51100.00
18	Employee's EI premiums – line 312 / Cotisations de l'employé à l'AE – ligne 312	891.12
44	Union dues – line 212 / Cotisations syndicales – ligne 212	
20	RPP contributions – line 207 / Cotisations à un RPA – ligne 207	
46	Charitable donations – line 349 / Dons de bienfaisance – ligne 349	
52	Pension adjustment – line 206 / Facteur d'équivalence – ligne 206	1500.00
50	RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	1186915
55	Employee's PPIP premiums – see over / Cotisations de l'employé au RPAP – voir au verso	
56	PPIP insurable earnings / Gains assurables du RPAP	

Employee's name and address – Nom et adresse de l'employé

Last name (in capital letters) – Nom de famille (en lettres moulées) / First name – Prénom / Initial – Initiale

DARLEY STEVE

13439 Lakehill Dr.
Lake Country, BC V4V 2S7

000003421

Other information (see over) / Autres renseignements (voir au verso)

Box – Case	Amount – Montant	Box – Case	Amount – Montant	Box – Case	Amount – Montant
40	483.37				

Protected B when completed / Protégé B une fois rempli

T4 (13)

Employer's name – Nom de l'employeur

Raymond James Ltd.
2100-925 W. Georgia St.
Vancouver, BC V6C 3L2

Canada Revenue Agency / Agence du revenu du Canada

Year / Année: 2013

T4

Statement of Remuneration Paid
État de la rémunération payée

54	Employer's account number / Numéro de compte de l'employeur	
12	Social insurance number / Numéro d'assurance sociale	489597146
28	Exempt – Exemption: CPP/QPP (RPC/RRQ), EI (AE), PPIP (RPAP)	
10	Province of employment / Province d'emploi	BC
29	Employment code / Code d'emploi	
14	Employment income – line 101 / Revenus d'emploi – ligne 101	104483.37
22	Income tax deducted – line 437 / Impôt sur le revenu retenu – ligne 437	23617.27
16	Employee's CPP contributions – line 308 / Cotisations de l'employé au RPC – ligne 308	2356.20
24	EI insurable earnings / Gains assurables d'AE	47400.00
17	Employee's QPP contributions – line 308 / Cotisations de l'employé au RRQ – ligne 308	
26	CPP/QPP pensionable earnings / Gains ouvrant droit à pension – RPC/RRQ	51100.00
18	Employee's EI premiums – line 312 / Cotisations de l'employé à l'AE – ligne 312	891.12
44	Union dues – line 212 / Cotisations syndicales – ligne 212	
20	RPP contributions – line 207 / Cotisations à un RPA – ligne 207	
46	Charitable donations – line 349 / Dons de bienfaisance – ligne 349	
52	Pension adjustment – line 206 / Facteur d'équivalence – ligne 206	1500.00
50	RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	1186915
55	Employee's PPIP premiums – see over / Cotisations de l'employé au RPAP – voir au verso	
56	PPIP insurable earnings / Gains assurables du RPAP	

Employee's name and address – Nom et adresse de l'employé

Last name (in capital letters) – Nom de famille (en lettres moulées) / First name – Prénom / Initial – Initiale

DARLEY STEVE

13439 Lakehill Dr.
Lake Country, BC V4V 2S7

000003421

Other information (see over) / Autres renseignements (voir au verso)

Box – Case	Amount – Montant	Box – Case	Amount – Montant	Box – Case	Amount – Montant
40	483.37				

Protected B when completed / Protégé B une fois rempli

T4 (13)

Report these amounts on your tax return.

14 – Employment income – Enter on line 101.

16 – Employee's CPP contributions – See line 308 in your tax guide.

17 – Employee's QPP contributions – See line 308 in your tax guide.

18 – Employee's EI premiums – See line 312 in your tax guide.

20 – RPP contributions – Includes past service contributions. See line 207 in your tax guide.

22 – Income tax deducted – Enter on line 437.

37 – Employee home-relocation loan deduction – Enter on line 248.

39 – Security options deduction 110(1)(d) – Enter on line 249.

41 – Security options deduction 110(1)(d.1) – Enter on line 249.

42 – Employment commissions – Enter on line 102. This amount is already included in box 14.

43 – Canadian Forces personnel & police deduction – Enter on line 244. This amount is already included in box 14.

44 – Union dues – Enter on line 212.

46 – Charitable donations – See line 349 in your tax guide.

52 – Pension adjustment – Enter on line 206.

55 – Provincial parental insurance plan (PPIP) – Residents of Quebec, see line 375 in your tax guide. Residents of provinces or territories other than Quebec, see line 312 in your tax guide.

66 – Eligible retiring allowances – See line 130 in your tax guide.

67 – Non-eligible retiring allowances – See line 130 in your tax guide.

72 – Section 122.3 income – Employment outside Canada – See Form T626.

73 – Number of days outside Canada – See Form T626.

74 – Past service contributions for 1989 or earlier years while a contributor

75 – Past service contributions for 1989 or earlier years while not a contributor – See line 207 in your tax guide.

77 – Workers' compensation benefits repaid to the employer – Enter on line 229.

78 – Fishers – Gross income

79 – Fishers – Net partnership amount

80 – Fishers – Shareperson amount

See Form T2121. **Do not** enter on line 101.

81 – Placement or employment agency workers

82 – Taxi drivers and drivers of other passenger-carrying vehicles

83 – Barbers or hairdressers

Gross income See Form T2125. **Do not** enter on line 101.

84 – Public transit pass – See line 364 in your tax guide.

85 – Employee-paid premiums for private health services plans – See line 330 in your tax guide.

87 – Volunteer firefighter exempt amount – Report this amount **only** if you are claiming an amount on line 362. See lines 101 and 362 in your tax guide.

Do not report these amounts on your tax return. For Canada Revenue Agency use only. (Amounts in boxes 30, 32, 34, 36, 38, 40, and 86 are already included in box 14.)

30 – Board and lodging

31 – Special work site

32 – Travel in a prescribed zone

33 – Medical travel assistance

34 – Personal use of employer's automobile or motor vehicle

36 – Interest-free and low-interest loans

38 – Security options benefits

40 – Other taxable allowances and benefits

68 – Indian (exempt income) – Eligible retiring allowances

69 – Indian (exempt income) – Non-eligible retiring allowances

70 – Municipal officer's expense allowance

71 – Indian (exempt income) – Employment

86 – Security options election

88 – Indian (exempt income) – Self-employment

Privacy Act, personal information bank numbers CRA PPU 005 and 047

Veuillez déclarer ces montants dans votre déclaration de revenus.

14 – Revenus d'emploi – Inscrivez à la ligne 101.

16 – Cotisations de l'employé au RPC – Lisez la ligne 308 de votre guide d'impôt.

17 – Cotisations de l'employé au RRQ – Lisez la ligne 308 de votre guide d'impôt.

18 – Cotisations de l'employé à l'AE – Lisez la ligne 312 de votre guide d'impôt.

20 – Cotisations à un RPA – Comprend les cotisations pour services passés. Lisez la ligne 207 de votre guide d'impôt.

22 – Impôt sur le revenu retenu – Inscrivez à la ligne 437.

37 – Déduction pour prêts à la réinstallation d'employés – Inscrivez à la ligne 248.

39 – Déduction pour options d'achat de titres 110(1)*d*) – Inscrivez à la ligne 249.

41 – Déduction pour options d'achat de titres 110(1)*d*.1) – Inscrivez à la ligne 249.

42 – Commissions d'emploi – Inscrivez à la ligne 102. Ce montant est déjà compris dans la case 14.

43 – Déduction pour le personnel des Forces canadiennes et des forces policières – Inscrivez à la ligne 244. Ce montant est déjà compris dans la case 14.

44 – Cotisations syndicales – Inscrivez à la ligne 212.

46 – Dons de bienfaisance – Lisez la ligne 349 de votre guide d'impôt.

52 – Facteur d'équivalence – Inscrivez à la ligne 206.

55 – Régime provincial d'assurance parentale (RPAP) – Résidents du Québec, lisez la ligne 375 de votre guide d'impôt. Résidents des autres provinces ou territoires, lisez la ligne 312 de votre guide d'impôt.

66 – Allocations de retraite admissibles – Lisez la ligne 130 de votre guide d'impôt.

67 – Allocations de retraite non admissibles – Lisez la ligne 130 de votre guide d'impôt.

72 – Revenu selon l'article 122.3 – Emploi hors du Canada – Consultez le formulaire T626.

73 – Nombre de jours hors du Canada – Consultez le formulaire T626.

74 – Services passés pour 1989 et les années précédentes pendant que l'employé cotisait

75 – Services passés pour 1989 et les années précédentes pendant que l'employé ne cotisait pas – Lisez la ligne 207 de votre guide d'impôt.

77 – Indemnités pour accidents du travail remboursées à l'employeur – Inscrivez à la ligne 229.

78 – Pêcheurs – Revenus bruts

79 – Pêcheurs – Montant net d'un associé de la société de personnes

80 – Pêcheurs – Montant du pêcheur à part

Consultez le formulaire T2121. **N'inscrivez pas** ce montant à la ligne 101.

81 – Travailleurs d'agences ou de bureaux de placement

82 – Chauffeurs de taxi ou d'un autre véhicule de transport de passagers

83 – Coiffeurs pour hommes ou dames

Revenus bruts Consultez le formulaire T2125. **N'inscrivez pas** ce montant à la ligne 101.

84 – Titres de transport en commun – Lisez la ligne 364 de votre guide d'impôt.

85 – Primes versées à un régime privé d'assurance-maladie – Lisez la ligne 330 de votre guide d'impôt.

87 – Montant exempt d'impôt versé aux pompiers volontaires – Déclarez ce montant **seulement** si vous réclamez un montant à la ligne 362. Lisez les lignes 101 et 362 de votre guide d'impôt.

Ne déclarez pas ces montants dans votre déclaration d'impôt. À l'usage de l'Agence du revenu du Canada seulement. (Les montants des cases 30, 32, 34, 36, 38, 40 et 86 sont déjà inclus dans la case 14.)

30 – Pension et logement

31 – Chantier particulier

32 – Voyages dans une zone visée par règlement

33 – Aide accordée pour les voyages pour soins médicaux

34 – Usage personnel de l'automobile ou du véhicule à moteur de l'employeur

36 – Prêts sans intérêt ou à faible intérêt

38 – Avantages liés aux options d'achat de titres

40 – Autres allocations et avantages imposables

68 – Indien ayant un revenu exonéré – Allocations de retraite admissibles

69 – Indien ayant un revenu exonéré – Allocations de retraite non admissibles

70 – Allocation de dépense versée à un conseiller municipal

71 – Indien ayant un revenu exonéré – emploi

86 – Choix liés aux options d'achat de titres

88 – Indien ayant un revenu exonéré – travail indépendant

Loi sur la protection des renseignements personnels, fichiers de renseignements personnels numéro ARC PPU 005 et 047

Manulife Financial
For your future

RAYMOND JAMES

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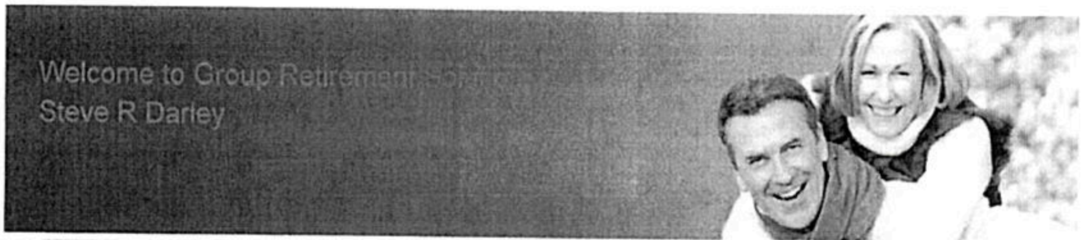


My Account Balance

View Plan Type

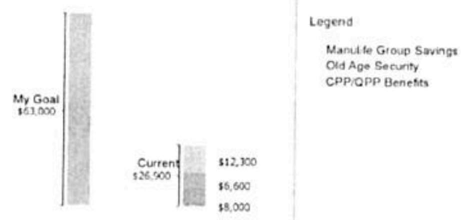
Total Account Balance : $62,583.88

Plan Type	Policy Number	Assets
RRSP	20001725	$44,049.20
DPSP	30001725	$17,934.62

Your current value is an estimate using the last known unit values. More Information

My Estimated Annual Retirement Income

If you continue making your average monthly contributions until you retire at age 60 your estimated income during your retirement will be $26,900 each year. This is an estimate, not a guarantee of your retirement income.



Steps
Update my retirement income goal
View assumptions used to create my estimate

Message Centre

The Steps Retirement Program® - Important Enhancements

Discover your Learning Centre

Visit Message Centre

Quick Links

Group Benefits Plan
My Account Balance
Forms
My Personal Rates of Return
Investing Made Simple
My Member Information

Learning Centre

Contribution Calculator

See how small contribution increases can help you maximize the savings you're building in your group retirement program

3 Minute Web Tour

Take the tour to see what this website can do for you

Game: Ride To 65

Explore and learn smart money management tips in our online virtual world with the award-winning Ride to 65!

Withdrawal Calculator

See how a withdrawal from your plan affects your ability to reach your short term and long term goals

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RAYMOND JAMES®

July 30, 2012

Steve Darley
Manager, Compliance Branch Reviews, AROP
Vancouver

Dear Steve,

Further to your request in June 2012 in which you approached Raymond James to consider the feasibility of working from a remote location (your home) in order to conduct the daily responsibilities of your job function as, Manager, Compliance Branch Reviews, ARPO, I am pleased to confirm that Raymond James Ltd. is prepared to support this remote work arrangement.

Your remote working arrangement will be based on the following terms and conditions:

- The remote work arrangement will take effect on July 1, 2012 and will be located at 13439 Lakehill Drive, Lake Country, BC, V4V 2S7. If the remote work location address changes, Raymond James must be advised in writing at least 4 weeks prior to the change date.

- During the remote work arrangement, you will continue to be responsible for the duties of your role as they are currently established.

- You will continue to receive an annual base salary of $91,800 payable on the 15th and last working day of the month.

- Your employee group benefits coverage will continue as currently enrolled.

- You will be required to attend monthly or bi-monthly meetings at our Vancouver Cathedral Place office location, as directed by us.

- Commencing on July 1, 2012 and continuing each month for the duration of the remote work arrangement, Raymond James Ltd. will cover your monthly internet costs, network costs and Blackberry costs. In addition, Raymond James Ltd. will also cover costs associated to regular day-to-day working expenses as would normally be incurred if working within the Cathedral branch office. including; required stationary, postage and courier costs.

- During this remote working arrangement, Raymond James Ltd. will be requiring you to use a portion of your home to carry out your day-to-day work duties. Expenses such as heat, power, water and mortgage related expenses would be your sole responsibility. It will also be your responsibility to ensure adequate insurance coverage and any business license requirements.

RAYMOND JAMES®

- Raymond James Ltd. will not be responsible for covering any moving expenses associated with your remote working arrangement.

- This remote working arrangement will be reviewed periodically for its continued effectiveness. If it is determined that this arrangement is not satisfactory, Raymond James reserves the right to cancel the remote work arrangement with ~~3~~ 6 (six) months written notice. This would result in you working from the Cathedral Place office location. Aug 30 - 12

- Annual Performance Reviews will continue to be conducted.

- All other terms and conditions of your employment with Raymond James Ltd. will remain the same.

Steve, I am pleased that we have been able to accommodate this request for you and anticipate that this arrangement will be mutually beneficial.

I would appreciate if you would sign this letter below as your acknowledgement and acceptance of the above terms and return a copy to me at your earliest convenience.

Yours truly,

Sandy Martin,
Senior Vice President and Chief Compliance Officer

Steve Darley

Aug 30 - 12
Date