



DOCUMENT SUMMARY (CAD)

TD Wealth Private Investment Advice
1791 Barrington St. Suite 1700
Halifax NS
Canada B3J 3K9

You will find enclosed the following documents:

PORTFOLIO PERFORMANCE.....	2
PORTFOLIO EVALUATION.....	4

ACCOUNT DETAILS				
Account Number	Account Type	Name	Currency	Market Value (CAD)
7J0596A	Cash (CAD)	SAINT MARY'S UNIVERSITY FACULTY	CAD	2,895,422.68
7J0596B	Cash (USD)	SAINT MARY'S UNIVERSITY FACULTY	USD	463,175.09



PORTFOLIO PERFORMANCE (CAD)

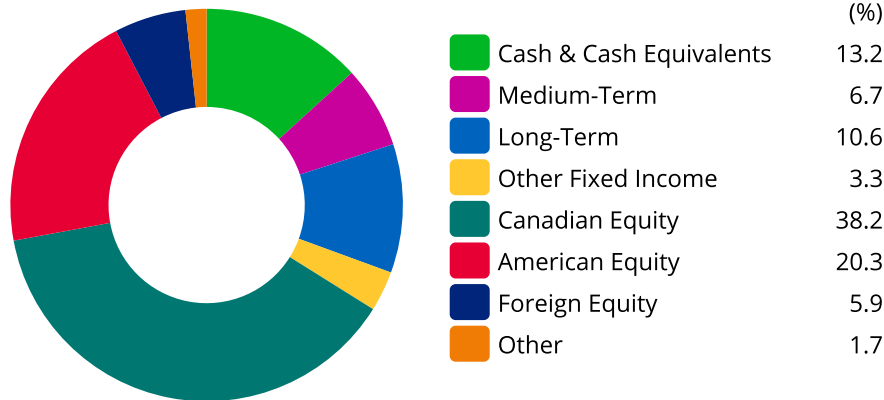
Changes in Market Value

	Year to Date	1 Year	10 Years
	01/01/2022 - 10/06/2022	10/07/2021 - 10/06/2022	10/07/2012 - 10/06/2022
Starting Value	\$ 3,806,182.13	\$ 3,562,247.16	\$ 1,882,033.20
Inflows	\$ 70,675.00	\$ 70,675.00	\$ 646,471.97
Outflows	\$ -71,252.50	\$ -71,252.50	\$ -714,596.82
Income	\$ 82,691.97	\$ 119,206.94	\$ 1,018,218.56
Relationship changes	\$ 0.00	\$ 0.00	\$ 0.00
Ending Value	\$ 3,366,316.46	\$ 3,366,316.46	\$ 3,366,316.46

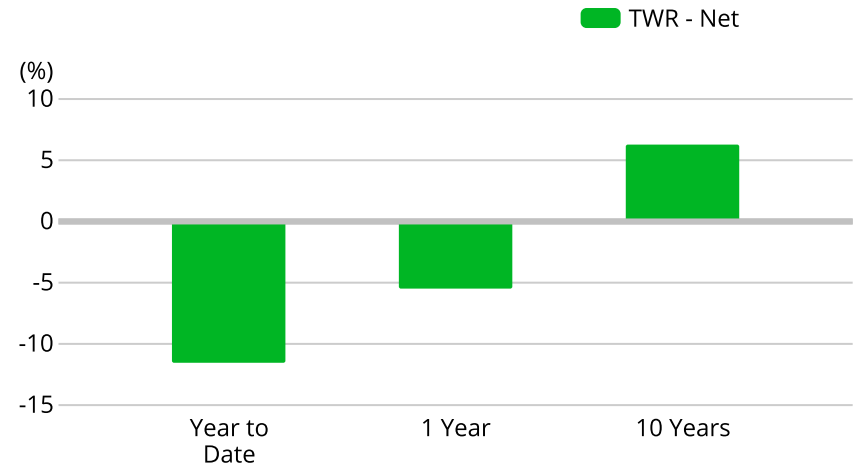
Performance

	(11.542) %	(5.484) %	6.279 %
Time-Weighted-Net			

Asset Allocation



Portfolio Performance





PORTFOLIO PERFORMANCE (CAD)

TD Wealth Private Investment Advice
1791 Barrington St. Suite 1700
Halifax NS
Canada B3J 3K9

Notes: Data prior to the management start date is excluded from this report.
Values in percentage are annualized for periods of more than twelve months.



PORTFOLIO EVALUATION (CAD)

TD Wealth Private Investment Advice
1791 Barrington St. Suite 1700
Halifax NS
Canada B3J 3K9

Account	Description	Symbol	Quantity	ACB	Book Cost	Invested Capital	Market Price	Market Value	% of Total	Unrealized G/L **	Annual Income	Current Yield	Market Yield	Accum. Int./Div.
Cash & Cash Equivalents														
Cash														
7J0596A	ACCOUNT BALANCE CAD	1CAD	9,809.37	1.000	9,809.37	9,809.37	1.000	9,809.37	0.30					764.90
7J0596B	ACCOUNT BALANCE USD	1USD	3,394.97	1.374	4,662.99	4,662.99	1.374	4,662.99	0.14					-9.90
Total Cash					\$ 14,472.36	\$ 14,472.36		\$ 14,472.36	0.44 %					\$ 755.00
Canadian Money Market Fund														
7J0596A	ISA F-CTC@3.05%PA/NL	TDB8160C	5,941.855	10.000	59,418.55	58,577.26	10.000	59,418.55	1.79	0.00				2,418.55
7J0596A	ISA F-TDB@3.05%PA/NL	TDB8151C	22,166.909	10.000	221,669.09	217,611.75	10.000	221,669.09	6.69	0.00				5,223.47
Total Canadian Money Market Fund					\$ 281,087.64	\$ 276,189.01		\$ 281,087.64	8.49 %	\$ 0.00				\$ 7,642.02
Total Cash & Cash Equivalents					\$ 295,560.00	\$ 290,661.37		\$ 295,560.00	8.92 %	\$ 0.00				\$ 8,397.02
Medium-Term														
Corporate Bonds														
7J0596A	BELL CDA RED 2.7% 27FB24	R35705	30,000	102.209	30,662.70	30,662.70	96.754	29,026.20	0.88	-1,636.50	810.00	2.64	2.79	4,235.30
Long-Term														
Canada Preferred Shares														
7J0596A	BCE 4.812%CM RD 1ST PF-AQ	BCE.PR.Q	2,000	24.560	49,120.00	49,120.00	19.650	39,300.00	1.19	-9,820.00	2,406.00	4.90	6.12	18,124.00
7J0596A	BROOKFLD ASST4.75%-A48 PF	BAM.PF.J	2,000	25.000	50,000.00	50,000.00	23.410	46,820.00	1.41	-3,180.00	2,375.00	4.75	5.07	11,990.45
7J0596A	CAPITAL POWERS.238% S5 PF	CPX.PRE	1,500	25.000	37,500.00	37,500.00	21.000	31,500.00	0.95	-6,000.00	1,964.25	5.24	6.24	17,284.97
Total Canada Preferred Shares					\$ 136,620.00	\$ 136,620.00		\$ 117,620.00	3.55 %	\$ -19,000.00	\$ 6,745.25	4.94 %	5.73 %	\$ 47,399.42
Fixed Income ETFs														
7J0596A	BMO SHORT-TERM BD IDX ETF	ZSB	1,634	49.140	80,294.76	80,294.76	45.920	75,033.28	2.27	-5,261.48	1,960.80	2.44	2.61	1,470.60
7J0596A	CI INVT GRADE BD ETF HDG	FIG	7,540	10.545	79,506.58	79,506.58	9.130	68,840.20	2.08	-10,666.38	2,895.36	3.64	4.21	4,687.84
7J0596A	DYNAMIC ACTV PREF SHS ETF	DXP	2,359	21.384	50,444.91	50,444.91	19.280	45,481.52	1.37	-4,963.39	2,038.18	4.04	4.48	1,667.89
7J0596A	PIMCO MONTHLY INCM FD T/U	PMIF	3,000	19.850	59,550.00	59,550.00	17.600	52,800.00	1.59	-6,750.00	2,490.12	4.18	4.72	7,590.27
Total Fixed Income ETFs					\$ 269,796.25	\$ 269,796.25		\$ 242,155.00	7.31 %	\$ -27,641.25	\$ 9,384.46	3.48 %	3.88 %	\$ 15,416.60
Foreign Bond Funds														
7J0596A	NEI GL IMP BND-PF/NL	NWT8593C	14,286.238	8.717	124,532.25	124,532.25	7.921	113,161.29	3.42	-11,370.96	5,485.92	4.41	4.85	2,828.15
7J0596A	TD RET BAL-FT5 /NL	TDB2771C	4,296.673	13.801	59,299.98	55,000.00	12.550	53,923.25	1.63	-5,376.73	3,232.82	5.45	6.00	8,035.24
Total Foreign Bond Funds					\$ 183,832.23	\$ 179,532.25		\$ 167,084.54	5.04 %	\$ -16,747.69	\$ 8,718.73	4.74 %	5.22 %	\$ 10,863.39
Total Long-Term					\$ 590,248.48	\$ 585,948.50		\$ 526,859.54	15.91 %	\$ -63,388.94	\$ 24,848.44	4.21 %	4.72 %	\$ 73,679.41
Other Fixed Income														
Canada Bond Funds														
7J0596A	MER CON INCM PT-F/NL	NBC7721C	23,199.611	8.107	188,089.69	197,966.35	7.530	174,693.07	5.27	-13,396.62	8,277.53	4.40	4.74	36,507.07
7J0596A	NBI F/R INCM-F /NL	NBC729C	9,847.095	10.160	100,044.61	100,044.61	9.540	93,941.29	2.84	-6,103.33	4,176.78	4.17	4.45	1,998.87
7J0596A	PM FRT ICM CL-F /NL	PIC8501C	8,728.144	11.186	97,636.05	93,000.00	10.392	90,702.87	2.74	-6,933.18	1,850.37	1.90	2.04	4,652.68
Total Other Fixed Income					\$ 385,770.35	\$ 391,010.97		\$ 359,337.23	10.85 %	\$ -26,433.12	\$ 14,304.68	3.71 %	3.98 %	\$ 43,158.62



PORTFOLIO EVALUATION (CAD)

TD Wealth Private Investment Advice
1791 Barrington St. Suite 1700
Halifax NS
Canada B3J 3K9

Account	Description	Symbol	Quantity	ACB	Book Cost	Invested Capital	Market Price	Market Value	% of Total	Unrealized G/L **	Annual Income	Current Yield	Market Yield	Accum. Int./Div.
Canadian Equity														
Common Stocks														
7J0596A	ALGONQUIN PWR&UTILITIES	AQN	2,170	15,480	33,591.20	33,591.20	14.740	31,985.80	0.97	-1,605.40	2,155.49	6.42	6.74	5,777.32
7J0596A	BANK OF MONTREAL	BMO	825	36,985	30,512.59	30,512.59	117.950	97,308.75	2.94	66,796.16	4,587.00	15.03	4.71	92,121.62 *
7J0596A	BANK OF NOVA SCOTIA	BNS	1,255	49,578	62,220.65	62,220.65	64.860	81,399.30	2.46	19,178.65	5,170.60	8.31	6.35	47,415.15
7J0596A	BCE INC	BCE	1,670	40,861	68,238.12	68,238.12	57.700	96,359.00	2.91	28,120.88	6,145.60	9.01	6.38	42,484.73
7J0596A	BROOKFIELD ASSET MGT-A LV	BAM.A	600	46,169	27,701.25	27,701.25	55.550	33,330.00	1.01	5,628.75	461.50	1.67	1.38	1,347.42
7J0596A	CDN APT PPTYS REIT T/U	CAR.UN	1,140	29,313	33,417.19	33,417.19	40.550	46,227.00	1.40	12,809.81	1,652.95	4.95	3.58	9,256.50
7J0596A	CDN IMPERIAL BK COMMERCE	CM	1,650	42,753	70,541.78	70,541.78	58.480	96,492.00	2.91	25,950.22	5,478.00	7.77	5.68	52,158.19
7J0596A	CROMBIE REIT T/U	CRR.UN	1,300	14,354	18,660.46	18,660.46	14.080	18,304.00	0.55	-356.46	1,157.05	6.20	6.32	1,831.98
7J0596A	EMERA INCORPORATED	EMA	2,245	25,591	57,452.40	57,452.40	53.510	120,129.95	3.63	62,677.55	5,949.25	10.36	4.95	80,422.11 *
7J0596A	FORTIS INC	FTS	1,267	43,217	54,756.57	54,756.57	50.800	64,363.60	1.94	9,607.03	2,711.38	4.95	4.21	12,635.20
7J0596A	NUTRIEN LTD	NTR	942	68,693	64,709.18	64,709.18	115.090	108,414.78	3.27	43,705.60	2,484.17	3.84	2.29	9,290.87
7J0596A	ROYAL BANK OF CANADA	RY	1,005	50,958	51,213.28	51,213.28	121.010	121,615.05	3.67	70,401.77	5,145.60	10.05	4.23	42,496.39
7J0596A	SUN LIFE FINANCIAL INC	SLF	733	45,687	33,488.22	33,488.22	55.440	40,637.52	1.23	7,149.30	2,023.08	6.04	4.98	9,581.31
7J0596A	TELUS CORP	T	1,120	26,044	29,169.59	29,169.59	27.490	30,788.80	0.93	1,619.21	1,516.93	5.20	4.93	9,748.66
7J0596A	TORONTO DOMINION BANK	TD	1,493	33,369	49,820.25	49,820.25	82.240	122,784.32	3.71	72,964.07	5,315.08	10.67	4.33	42,569.53
7J0596A	WSP GLOBAL INC	WSP	710	69,209	49,138.06	49,138.06	149.950	106,464.50	3.21	57,326.44	1,065.00	2.17	1.00	3,892.50
Total Common Stocks					\$ 734,630.79	\$ 734,630.79		\$ 1,216,604.37	36.73 %	\$ 481,973.58	\$ 53,018.68	7.22 %	4.36 %	\$ 463,029.48
Foreign Equity Funds														
7J0596A	MTG GL EQTY-F	NBC7702C	7,946.181	21,414	170,159.26	170,159.26	24.780	196,906.37	5.94	26,747.11	9,679.35	5.69	4.92	9,673.70
7J0596A	NEI ENVR LDRS-PF /NL	NWT8988C	6,802.103	11,987	81,534.12	81,534.12	15.349	104,405.48	3.15	22,871.36	785.33	0.96	0.75	2,182.42
Total Foreign Equity Funds					\$ 251,693.38	\$ 251,693.38		\$ 301,311.84	9.10 %	\$ 49,618.46	\$ 10,464.68	4.16 %	3.47 %	\$ 11,856.12
Equity Exchange Traded Funds/Trusts														
7J0596A	BMO PREMIUM YIELD HDG ETF	ZPAY.F	2,786	30,476	84,907.40	84,907.40	25.300	70,485.80	2.13	-14,421.60	5,349.12	6.30	7.59	3,534.72
Total Canadian Equity					\$ 1,071,231.57	\$ 1,071,231.57		\$ 1,588,402.01	47.95 %	\$ 517,170.44	\$ 68,832.48	6.43 %	4.33 %	\$ 478,420.32
American Equity														
Common Stocks														
7J0596B	APPLE INC	AAPL	201	157,035	31,564.00	31,564.00	192.414	38,675.14	1.17	7,111.13	253.99	0.80	0.66	339.84
7J0596B	AVERY DENNISON CORP	AVY	98	149,929	14,693.00	14,693.00	227.355	22,280.83	0.67	7,587.84	403.81	2.75	1.81	1,708.98
7J0596B	BECTON DICKINSON & CO	BDX	105	317,943	33,384.00	33,384.00	305.837	32,112.91	0.97	-1,271.09	501.88	1.50	1.56	1,885.28
7J0596B	COSTCO WHOLESALE CORP	COST	80	406,440	32,515.24	32,515.24	643.004	51,440.32	1.55	18,925.09	395.57	1.22	0.77	1,325.31
7J0596B	JOHNSON & JOHNSON	JNJ	161	168,264	27,090.47	27,090.47	220.035	35,425.59	1.07	8,335.12	999.52	3.69	2.82	4,134.62
7J0596B	MICROSOFT CORP	MSFT	136	127,420	17,329.08	17,329.08	321.729	43,755.10	1.32	26,426.01	463.25	2.67	1.06	2,658.79
7J0596B	PFIZER INC	PFE	765	54,255	41,505.25	41,505.25	58.127	44,466.79	1.34	2,961.54	1,681.16	4.05	3.78	7,005.21
7J0596B	PROCTER & GAMBLE CO.	PG	225	164,655	37,047.35	37,047.35	170.685	38,404.09	1.16	1,356.74	1,128.98	3.05	2.94	2,277.93
7J0596B	VERIZON COMMUNICATIONS	VZ	493	73,835	36,400.64	36,400.64	50.613	24,952.44	0.75	-11,448.20	1,767.32	4.86	7.08	4,334.58
7J0596B	VISA INC CLASS-A	V	131	166,779	21,848.03	21,848.03	252.491	33,076.26	1.00	11,228.22	269.89	1.24	0.82	1,197.83
7J0596B	WASTE MANAGEMENT INC	WM	217	155,027	33,640.93	33,640.93	213.222	46,269.20	1.40	12,628.28	774.93	2.30	1.67	1,930.45
Total Common Stocks					\$ 327,018.00	\$ 327,018.00		\$ 410,858.67	12.40 %	\$ 83,840.67	\$ 8,640.30	2.64 %	2.10 %	\$ 28,798.84



PORTFOLIO EVALUATION (CAD)

TD Wealth Private Investment Advice
 1791 Barrington St. Suite 1700
 Halifax NS
 Canada B3J 3K9

Account	Description	Symbol	Quantity	ACB	Book Cost	Invested Capital	Market Price	Market Value	% of Total	Unrealized G/L **	Annual Income	Current Yield	Market Yield	Accum. Int./Div.
Equity Exchange Traded Funds/Trusts														
7J0596B	ISHARES DOW JONES US ETF	IYY	289	36.339	10,502.03	10,502.03	122.324	35,351.61	1.07	24,849.58	637.65	6.07	1.80	23,122.76
Total American Equity					\$ 337,520.03	\$ 337,520.03		\$ 446,210.28	13.47 %	\$ 108,690.25	\$ 9,277.96	2.75 %	2.08 %	\$ 51,921.60
Other														
Other Investments														
7J0596A	NEI CLN INFR-PF /NL	NWT8523C	7,111.194	10.547	75,000.00	75,000.00	9.430	67,058.56	2.02	-7,941.44	2,133.36	2.84	3.18	355.56
Total					\$ 2,785,993.12	\$ 2,782,035.14		\$ 3,312,453.82		\$ 526,460.70	\$ 120,206.91		3.63 %	\$ 660,167.83

EXCHANGE RATES		
USD 1.000	=	CAD 1.373500

Accrued Interest:	\$ 90
Declared and Unpaid Dividends:	\$ 7,629
Total Portfolio Value:	\$ 3,320,174

* The exchange rate and transfer date are calculated using default values.
 ** Where applicable, Unrealized G/L include accumulated interest.



DISCLAIMER

As this report is not an official record of your account, your account statements, tax slips, and other records should be used for tax purposes. For specific tax inquiries, please contact your tax specialist or accountant.

Annual projected income amounts are based on the specified payment rate for each fixed income security, or the most recent payment rate for non-fixed income securities. Actual dividend and income amounts may change and are not guaranteed. Please contact your representative for more information regarding income projections.

Performance figures are calculated on a time-weighted basis, net of fees and include accrued income. Security values include transactions that have not settled as of the report date (if applicable). The investment growth chart (if applicable) is shown for illustrative purposes only, and does not take into account fees, expenses, or taxes.

The index returns are shown for comparative purposes only. Indices are not managed and their returns do not include any sales charges or fees, which, if included, would lower performance. It is not possible to invest directly in an index.

Transaction amounts in other currencies have been converted to the currency of the report. For information regarding the exchange rates used, please contact your representative.

For Long Positions: Book value is the total amount paid to purchase a security, including any transaction charges related to the purchase, adjusted for reinvested distributions, returns of capital and corporate reorganizations. For Short Positions: Book value is the total amount received for a security, net of any transaction charges related to the sale, adjusted for any distributions (other than dividends), returns of capital and corporate reorganizations. The book value shown for your holdings has been calculated to the best of our ability based on the information available to us, unless provided by you or your agent, and we do not guarantee its accuracy. For certain securities positions, market value has been reported as the book value of some or all of the position and may not reflect the actual book value. Please refer to your official account statements.

N/D means that all or a portion of the market value of the security position cannot be determined. The total market value provided for your portfolio excludes security positions whose market value is "N/D".

Market value has been determined in accordance with our valuation policy.

The information reflected in the stock allocation graph (if applicable) includes common shares only. The information reflected in the distribution by maturity chart (if applicable) is based on the face value of the securities. Total Return figures (if applicable) are not annualized. They are calculated between the "Opening Date" of each position, and the "As of" date indicated at the top of the income analysis report. Account fees (if applicable) are included under "Capital appreciation and revenues" reflected in the portfolio summary report.

This report has been provided by TD Wealth Private Investment Advice and is for illustrative purposes only. While we believe the information to be reliable, we cannot guarantee its accuracy and completeness. TD Wealth Private Investment Advice is not liable for any errors or omissions contained in this report and the use of any information contained in this report is entirely at the discretion of the recipient.

TD Wealth Private Investment Advice is a division of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank. TD Waterhouse Canada Inc. - Member of the Canadian Investor Protection Fund. All trademarks are the property of their respective owners. ©The TD logo and other trade-marks are the property of The Toronto-Dominion Bank.