

Court No. 31-2610052
Estate No. 31-2610052

**ONTARIO
SUPERIOR COURT OF JUSTICE
IN BANKRUPTCY AND INSOLVENCY**

IN THE MATTER OF THE BANKRUPTCY OF
YUAN HUA (MIKE) WANG,
OF THE CITY OF MARKHAM, IN THE PROVINCE OF ONTARIO

**REPORT OF TRUSTEE ON BANKRUPT'S
APPLICATION FOR DISCHARGE
(Subsection 170(1) of the Act)**

June 17, 2022

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Lawyers for KSV Restructuring Inc., solely in
its capacity as Court-appointed trustee, and
not in its personal capacity

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District of: Ontario
 Division No. 09 - Toronto
 Court No. 31-2610052
 Estate No. 31-2610052

Original

FORM 82
 Report of Trustee on Bankrupt's
 Application for Discharge
 (Subsection 170(1) of the Act)

In the matter of the bankruptcy of
 Yuan Hua (Mike) Wang
 of the City of Markham, in the Province of Ontario

Date of bankruptcy: 15-Apr-20	Date of initial bankruptcy event: 28-Jan-20
Marital status: Married	Number of persons in household family unit, including bankrupt:
Type of employment: Self employed	

LIABILITIES			
Type	Secured	Preferred	Unsecured
Declared	0.00	0.00	22,450,256.18
Proven	3,492,991.34	0.00	7,859,562.00

ASSETS			
Description	Value as per Statement of Affairs	Amount Realized	Estimate of Assets to be realized
Cash on hand	10,000.00	0.00	0.00
Furniture	200.00	0.00	0.00
Personal effects	500.00	0.00	0.00
Motor vehicle	6,400.00	0.00	0.00
100% ownership of Forme Development Group	1.00	0.00	0.00
Total:	17,101.00	0.00	0.00

ANTICIPATED RATE OF DIVIDENDS			
Preferred Creditors:	0.00%	Unsecured Creditors:	0.00%

A. CAUSES OF BANKRUPTCY

1. Other: Personal guarantees in respect of loans made to businesses owned by the bankrupt.

B. INFORMATION CONCERNING THE FINANCIAL SITUATION

- | | | |
|----|--|-------|
| 2. | (a) Available monthly income of the bankrupt at date of bankruptcy (Same amount as line (7) on Form 65): | 1,000 |
| | (b) Available monthly income of the bankrupt at date of this report: | 1,172 |
| 3. | (a) Available monthly income of the family unit at date of bankruptcy(Same amount as line (8) on Form 65): | 1,000 |
| | (b) Available monthly income of the family unit at date of this report: | 1,172 |

C. CONDUCT OF THE BANKRUPT

4. (a) Was the bankrupt required to pay to the estate an amount established by Directive No. 11R2 (Surplus Income)? No
- (b) Could the bankrupt have made a viable proposal rather than proceeding with bankruptcy? No

Mr. Wang filed a notice of intention to make a proposal on January 28, 2020. Mr. Wang's proposal dated March 27, 2020 was deemed to be refused by the creditors pursuant to an order issued by the Ontario Superior Court of Justice (Commercial List) on April 15, 2020.

5. Did the bankrupt have high income tax debts pursuant to section 172.1 of the Act? No
6. (a) Did the bankrupt fail to perform any of the duties imposed on the him/her under the Act? No

- (b) Can the bankrupt be justly held responsible for any of the facts referred pursuant to section 173 of the Act?
See Schedule "A" Yes
- (c) Did the bankrupt commit any offence in connection with the bankruptcy? No
7. (a) Did the bankrupt ever make a proposal under the Bankruptcy and Insolvency Act? Yes
- (b) Has the bankrupt been bankrupt before either in Canada or elsewhere? No
8. Were inspectors appointed in this estate? Yes

George Benchetrit Chaitons LLP 5000 Yonge Street, 10th Floor, Toronto, ON M2N 7E9	James Harnum Koskie Minsky LLP 20 Queen Street West, Suite 900, Toronto, ON M5H 3R3	Dominique Michaud Robins Appleby LLP Suite 2600, 120 Adelaide Street West, Toronto, On M5H 1T1
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Alan Tregobov Tregobov Cogan Architecture 40 St. Clair Ave East, Suite 303 Toronto, ON M4T 1M9	Hasson Pereira <hassonpereira@outlook.com>
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D. DISCHARGE OF THE BANKRUPT

9. (a) Is it the intention of the trustee to oppose the bankrupt's discharge?
See Schedule "A" No
- (b) Does the trustee have reasonable grounds to believe that a creditor or the Superintendent will oppose the bankrupt's discharge for a reason other than those set out in section 173(1)(m) or (n) of the Act? No
10. Did the bankrupt refuse or neglect to receive counselling pursuant to the Directive No. 1R3 (Counselling on Insolvency Matters)? No
11. Are there other facts, matters or circumstances that would justify the Court in refusing an absolute order of discharge? See Schedule "A"
12. Other pertinent information? See Schedule "A"

Dated at the City of Toronto in the Province of Ontario, this 17th day of June 2022.

KSV Restructuring Inc. (formerly KSV Kofman Inc.) - Licensed Insolvency Trustee



150 King Street West, Suite 2308
Toronto ON M5H 1J9
Phone: (416) 932-6022 Fax: (416) 932-6266

Approved by the following inspectors

Dominique Michaud

George Benchetrit

James Harnum

Alan Tregobov

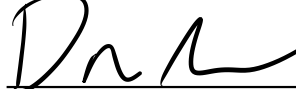
Hasson Pereira

Dated at the City of Toronto in the Province of Ontario, this 17th day of June 2022.

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George Benchetrit

James Hamum

Alan Tregobov

A large, stylized handwritten signature in black ink, appearing to read 'Hasson Pereira', is written over the signature line for Alan Tregobov.

Hasson Pereira

June 15/2022

Appendix A

A. Amount required to be paid monthly by the bankrupt

Monthly amount required by Directive No. 11R2 (Surplus Income)	(1) -
Amount bankrupt has agreed to pay monthly	(2) -
Difference between lines (1) and (2)	-
Amount bankrupt has agreed to pay monthly to repurchase assets	(2) -
Total anticipated payments, lines (2) + (3)	-


B. Surplus income

1. Did the bankrupt make all required payments pursuant to section 68 of the Act?	n/a
2. Does amount established to be paid correspond with Directive No. 11R2 (Surplus Income)? (If no, provide details of any extenuating circumstances that would affect amount to be paid as per Directive)	Yes
3. Was the bankrupt made aware of the possibility of requesting mediation?	Yes
4. Were there any amendments or material changes during the period of bankruptcy? (If yes, provide details)	No
5. Was mediation necessary under subsections 68(6) or 68(7) of the Act to determine the amount to be paid by the bankrupt?	No

Dated at Toronto, this 17th day of June, 2022

KSV Restructuring Inc. (formerly KSV Kofman Inc.) - Licensed Insolvency Trustee

150 King Street West, Suite 2308
Toronto ON M5H 1J9
Phone: (416) 932-6022 Fax: (416) 932-6266


Yuan Hua (Mike) Wang

SCHEDULE "A"

Court No. 31-2610052

Estate No. 31-2610052

**ONTARIO
SUPERIOR COURT OF JUSTICE
IN BANKRUPTCY AND INSOLVENCY****IN THE MATTER OF THE BANKRUPTCY OF
YUAN HUA (MIKE) WANG,
OF THE CITY OF MARKHAM, IN THE PROVINCE OF ONTARIO**

From the outset of the debtor-driven CCAA proceedings relating to the Forme entities in respect of which Mr. Wang is the sole director, officer and shareholder, stakeholders expressed concerns about Mr. Wang's conduct. As a result, KSV Restructuring Inc. (formerly KSV Kofman Inc.) ("**KSV**") was appointed as a "super" monitor with expanded powers (in such capacity, the "**Monitor**").

Prior to the appointment of KSV as the trustee in bankruptcy in this matter (in such capacity, the "**Trustee**"), and while KSV was acting as Monitor, Mr. Wang filed a personal Notice of Intention to Make a Proposal (the "**NOI**"). His proposal was ultimately deemed to be rejected because it was found by the late Honourable Justice Hainey of the Superior Court of Justice (Commercial List) to have been filed for an improper purpose. Among other things, the Honourable Justice Hainey found that Mr. Wang did not act transparently or in good faith, including because he:

- attempted to surreptitiously sell certain non-applicant properties and put approximately \$12 million out of reach of creditors;
- did not advise the Monitor of his NOI filing despite exchanging e-mails with the Monitor one business day after swearing his Statement of Affairs¹;
- filed a proposal that had no reasonable prospect of being accepted by his creditors;
- refused to be examined on his financial circumstances;
- refused to answer proper questions regarding his sources of financing;

¹ At the time, Mr. Wang had an obligation to advise the Monitor of material developments and to act in good faith and with due diligence as he was the beneficiary of a stay of proceedings in respect of certain of his personal creditors, which stay was granted pursuant to the Initial Order in the Forme entities' CCAA proceedings.

- authorized entirely duplicative assignments in bankruptcy of four non-applicant corporations (relating to the Forme CCAA proceeding), which served no valid purpose;
- permitted the non-applicants' legal counsel to bring an *ex parte* motion without making full and frank disclosure to the Honourable Justice Hainey; and
- refused to advise how the non-applicants are paying their lawyer's fees.

On the basis of these findings and others, the Honourable Justice Hainey deemed Mr. Wang's proposal to be refused by creditors and His Honour substituted KSV for Grant Thornton Limited as the Trustee. A complete copy of the Honourable Justice Hainey's endorsement dated April 15, 2020 is attached as **Exhibit "A"**.

On April 23, 2021, the Trustee's counsel conducted an examination of Mr. Wang pursuant to section 163 of the *Bankruptcy and Insolvency Act* (the "**BIA**"). A complete copy of the transcript of Mr. Wang's examination conducted on April 23, 2021 has previously been filed in these proceedings and is therefore not appended here.

The examination revealed several issues of very serious concern to the Trustee. Throughout his examination, Mr. Wang failed to answer the most basic questions put to him. For instance, below is one relevant excised portion of his transcript (Qs. 89 and 121-123):

Q. So, in other words, in 2013 and 2014, you had \$40,000 of income in each of those years; from 2015 onwards, you had no income whatsoever. Is that correct?

A. Correct.

...

Q. You have earned \$80,000 over the past ten years of pre-tax dollars. You know, spreading that over ten years, that is \$10,000 a year of pre-tax dollars in terms of disposable income. How have you lived? How have you funded food, utilities, phone bills? And we can do them one-by-one, but just generally, I will ask you at a high level, how have you managed to fund your lifestyle or any kind of lifestyle with that level of income?

A. You know, some of the funds are coming from our savings, although I do not really recall the details because that is a while ago.

Q. So, where did the funds in these supposed savings come from?

A. We have some personal savings in the bank.

Q. I understand that to be your evidence, that you have savings. What is the source of those savings?

A. I don't recall.

As reflected in the transcript, Mr. Wang's answers to many of the questions that were put to him during his examination, including about millions of dollars flowing through his personal account held jointly with his wife at the Royal Bank of Canada at a time when he had no employment or other income were "I don't recall", "I don't know" or responses to that effect.

Mr. Wang also refused to provide any answers whatsoever to several other questions put to him during his examination. For instance:

- Mr. Wang refused to advise of the source of his wife's funds, with whom he held a joint account at RBC through which millions of dollars flowed, and who he also testified paid his phone bill and other joint expenses (Qs. 297-300).
- Mr. Wang also refused to answer any questions relating to how his 27 year old son, Alan Wang, to whom Mr. Wang transferred his matrimonial home in 2018 and in which Mr. Wang continues to reside with his wife, funded the mortgage obligations on the property, which total approximately \$1.25 million and require monthly mortgage payments of approximately \$9,500 (Qs. 309-342).

Following the examination, the Trustee followed-up on several occasions with Mr. Wang's counsel seeking further information and documentation relating to Mr. Wang's financial affairs, including with respect to very sizeable transactions in Mr. Wang's RBC Account, as summarized in the chart attached as **Exhibit "B"**.² In responding correspondence from Mr. Wang's counsel dated January 26, 2022, Mr. Wang's counsel provided further details with respect to Mr. Wang's source of funds for certain of the more significant transactions flowing through Mr. Wang's RBC account in recent years (including transactions of \$80,000, \$90,000, \$100,000, \$150,000, \$200,000, \$250,000 and other significant amounts). In particular, Mr. Wang's counsel advised that "Mr. Wang regularly made payments from his account to the various Forme corporations to cover ongoing expenses. These payments were funded by Mr. Wang's personal funds, contributed as a shareholder advance, as well as funds received from Xiuhui Huang, contributed as an investment" [emphasis added].

The Trustee accordingly asked for further information to explain the source of Mr. Wang's personal funds purportedly used for these transactions given his acknowledgment under oath that he earned a collective total of only \$80,000 of pre-tax income in 2013/2014 and no income from 2015 onwards. In response, it was noted that Mr. Wang "answered this question on his examination" and "Mr. Wang did also receive some funds as a result of the refinancing of various properties. The particulars were provided to the Trustee in the letter of January 26, 2022. Mr. Wang does not have any additional information at this time regarding any additional sources of his personal funds."

By letter dated November 30, 2021, the Trustee also asked Mr. Wang's counsel for information explaining why Mr. Wang is the sole shareholder of the various Forme entities if there were other individuals, such as Xiuhui Huang, who supposedly invested substantial amounts in the Forme entities. The Trustee was advised in response, by letter from Mr. Wang's counsel dated December 17, 2021, that "the funds were advanced to Mr. Wang personally by family friends in China because of their personal connection with Mr. Wang, and because they considered Mr. Wang to be a successful businessman. The funds were sent directly to him so that he could decide to which of the various Forme projects to allocate the investments, in the most efficient manner." When Mr. Wang was asked in follow-up correspondence as to why these individuals

² While the RBC bank statements for Mr. Wang's account reflect hundreds of transactions of various sizes, the summary chart attached as Exhibit "B" reflects only transactions (debits and credits) meeting or exceeding a \$50,000 threshold.

were not documented as being shareholders of any of the Forme entities, Mr. Wang's response, through counsel, by way of letter dated January 26, 2022, was that: "those individuals trusted Mr. Wang to invest the funds as he saw fit, and they never requested that they become shareholders in any of the Forme entities."

Notably, Mr. Wang has not produced any documentation or information about these supposed investments, the terms that governed them, or any other meaningful details pertaining to them. Additionally, Mr. Wang's counsel's advice that all of these transfers were investments and not personal loans made to Mr. Wang is inconsistent with Mr. Wang's evidence given under oath during his examination, where he described these transfers as loans (Qs. 169-175):

Q. In the past seven years, call it, have you received any transfers from anyone overseas that you can recall?

A. Yes.

Q. And from whom?

A. Family members or friends.

Q. And for what purpose have your family members or friends transferred you funds?

A. Those funds have already been invested in my real estate developing company. You know, these funds are a loan.

Q. Sorry, when you say "these funds are a loan", what do you mean?

A. Meaning, when I say "loan", I mean, we borrowed money from friends or family members and used this money to invest in my real estate developing company.

...

Q. And do you have any documentation with respect to these loans?

A. I don't recall.

None of these supposed lenders filed claims in Mr. Wang's bankruptcy.

In addition to the inconsistencies in Mr. Wang's evidence, his lack of disclosure around key issues relating to his financial affairs, his failure to keep proper and usual books of account, and his failure to account satisfactorily for his loss and deficiency of assets to meet his liabilities, it also came to light during Mr. Wang's examination that he omitted and failed to disclose certain assets on his Statement of Affairs, including an insurance policy bearing policy number 0441056133. Attached as **Exhibit "C"** is Mr. Wang's Statement of Affairs, which omits reference to any insurance policies. Attached as **Exhibit "D"** is a copy of Mr. Wang's life insurance policy bearing policy number 0441056133, which was not disclosed on his Statement of Affairs. The insurance policy has a cash surrender value of over \$40,000, which is more than double the amount of assets disclosed on Mr. Wang's Statement of Affairs. Upon learning of this insurance policy, the Trustee took steps to realize the cash surrender value of the policy. A total of \$37,992 was recovered.

Mr. Wang's liabilities far exceed his assets. In particular, Mr. Wang has proven liabilities in excess of \$11 million, comprised of approximately \$3.5 million of proven secured liabilities³ and over \$7.8 million of proven unsecured liabilities, yet the declared value of his assets, per his Statement of Affairs, is only \$17,000. There is a nil realizable value of his assets listed on his Statement of Affairs and there are no funds available for distribution to Mr. Wang's unsecured creditors in these bankruptcy proceedings.

In light of the foregoing and given all of the circumstances, the Trustee is of the view that Mr. Wang is responsible for several of the factors under section 173 of the BIA. Mr. Wang's conduct, both prior to and throughout these proceedings, has caused significant hardship for a large and diverse creditor group. To the extent any discharge from bankruptcy is going to be granted to Mr. Wang, the Trustee respectfully submits that it ought to be conditional on Mr. Wang paying a substantial amount of any future earnings and income to the Trustee to be distributed to Mr. Wang's creditors.

³ Net of approximately \$5.4 million that has been distributed to these secured creditors pursuant to Court orders granted in the Forme entities' CCAA proceedings.

TAB A

ONTARIO
SUPERIOR COURT OF JUSTICE
COMMERCIAL LIST

IN THE MATTER OF THE *BANKRUPTCY AND INSOLVENCY ACT*, R.S.C.
1985, c. B-3, AS AMENDED

AND IN THE MATTER OF THE PROPOSAL OF YUAN HUA (MIKE) WANG

APPLICATION UNDER THE *BANKRUPTCY AND INSOLVENCY ACT*, R.S.C.
1985, c. B-3, AS AMENDED


ENDORSEMENT
(APRIL 15, 2020)

1. This Motion was heard on March 31, 2020 by teleconference in accordance with the change in operations of the Commercial List in light of the COVID-19 crisis and the Chief Justice's Notice to the Profession dated March 15, 2020.
2. At the conclusion of the argument on this Motion, I indicated that I would provide the parties with my decision in due course. This is my decision.
3. Ferina Construction Limited ("Ferina") brought a Motion to terminate the period during which Yuan Hua (Mike) Wang ("Wang") may make a proposal ("NOI Period") pursuant to section 50.4 of the BIA. Wang brought a motion returnable on the same date to extend the NOI Period to make a Proposal. Wang has since filed a Proposal and accordingly his motion for an extension of time has been withdrawn. As part of my endorsement dated February 25, 2020 in setting these two motions down for a hearing, I ordered that if a Proposal was filed by Wang prior to the date that Ferina's motion was heard, Ferina's motion could proceed under section 50(12) of the BIA as a motion to terminate the NOI proceeding, which is what has occurred.
4. Ferina submits that Wang's proposal proceeding is an attempt to avoid the effect of orders made in the CCAA proceedings involving Forme Development Group Inc and certain affiliates ("Applicants").

5. The Applicants were granted CCAA protection in November 2018. Certain other affiliated companies were not granted protection (“Non-Applicants”). Wang is the sole shareholder, director and directing mind of the Applicants and the Non-Applicants.
6. From the outset of the debtor-driven CCAA proceedings stakeholders have expressed concerns about Wang’s conduct. As a result, KSV Kofman Inc. (“KSV”) was appointed as “super” Monitor with expanded powers.
7. In March 2019 Wang attempted to surreptitiously sell certain Non-Applicant properties and put approximately \$12 million out of reach of Wang’s creditors. As a result the Monitor brought a Motion for an order that all net proceeds from the sale be held in trust by the Monitor. In settling the Motion, Wang and the Non-Applicants gave an undertaking to the court that all sale proceeds would be held in trust. The undertaking also contemplated a claims process to determine claims against the Non-Applicants and Wang. In October 2019 a claims process was instituted by court order, that was acquiesced in by Wang’s legal counsel.
8. Ferina filed a claim against Wang, in his capacity as a guarantor, for \$2,284,336.94 in the claims process. The claims bar date was January 27, 2020. On that date Wang advised the Monitor that all claims filed against him in the claims process should be disallowed.
9. I agree with Ferina’s submissions that this proposal proceeding that Wang has recently commenced and the CCAA proceedings that he commenced 18 months ago are inextricably linked for the following reasons:
 - a. Wang is the sole shareholder of the Applicants and the Non-Applicants. Any equity remaining from the sale of the properties is an asset of Wang’s;
 - b. Wang has provided personal guarantees to various creditors in the CCAA proceedings, including Ferina;
 - c. Wang is subject to the undertaking to the Court in his personal capacity which forms part of a court order for the benefit of his creditors;
 - d. Wang is subject to a Claims Procedure Order in the CCAA proceedings which includes claims against him personally. Wang participated in negotiating this Order and agreed to it; and

- e. I have already made findings of lack of good faith in my Endorsement in the CCAA proceedings dated February 20, 2020, which, in my view, apply equally to Wang's recent commencement of this proposal proceeding under the BIA.
10. The main issue on this Motion is whether the proposal proceeding should continue. Under s.50(12) of the BIA the court may, on application by a creditor at any time before the meeting of creditors, declare that the proposal is deemed to have been refused by the creditors if the court is satisfied that:
- (a) the debtor has not acted, or is not acting, in good faith and with due diligence;
 - (b) the proposal will not likely be accepted by the creditors; or
 - (c) the creditors as a whole would be materially prejudiced if the application under this subsection is rejected.
11. I have concluded that the proposal proceeding should not continue and should be terminated for the following reasons.
12. Wang has not acted in good faith because he has.
- a. Authorized entirely duplicative assignments in bankruptcy of the four Non-Applicants that I found served no valid purpose;
 - b. Filed a Proposal that has no hope of being accepted by his creditors;
 - c. Permitted the Non-Applicants' legal counsel to bring an *ex parte* motion before me without making full and frank disclosure;
 - d. Kept his NOI filing secret despite exchanging e-mails with the Monitor the business day after swearing his Statement of Affairs; and
 - e. Refused to answer proper questions regarding his sources of financing.
13. Wang's pre-filing conduct is also a factor to consider when assessing his good faith under s.50(12) of the BIA. He has displayed a lack of transparency and good faith with respect to the CCAA proceedings because he has,
- a. Secretly attempted to put \$12 million beyond the reach of his creditors;
 - b. Refused to be examined on his financial circumstances;
 - c. Refused to advise how the Non-Applicants are paying Gardiner Roberts LLP's fees.
14. My conclusion that Wang has not acted and is not acting with good faith is sufficient to justify the orders sought by Ferina on this Motion.

15. However, I have also concluded that it is not likely that Wang's proposal would be accepted for the reasons set out at paras 32-36 of Ferina's Factum which I adopt.
16. Further, I have also concluded that the creditors as a whole would be materially prejudiced if the proposal proceeding is not terminated for the same reasons that I gave in my Endorsement dated February 20, 2020. There is already a process in place in the CCAA proceedings to determine claims against Wang which should not be undermined by Wang's proposal.
17. For these reasons, Ferina's motion is granted on the terms of the attached Orders declaring that Wang's proposal is deemed to be refused by creditors and substituting KSV as Wang's Trustee in Bankruptcy.
18. These orders are effective today whether or not they are entered.


Hailey J.

TAB B

RBC CHEQUING ACCOUNT

Date	Description	Withdrawal Amount	Deposit Amount	Page of PDF
Nov 29, 2018	BR TO BR - 5654	65,759.24		679
Nov 6, 2018	BR TO BR - 6512		60,000	679
Dec 28, 2017	TT ZHANG HUA QI		79,377.75	660
Dec 21, 2017	TT ZHANG HUA QI		80,525.27	658
Nov 3, 2017	TT CHINA FRIEND		108,966.03	656
Oct 11, 2017	CHEQUE	350,000		654
Oct 3, 2017	NO DESC	100,000		654
Sept 29, 2017	CHEQUE	150,000		654
Sept 27, 2017	BR TO BR - 3172		481,269.78	653
Sept 21, 2017	TT ZHANG HUA QI		77,830.79	653
Sept 20, 2017	TT ZHANG HUA QI		77,431.67	653
Sept 7, 2017	CHEQUE	80,000		653
Sept 7, 2017	BR TO BR - 3172		80,000	653
Sept 6, 2017	CHEQUE	150,000		653
Aug 31, 2017	CHEQUE	320,000		651
Aug 31, 2017	CHEQUE	280,000		651
Aug 30, 2017	CHEQUE	150,000		651
Aug 25, 2017	CHEQUE	250,000		651
Aug 22, 2017	WWW Transfer	80,000		651
Aug 21, 2017	CHEQUE	200,000		651
Aug 21, 2017	BR TO BR – 3172		1,305,855.63	651

Aug 14, 2017	CHEQUE	80,000		650
Aug 14, 2017	BR TO BR – 3012		80,000	649
Aug 11, 2017	CHEQUE	90,000		649
Aug 11, 2017	TT XUANRUI TRAD		89,981.19	649
July 12, 2017	CHEQUE	80,000		647
July 4, 2017	CHEQUE	100,000		647
June 29, 2017	CHEQUE	100,000		647
June 28, 2017	CHEQUE	1,610,000		647
June 13, 2017	CHEQUE	100,000		645
June 8, 2017	NO DESC	300,000		645
June 6, 2017	BR TO BR – 1380		2,275,461.21	645
Oct 27, 2016	RBC CREDIT CARD	66,116.65		637
Sept 12, 2016	BR TO BR – 6072	80,472.59		635
Feb 17, 2016	TT JIH SUN FOOD		50,000	625
Nov 2, 2015	CHEQUE	100,000		623
Oct 30, 2015	CHEQUE	100,000		623
Oct 28, 2015	BR TO BR – 6278		209,105.26	621
March 30, 2015	BR TO BR – 6032	100,000		612
March 30, 2015	WWW TRANSFER	100,000		612
March 30, 2015	TT CHAMPION SKY		100,000	612
Dec 30, 2014	TT MINGKAI TRAD		100,000	608
Nov 27, 2014	CHEQUE	100,000		608
Nov 27, 2014	NO DESC	200,000		608
Sept 10, 2014	WWW TRANSFER	50,000		604

Aug 21, 2014	TT GUIAN (CHINA		200,000	602
Aug 5, 2014	TT SUNDA TRADIN		50,312.50	602
July 14, 2014	TT SHENKAN LIMI		203,012	600
July 11, 2014	TT ZISHEN LIMIT		100,000	600
Jan 29, 2014	BR TO BR – 3172	550,000		595
Jan 29, 2014	BR TO BR – 3172		550,000	595
Jan 27, 2014	TT DA LI TRADIN		100,000	595
Dec 19, 2013	BR TO BR – 3172	160,000		593
Dec 19, 2013	TT ABLE TOP INT		200,000	593
Oct 15, 2013	TT WELL TEAM IN		50,000	589
Aug 6, 2013	TT GOLDEN LEAD		100,000	587
Nov 9, 2012	WWW TRANSFER	50,000		580
Nov 5, 2012	TT CHEUNG WA WO		50,000	580

TAB C

District of Ontario
 Division No. 09 - Toronto
 Court No.
 Estate No.

-- FORM 79 --

Statement of Affairs (Proposal made by an individual)
 (Subsection 49(2) and 158(d) of the Act / Subsections 50(2) and 62(1) and Paragraph 66.13(2)(d) of the Act)

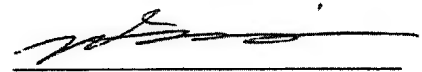
Original Amended

In the matter of the proposal of
 Yuan Hua (Mike) Wang
 of the City of Markham, in the Province of Ontario

ASSETS						
Type of assets	Description (Provide details)	Estimated Dollar Value	Exempt Property		Secured Amount/ Liens	Estimated net realizable dollar value
			Yes	No		
1. Cash on Hand	Cash	10,000.00		x	0.00	10,000.00
2. Furniture		200.00		x	0.00	200.00
3. Personal Effects	Other	500.00	x		0.00	0.00
4. Policies & RRSPs						
5. Securities						
6. Real Property or Immovable	House					
	Cottage					
	Land					
7. Motor Vehicles	Automobile	Volvo XC90	6,400.00	x	0.00	6,400.00
	Motorcycle					
	Snowmobile					
	Other					
8. Recreational Equipment						
9. Taxes						
10. Other	Other	Business - 100% ownership in Forme Development Group	1.00	x	0.00	1.00
		TOTAL	17,101.00		0.00	16,601.00

24-Jan-2020

Date


 Yuan Hua (Mike) Wang
 Debtor

FORM 79 -- Continued

LIABILITIES						
Liabilities type code (LTC): 1 Real Property or Immovable Mortgage or Hypothec 2 Bank Loans (except real property mortgage) 3 Finance Company Loans 4 Credit Cards Bank/Trust Companies Issuers 5 Credit Cards Other Issuers 6 Taxes Federal/Provincial/Municipal 7 Student Loans 8 Loans from Individuals 9 Other						
Creditor	Address including postal code	Account No.	Amount of debt			Enter LTC
			Unsecured	Secured	Preferred	
10226190 Canada Ltd.	Robins Appleby, Attn: Dom Michaud and Jonathan Preece 120 Adelaide Street West Toronto ON M5H 1T1		1.00	0.00	0.00	
2348793 Ontario Ltd	c/o Unger Law Attn: Andrew Unger and Eli Steinberg 1206 Centre St. Suite 204 Vaughan ON L4J 3M9		1.00	0.00	0.00	
2557725 Ontario Inc.	Robins Appleby, Attn: Dom Michaud and Jonathan Preece 120 Adelaide Street West Toronto ON M5H 1T1		0.00	0.00	0.00	
2557725 Ontario Inc.	Robins Appleby, Attn: Dom Michaud and Jonathan Preece 120 Adelaide Street West Toronto ON M5H 1T1		0.00	0.00	0.00	
2586614 Ontario Inc.	Robins Appleby, Attn: Dom Michaud and Jonathan Preece 120 Adelaide Street West Toronto ON M5H 1T1		0.00	0.00	0.00	
2592898 Ontario Inc.	Robins Appleby, Attn: Dom Michaud and Jonathan Preece 120 Adelaide Street West Toronto ON M5H 1T1		0.00	0.00	0.00	
2603616 Ontario Inc.	Robins Appleby, Attn: Dom Michaud and Jonathan Preece 120 Adelaide Street West Toronto ON M5H 1T1		0.00	0.00	0.00	
2611622 Ontario Inc.	Robins Appleby, Attn: Dom Michaud and Jonathan Preece 120 Adelaide Street West Toronto ON M5H 1T1		0.00	0.00	0.00	
2611809 Ontario Inc.	c.o Schneider Ruggiero LLP attn: George N. Ruggiero 120 Adelaide Street West, Suite 1000 Toronto ON M5H 3V1		0.00	0.00	0.00	
2612316 Ontario Inc.	Robins Appleby, Attn: Dom Michaud and Jonathan Preece 120 Adelaide Street West Toronto ON M5H 1T1		0.00	0.00	0.00	

24-Jan-2020

Date




Yuan Hua (Mike) Wang
 Debtor

LIABILITIES						
Creditor	Address including postal code	Account No.	Amount of debt			Enter LTC
			Unsecured	Secured	Preferred	
2620094 Ontario Inc.	Robins Appleby, Attn: Dom Michaud and Jonathan Preece 120 Adelaide Street West Toronto ON M5H 1T1		0.00	0.00	0.00	
2627235 Ontario Inc.	Robins Appleby, Attn: Dom Michaud and Jonathan Preece 120 Adelaide Street West Toronto ON M5H 1T1		0.00	0.00	0.00	
2638796 Ontario Inc.	Robins Appleby, Attn: Dom Michaud and Jonathan Preece 120 Adelaide Street West Toronto ON M5H 1T1		0.00	0.00	0.00	
2646429 Ontario Inc.	Robins Appleby, Attn: Dom Michaud and Jonathan Preece 120 Adelaide Street West Toronto ON M5H 1T1		0.00	0.00	0.00	
348 Mortgage	20 Adelaide St E Toronto ON M5C 2T6		0.00	0.00	0.00	1
348 Mortgage Investments Ltd.	c/o David Byon Law Office 500-1 West Pearce St. Richmond Hill ON L4B 3K3		0.00	0.00	0.00	
739572 Ontario Limited	c/o M. Lloyd Rubinoff, Barrister and Solicitor 300 John Street, Suite 402 Thornhill ON L3T 7R6		0.00	0.00	0.00	
A.C. Concrete Forming Ltd.	c/o Hill Hunter Losell Law Firm LLP 17360 Yonge St. Suite 200 Newmarket ON L3Y 7R6		0.00	0.00	0.00	
AJ Tregbov, Archited	Unit# 303 40 St. Clair Avenue East Toronto ON M4T 1M9		1.00	0.00	0.00	
Antonio Finelli, Donato Finelli and Fausto Finelli	c/o Rosen Fromstein LLP, Attn: Scott Rosen 1 St. Clair Avenue West, Suite 1101 Toronto ON M4V 1K6		0.00	0.00	0.00	
Canada Revenue Agency	1050 Notre Dame Avenue Sudbury ON P3A 5C1		1.00	0.00	0.00	
Capital One	161 Baay St., Suite 1800 Toronto ON M5J 2S1		1,672.54	0.00	0.00	4
CIBC Line of Credit	Commer Court West 56 Toronto ON M5L 1A2		1,775.74	0.00	0.00	4

24-Jan-2020

Date


 Yuan Hua (Mike) Wang
 Debtor

FORM 79 -- Continued

LIABILITIES						
Creditor	Address including postal code	Account No.	Amount of debt			Enter LTC
			Unsecured	Secured	Preferred	
Dingping Cheng	c/o Rosen Fromstein LLP, Attn: Scott Rosen 1 St. Clair Avenue West, Suite 1101 Toronto ON M4V 1K6		0.00	0.00	0.00	
DX Financial Ltd.	c/o Unger Law Attn: Andrew Unger and Eli Steinberg 1206 Centre St. Suite 204 Vaughan ON L4J 3M9		0.00	0.00	0.00	
Ferina Construction Limited	c/o Rosen Fromstein LLP, Attn: Scott Rosen 1 St. Clair Avenue West, Suite 1101 Toronto ON M4V 1K6		0.00	0.00	0.00	
First Source Mortgage Corporation - Danforth	c/o Paliare Roland Rosenberg Rothstein LLP, Attn: Jeff Larry and Max Starnino) 155 Wellington Street West, 35th Floor Toronto ON M5V 3H1		0.00	0.00	0.00	
First Source Mortgage Corporation - Kingston	c/o Paliare Roland Rosenberg Rothstein LLP, Attn: Jeff Larry and Max Starnino) 155 Wellington Street West, 35th Floor Toronto ON M5V 3H1		0.00	0.00	0.00	
Foremost Mortgage Holding Corporation	c/o Harvey Mandel 55 Queen Street East, Suite 203 Toronto ON M5C 1R6		1.00	0.00	0.00	
Home Trust Company	c/o Chaitons LLP, Attn: G. Benchitrit 5000 Yonge St., 10th Floor Toronto ON M2N 7E9		0.00	0.00	0.00	
HOME TRUST CORPORATION	145 KING STREET WEST AUIITE 1910 Toronto ON M5H 1J8		0.00	0.00	0.00	1
HOME TRUST CORPORATION	145 KING STREET WEST AUIITE 1910 Toronto ON M5H 1J8		0.00	0.00	0.00	1
Hongbing Xie	c/o Rosen Fromstein LLP, Attn: Scott Rosen 1 St. Clair Avenue West, Suite 1101 Toronto ON M4V 1K6		0.00	0.00	0.00	

24-Jan-2020

Date




Yuan Hua (Mike) Wang
 Debtor

FORM 79 -- Continued

LIABILITIES						
Creditor	Address including postal code	Account No.	Amount of debt			Enter LTC
			Unsecured	Secured	Preferred	
JYR Real Capital Mortgage Investment Corporation	c/o Unger Law Attn: Andrew Unger and Eli Steinberg 1206 Centre St. Suite 204 Vaughan ON L4J 3M9		0.00	0.00	0.00	
Linghong Kong	c/o Rosen Fromstein LLP, Attn: Scott Rosen 1 St. Clair Avenue West, Suite 1101 Toronto ON M4V 1K6		0.00	0.00	0.00	
Lora and Steve Papaikononou	86 Carisbrooke Circle Aurora ON L4G 0K4		0.00	0.00	0.00	
Qing Ying Wu	c/o Rosen Fromstein LLP, Attn: Scott Rosen 1 St. Clair Avenue West, Suite 1101 Toronto ON M4V 1K6		0.00	0.00	0.00	
RBC - Avion Visa Infinite	180 Wellington St. West Toronto ON M5J 1J1		87,001.12	0.00	0.00	4
RBC Homeline Plan Credit Line	180 Wellington St. W Toronto ON M5J 1J1		0.00	0.00	0.00	2
RBC Mortgage Loan Conventional	180 Wellington St. W. Toronto ON M5J 1J1		0.00	0.00	0.00	1
RBC Visa Business	180 Wellington St. W Toronto ON M5J 1J1		34,875.74	0.00	0.00	4
Royal Bank of Canada	200 Bay St Toronto ON M5J 2J5		0.00	0.00	0.00	
Shepherd Estate Partnership	c/o Rosen Fromstein LLP, Attn: Scott Rosen 1 St. Clair Avenue West, Suite 1101 Toronto ON M4V 1K6		0.00	0.00	0.00	
Tarion Warranty Corporation	Attn: Bonnie Douglas 5160 Yonge Street, 12th Floor Toronto ON M2N 6L9		1.00	0.00	0.00	
TD Aeroplan Visa Platinum	66 Wellington St. W Toronto ON M5K 1A1		4,833.86	0.00	0.00	4
Vector Financial Services Limited	c/o Gowling WLG (CANADA) LLP, Attn: David Cohen and Cliff Prophet 1 First Canadian Place, 100 King Street West, Suite 1600 Toronto ON M5X 1G5		0.00	0.00	0.00	

24-Jan-2020

Date

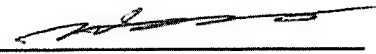

 Yuan Hua (Mike) Wang
 Debtor

FORM 79 -- Continued

LIABILITIES						
Creditor	Address including postal code	Account No.	Amount of debt			Enter LTC
			Unsecured	Secured	Preferred	
Weiguo Dai	c/o Rosen Fromstein LLP, Attn: Scott Rosen 1 St. Clair Avenue West, Suite 1101 Toronto ON M4V 1K6		0.00	0.00	0.00	
Wenguang Liu and Yan Yan	Robins Appleby, Attn: Dom Michaud and Jonathan Preece 120 Adelaide Street West Toronto ON M5H 1T1		0.00	0.00	0.00	
Weston Consulting Group Inc.	201 Millway Ave, Suite19 Vaughan ON L4K 5K8		1.00	0.00	0.00	
Xin Cai	c/o Rosen Fromstein LLP, Attn: Scott Rosen 1 St. Clair Avenue West, Suite 1101 Toronto ON M4V 1K6		0.00	0.00	0.00	
Yi Zhou	209 - 100 Cowdray Court Toronto ON M1S 5C8		0.00	0.00	0.00	
Yuce Baykara, Bare Trustee	153 Bridgeland Avenue, Unit 18 Toronto ON M6A 2Y6		0.00	0.00	0.00	
	TOTAL	Unsecured	130,166.00			
	TOTAL	Secured		0.00		
	TOTAL	Preferred			0.00	
				TOTAL	130,166.00	

24-Jan-2020


Date


 Yuan Hua (Mike) Wang
 Debtor

INFORMATION RELATING TO THE AFFAIRS OF THE DEBTOR			
A. PERSONAL DATA			
1. Family name: Wang	Given names: Yuan Hua (Mike) Gender: Male	Date of birth: YYYY / MM / DD 1964/04/09	
2. Also known as:			
3. Complete address, including postal code: 206-7100 Woodbine Ave Markham ON L3R 5J2			
4. Marital status: (Specify month and year of event if it occurred in the last five years)			
Married			
5. Full name of spouse or common-law partner: Hua Qin Zhang			
6. Name of present employer:		Occupation: Real Estate Developer (Self Employed)	
7A. Number of persons in household family unit, including debtor:		4	
7B. Number of persons 17 years of age or less:		0	
8. Have you operated a business within the last five years?		Yes	
Business Name	Business Type	From	To
Forme Development Group of Companies	Real Estate	07-Jul-2014	
B. WITHIN THE 12 MONTHS PRIOR TO THE DATE OF THE INITIAL BANKRUPTCY EVENT, HAVE YOU, EITHER IN CANADA OR ELSEWHERE:			
9A. Sold or disposed of any of your property?		No	
9B. Made payments in excess of the regular payments to creditors?		No	
9C. Had any property seized by a creditor?		No	
C. WITHIN FIVE YEARS PRIOR TO THE DATE OF THE INITIAL BANKRUPTCY EVENT, HAVE YOU, EITHER IN CANADA OR ELSEWHERE:			
10A. Sold or disposed of any property?		No	
10B. Made any gifts to relatives or others in excess of \$500?		No	
D. BUDGET INFORMATION: Attach Form 65 to this Form.			
11A. Have you ever made a proposal under the Bankruptcy and Insolvency Act?		No	
11B. Have you ever been bankrupt before in Canada?		No	
12. Do you expect to receive any sums of money which are not related to your normal income, or any other property within the next 12 months? No			
13. If you answered Yes to any of questions 9, 10 and 12, provide details:			
14. Give reasons for your financial difficulties: Business failure			

24-Jan-2020

Date

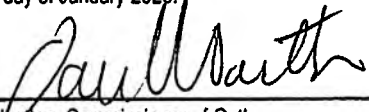

 Yuan Hua (Mike) Wang
 Debtor

District of Ontario
Division No. 09 - Toronto
Court No.
Estate No.

FORM 79 -- Concluded

I, Yuan Hua (Mike) Wang of the City of Markham in the Province of Ontario, do swear (or solemnly declare) that this statement is, to the best of my knowledge, a full, true and complete statement of my affairs on the 24th day of January 2020, and fully discloses all property and transactions of every description that is or was in my possession or that may devolve on me in accordance with the Bankruptcy and Insolvency Act.

SWORN (or SOLEMNLY DECLARED)
before me at the City of Toronto in the Province of Ontario, on
this 24th day of January 2020.



Daniel Wootton, Commissioner of Oaths
For the Province of Ontario
Expires

**Daniel Kenneth Wootton, a Commissioner, etc.
Province of Ontario
for Grant Thornton Limited
Expires April 06, 2022**

24-Jan-2020

Date

Yuan Hua (Mike) Wang
Debtor

TAB D



Summary of Policy

MERIDIA 2 as at March 30, 2021

Please read this statement carefully and contact your agent if you require additional information or have questions regarding your policy contract.

YUAN HUA WANG
65 INGRAM RD
MARKHAM ON L3S4J9

Home number: (905) 513-8829
Cell number: (416) 728-8813

Policy number: 0441056133
Agent: NGHIA THANH DANNY TO
Agency: MARKHAM BRANCH
Telephone (Agency): (877) 711-1388

General Information

General Information			
Policy Status	In force	Restrictions	None
Registration	Not registered	Language	English

Participants	Role
YUAN HUA WANG	Policyowner
YUAN HUA WANG	Insured No. 01
HUA QIN ZHANG	Insured No. 02

Coverage

Insured No. 01	Date of Birth	Present Age
YUAN HUA WANG	Apr 9, 1964	56

Coverage	Current Face Amount	Monthly Minimum Premium	Monthly Cost as at Mar 27, 2021
Meridia 2 - Universal Life (001-001) Death Benefit Option : Face amount plus Funds Rate: Male - Elite Non-smoker - 39 yrs Issued: Nov 27, 2002 - Expires: Nov 27, 2063 Cost of Insurance : Level	\$300,000.00	\$127.25	\$122.16
Beneficiaries • ZHANG HUA QIN	100 %	Death benefit	Revocable
	Total for Insured No. 01	\$127.25	\$122.16
	Total for other Insureds	\$32.92	\$31.60
	Policy Fee	\$7.50	\$7.35
	Total for Policy	\$167.67	\$161.11
	Total monthly cost including provincial tax and fees if applicable		\$164.40

Insured No. 02	Date of Birth	Present Age
HUA QIN ZHANG	Jun 1, 1966	54

Coverage	Current Face Amount	Monthly Minimum Premium	Monthly Cost as at Mar 27, 2021
Meridia 2 - Universal Life (002-001) Death Benefit Option : Face amount plus Funds Rate: Female - Elite Non-smoker - 36 yrs Issued: Nov 27, 2002 - Expires: Nov 27, 2066 Cost of Insurance : Level	\$100,000.00	\$32.92	\$31.60
Beneficiaries • YUAN HUA WANG	100 %	Death benefit	Revocable
	Total for Insured No. 02	\$32.92	\$31.60
	Total for other Insureds	\$127.25	\$122.16
	Policy Fee	\$7.50	\$7.35
	Total for Policy	\$167.67	\$161.11
	Total monthly cost including provincial tax and fees if applicable		\$164.40

Surrender Value

Surrender Value		Accumulation Fund
Fund Balance	+	\$48,047.05
Market Value Adjustment	-	\$409.79
Sub-total	=	\$47,637.26
No Policy Loan (Max. loan allowed \$43,141.25)	-	\$0.00
Transaction Fee Upon Surrender	-	\$25.00
Net Surrender Value	=	\$47,612.26

Maximum Partial Withdrawal Allowed	=	\$47,360.05
---	----------	--------------------

History - Insurance Costs, Interest, Transactions

From November 27, 2020 to March 30, 2021 :		
Accumulation Fund	Details	New Balance
Nov 27, 2020	Opening balance:	\$47,041.62
Nov 27, 2020	Net PAC premium	\$47,355.22
	• Gross premium \$320.00	
Nov 27, 2020	Monthly deductions (insurance costs and fees)	\$47,194.11
	• Cost of insurance insured no 01 (001-001)	
	• Administrative fee	
	• Cost of insurance insured no 02 (002-001)	
	• Administrative fee	
Nov 27, 2020	Account transfer	
	• Transfer from CPF 996 001 to CID 996 001	
	• Transfer from CPF 996 001 to M5A 996 001	
Dec 27, 2020	Interest and bonuses, if any	\$47,298.27
	• Interest CPF 996 001	
	• Interest CID 996 001	
	• Interest M5A 996 001 credited to CPF 996 001	
Dec 27, 2020	Net PAC premium	\$47,611.87
	• Gross premium \$320.00	
Dec 27, 2020	Monthly deductions (insurance costs and fees)	\$47,450.76
	• Cost of insurance insured no 01 (001-001)	
	• Administrative fee	
	• Cost of insurance insured no 02 (002-001)	
	• Administrative fee	
Dec 27, 2020	Account transfer	
	• Transfer from CPF 996 001 to CID 996 001	
	• Transfer from CPF 996 001 to M5A 996 001	
Dec 27, 2020	Annual ACB adjustment - Net cost of pure insurance -\$2,421.00	
Jan 27, 2021	Interest and bonuses, if any	\$47,664.29
	• Interest CPF 996 001	
	• Interest CID 996 001	
	• Interest M5A 996 001 credited to CPF 996 001	
Jan 27, 2021	Net PAC premium	\$47,977.89
	• Gross premium \$320.00	
Jan 27, 2021	Monthly deductions (insurance costs and fees)	\$47,816.78
	• Cost of insurance insured no 01 (001-001)	
	• Administrative fee	
	• Cost of insurance insured no 02 (002-001)	
	• Administrative fee	
Jan 27, 2021	Account transfer	
	• Transfer from CPF 996 001 to CID 996 001	
	• Transfer from CPF 996 001 to M5A 996 001	
Feb 27, 2021	Interest and bonuses, if any	\$47,462.82
	• Interest CPF 996 001	
	• Interest CID 996 001	
	• Interest M5A 996 001 credited to CPF 996 001	
Feb 27, 2021	Net PAC premium	\$47,776.42
	• Gross premium \$320.00	

From November 27, 2020 to March 30, 2021 :			
Accumulation Fund		Details	New Balance
Feb 27, 2021	-\$161.11	Monthly deductions (insurance costs and fees)	\$47,615.31
	-\$122.16	• Cost of insurance insured no 01 (001-001)	
	-\$4.90	• Administrative fee	
	-\$31.60	• Cost of insurance insured no 02 (002-001)	
	-\$2.45	• Administrative fee	
Feb 27, 2021		Account transfer	
	\$84.70	• Transfer from CPF 996 001 to CID 996 001	
	\$84.70	• Transfer from CPF 996 001 to M5A 996 001	
Mar 27, 2021	\$194.71	Interest and bonuses, if any	\$47,810.02
	\$0.12	• Interest CPF 996 001	
	\$179.37	• Interest CID 996 001	
	\$15.22	• Interest M5A 996 001 credited to CPF 996 001	
Mar 27, 2021	\$313.60	Net PAC premium	\$48,123.62
		• Gross premium \$320.00	
Mar 27, 2021	-\$161.11	Monthly deductions (insurance costs and fees)	\$47,962.51
	-\$122.16	• Cost of insurance insured no 01 (001-001)	
	-\$4.90	• Administrative fee	
	-\$31.60	• Cost of insurance insured no 02 (002-001)	
	-\$2.45	• Administrative fee	
Mar 27, 2021		Account transfer	
	\$83.92	• Transfer from CPF 996 001 to CID 996 001	
	\$83.92	• Transfer from CPF 996 001 to M5A 996 001	
Mar 30, 2021	\$84.54	Interest and bonuses, if any	\$48,047.05
	\$84.54	• Accrued interest	

From November 27, 2019 to November 27, 2020 :			
Accumulation Fund		Details	New Balance
Nov 27, 2019		Opening balance:	\$43,143.74
Nov 27, 2019	\$313.60	Net PAC premium	\$43,457.34
		• Gross premium \$320.00	
Nov 27, 2019	-\$161.11	Monthly deductions (insurance costs and fees)	\$43,296.23
	-\$122.16	• Cost of insurance insured no 01 (001-001)	
	-\$4.90	• Administrative fee	
	-\$31.60	• Cost of insurance insured no 02 (002-001)	
	-\$2.45	• Administrative fee	
Nov 27, 2019		Account transfer	
	\$337.42	• Transfer from CPF 996 001 to CID 996 001	
	\$337.42	• Transfer from CPF 996 001 to M5A 996 001	
Dec 27, 2019	\$55.14	Interest and bonuses, if any	\$43,351.37
	\$0.13	• Interest CPF 996 001	
	\$39.96	• Interest CID 996 001	
	\$15.05	• Interest M5A 996 001 credited to CPF 996 001	
Dec 27, 2019	\$313.60	Net PAC premium	\$43,664.97
		• Gross premium \$320.00	
Dec 27, 2019	-\$161.11	Monthly deductions (insurance costs and fees)	\$43,503.86
	-\$122.16	• Cost of insurance insured no 01 (001-001)	
	-\$4.90	• Administrative fee	
	-\$31.60	• Cost of insurance insured no 02 (002-001)	
	-\$2.45	• Administrative fee	
Dec 27, 2019		Account transfer	
	\$83.83	• Transfer from CPF 996 001 to CID 996 001	
	\$83.83	• Transfer from CPF 996 001 to M5A 996 001	
Dec 27, 2019		Annual ACB adjustment - Net cost of pure insurance -\$2,181.99	
Jan 27, 2020	\$372.27	Interest and bonuses, if any	\$43,876.13
	\$0.14	• Interest CPF 996 001	
	\$356.51	• Interest CID 996 001	
	\$15.62	• Interest M5A 996 001 credited to CPF 996 001	
Jan 27, 2020	\$313.60	Net PAC premium	\$44,189.73
		• Gross premium \$320.00	
Jan 27, 2020	-\$161.11	Monthly deductions (insurance costs and fees)	\$44,028.62
	-\$122.16	• Cost of insurance insured no 01 (001-001)	
	-\$4.90	• Administrative fee	
	-\$31.60	• Cost of insurance insured no 02 (002-001)	

From November 27, 2019 to November 27, 2020 :		
Accumulation Fund	Details	New Balance
	• Administrative fee	
Jan 27, 2020	Account transfer	
	• Transfer from CPF 996 001 to CID 996 001	
	• Transfer from CPF 996 001 to M5A 996 001	
Feb 27, 2020	Interest and bonuses, if any	\$43,550.35
	• Interest CPF 996 001	
	• Interest CID 996 001	
	• Interest M5A 996 001 credited to CPF 996 001	
Feb 27, 2020	Net PAC premium	\$43,863.95
	• Gross premium \$320.00	
Feb 27, 2020	Monthly deductions (insurance costs and fees)	\$43,702.84
	• Cost of insurance insured no 01 (001-001)	
	• Administrative fee	
	• Cost of insurance insured no 02 (002-001)	
	• Administrative fee	
Feb 27, 2020	Account transfer	
	• Transfer from CPF 996 001 to CID 996 001	
	• Transfer from CPF 996 001 to M5A 996 001	
Mar 27, 2020	Interest and bonuses, if any	\$41,636.45
	• Interest CPF 996 001	
	• Interest CID 996 001	
	• Interest M5A 996 001 credited to CPF 996 001	
Mar 27, 2020	Net PAC premium	\$41,950.05
	• Gross premium \$320.00	
Mar 27, 2020	Monthly deductions (insurance costs and fees)	\$41,788.94
	• Cost of insurance insured no 01 (001-001)	
	• Administrative fee	
	• Cost of insurance insured no 02 (002-001)	
	• Administrative fee	
Mar 27, 2020	Account transfer	
	• Transfer from CPF 996 001 to CID 996 001	
	• Transfer from CPF 996 001 to M5A 996 001	
Apr 27, 2020	Interest and bonuses, if any	\$42,882.44
	• Interest CPF 996 001	
	• Interest CID 996 001	
	• Interest M5A 996 001 credited to CPF 996 001	
Apr 27, 2020	Net PAC premium	\$43,196.04
	• Gross premium \$320.00	
Apr 27, 2020	Monthly deductions (insurance costs and fees)	\$43,034.93
	• Cost of insurance insured no 01 (001-001)	
	• Administrative fee	
	• Cost of insurance insured no 02 (002-001)	
	• Administrative fee	
Apr 27, 2020	Account transfer	
	• Transfer from CPF 996 001 to CID 996 001	
	• Transfer from CPF 996 001 to M5A 996 001	
May 27, 2020	Interest and bonuses, if any	\$43,678.75
	• Interest CPF 996 001	
	• Interest CID 996 001	
	• Interest M5A 996 001 credited to CPF 996 001	
May 27, 2020	Client statement	
May 27, 2020	Net PAC premium	\$43,992.35
	• Gross premium \$320.00	
May 27, 2020	Monthly deductions (insurance costs and fees)	\$43,831.24
	• Cost of insurance insured no 01 (001-001)	
	• Administrative fee	
	• Cost of insurance insured no 02 (002-001)	
	• Administrative fee	
May 27, 2020	Account transfer	
	• Transfer from CPF 996 001 to CID 996 001	
	• Transfer from CPF 996 001 to M5A 996 001	
Jun 27, 2020	Interest and bonuses, if any	\$44,275.56
	• Interest CPF 996 001	

From November 27, 2019 to November 27, 2020 :			
Accumulation Fund		Details	New Balance
	\$428.21	• Interest CID 996 001	
	\$15.97	• Interest M5A 996 001 credited to CPF 996 001	
Jun 27, 2020	\$313.60	Net PAC premium	\$44,589.16
		• Gross premium \$320.00	
Jun 27, 2020	-\$161.11	Monthly deductions (insurance costs and fees)	\$44,428.05
	-\$122.16	• Cost of insurance insured no 01 (001-001)	
	-\$4.90	• Administrative fee	
	-\$31.60	• Cost of insurance insured no 02 (002-001)	
	-\$2.45	• Administrative fee	
Jun 27, 2020		Account transfer	
	\$84.30	• Transfer from CPF 996 001 to CID 996 001	
	\$84.30	• Transfer from CPF 996 001 to M5A 996 001	
Jul 27, 2020	\$444.54	Interest and bonuses, if any	\$44,872.59
	\$0.13	• Interest CPF 996 001	
	\$428.88	• Interest CID 996 001	
	\$15.53	• Interest M5A 996 001 credited to CPF 996 001	
Jul 27, 2020	\$313.60	Net PAC premium	\$45,186.19
		• Gross premium \$320.00	
Jul 27, 2020	-\$161.11	Monthly deductions (insurance costs and fees)	\$45,025.08
	-\$122.16	• Cost of insurance insured no 01 (001-001)	
	-\$4.90	• Administrative fee	
	-\$31.60	• Cost of insurance insured no 02 (002-001)	
	-\$2.45	• Administrative fee	
Jul 27, 2020		Account transfer	
	\$84.07	• Transfer from CPF 996 001 to CID 996 001	
	\$84.07	• Transfer from CPF 996 001 to M5A 996 001	
Aug 27, 2020	\$462.85	Interest and bonuses, if any	\$45,487.93
	\$0.14	• Interest CPF 996 001	
	\$446.59	• Interest CID 996 001	
	\$16.12	• Interest M5A 996 001 credited to CPF 996 001	
Aug 27, 2020	\$313.60	Net PAC premium	\$45,801.53
		• Gross premium \$320.00	
Aug 27, 2020	-\$161.11	Monthly deductions (insurance costs and fees)	\$45,640.42
	-\$122.16	• Cost of insurance insured no 01 (001-001)	
	-\$4.90	• Administrative fee	
	-\$31.60	• Cost of insurance insured no 02 (002-001)	
	-\$2.45	• Administrative fee	
Aug 27, 2020		Account transfer	
	\$84.38	• Transfer from CPF 996 001 to CID 996 001	
	\$84.38	• Transfer from CPF 996 001 to M5A 996 001	
Sep 27, 2020	-\$546.19	Interest and bonuses, if any	\$45,094.23
	\$0.14	• Interest CPF 996 001	
	-\$562.52	• Interest CID 996 001	
	\$16.19	• Interest M5A 996 001 credited to CPF 996 001	
Sep 27, 2020	\$313.60	Net PAC premium	\$45,407.83
		• Gross premium \$320.00	
Sep 27, 2020	-\$161.11	Monthly deductions (insurance costs and fees)	\$45,246.72
	-\$122.16	• Cost of insurance insured no 01 (001-001)	
	-\$4.90	• Administrative fee	
	-\$31.60	• Cost of insurance insured no 02 (002-001)	
	-\$2.45	• Administrative fee	
Sep 27, 2020		Account transfer	
	\$84.41	• Transfer from CPF 996 001 to CID 996 001	
	\$84.41	• Transfer from CPF 996 001 to M5A 996 001	
Oct 27, 2020	\$83.33	Interest and bonuses, if any	\$45,330.05
	\$0.13	• Interest CPF 996 001	
	\$67.46	• Interest CID 996 001	
	\$15.74	• Interest M5A 996 001 credited to CPF 996 001	
Oct 27, 2020	\$313.60	Net PAC premium	\$45,643.65
		• Gross premium \$320.00	
Oct 27, 2020	-\$161.11	Monthly deductions (insurance costs and fees)	\$45,482.54
	-\$122.16	• Cost of insurance insured no 01 (001-001)	
	-\$4.90	• Administrative fee	

From November 27, 2019 to November 27, 2020 :			
Accumulation Fund		Details	New Balance
	-\$31.60	• Cost of insurance insured no 02 (002-001)	
	-\$2.45	• Administrative fee	
Oct 27, 2020		Account transfer	
	\$84.18	• Transfer from CPF 996 001 to CID 996 001	
	\$84.18	• Transfer from CPF 996 001 to M5A 996 001	
Nov 27, 2020	\$1,559.08	Interest and bonuses, if any	\$47,041.62
	\$0.14	• Interest CPF 996 001	
	\$991.51	• Interest CID 996 001	
	\$16.33	• Interest M5A 996 001 credited to CPF 996 001	
	\$2.01	• Interest bonus CPF 996 001	
	\$313.40	• Interest bonus CID 996 001 credited to CPF 996 001	
	\$235.69	• Interest bonus M5A 996 001 credited to CPF 996 001	
Nov 27, 2020		Client statement	

History - Premiums

Premiums			
From November 27, 2020 to March 30, 2021 :			Net premium credited to ...
	Gross premium	Details	Accumulation Fund
Nov 27, 2020	\$320.00	PAC premium	\$313.60
	-\$6.40	• Premium Tax / Fees	
Dec 27, 2020	\$320.00	PAC premium	\$313.60
	-\$6.40	• Premium Tax / Fees	
Jan 27, 2021	\$320.00	PAC premium	\$313.60
	-\$6.40	• Premium Tax / Fees	
Feb 27, 2021	\$320.00	PAC premium	\$313.60
	-\$6.40	• Premium Tax / Fees	
Mar 27, 2021	\$320.00	PAC premium	\$313.60
	-\$6.40	• Premium Tax / Fees	
	\$1,600.00	Total	\$1,568.00
	-\$32.00	• Premium Tax / Fees	

Premiums			
From November 27, 2019 to November 27, 2020 :			Net premium credited to ...
	Gross premium	Details	Accumulation Fund
Nov 27, 2019	\$320.00	PAC premium	\$313.60
	-\$6.40	• Premium Tax / Fees	
Dec 27, 2019	\$320.00	PAC premium	\$313.60
	-\$6.40	• Premium Tax / Fees	
Jan 27, 2020	\$320.00	PAC premium	\$313.60
	-\$6.40	• Premium Tax / Fees	
Feb 27, 2020	\$320.00	PAC premium	\$313.60
	-\$6.40	• Premium Tax / Fees	
Mar 27, 2020	\$320.00	PAC premium	\$313.60
	-\$6.40	• Premium Tax / Fees	
Apr 27, 2020	\$320.00	PAC premium	\$313.60
	-\$6.40	• Premium Tax / Fees	
May 27, 2020	\$320.00	PAC premium	\$313.60
	-\$6.40	• Premium Tax / Fees	
Jun 27, 2020	\$320.00	PAC premium	\$313.60
	-\$6.40	• Premium Tax / Fees	
Jul 27, 2020	\$320.00	PAC premium	\$313.60
	-\$6.40	• Premium Tax / Fees	
Aug 27, 2020	\$320.00	PAC premium	\$313.60
	-\$6.40	• Premium Tax / Fees	
Sep 27, 2020	\$320.00	PAC premium	\$313.60
	-\$6.40	• Premium Tax / Fees	
Oct 27, 2020	\$320.00	PAC premium	\$313.60
	-\$6.40	• Premium Tax / Fees	

Premiums		
From November 27, 2019 to November 27, 2020 :		Net premium credited to ...
Gross premium	Details	Accumulation Fund
\$3,840.00	Total	\$3,763.20
-\$76.80	• Premium Tax / Fees	

History - Investments Accounts

From November 27, 2020 to March 30, 2021 :		
Accumulation Fund	Details	New Balance
CPF 996 001	Portfolio Account	\$161.11
Nov 27, 2020	Opening balance:	\$728.67
Nov 27, 2020	Net PAC premium	\$1,042.27
Nov 27, 2020	Monthly deductions (insurance costs and fees)	\$881.16
Nov 27, 2020	Transfer to CID 996 001	\$521.13
Nov 27, 2020	Transfer to M5A 996 001	\$161.10
Dec 27, 2020	Interest	\$161.23
Dec 27, 2020	Interest M5A 996 001	\$177.33
Dec 27, 2020	Net PAC premium	\$490.93
Dec 27, 2020	Monthly deductions (insurance costs and fees)	\$329.82
Dec 27, 2020	Transfer to CID 996 001	\$245.46
Dec 27, 2020	Transfer to M5A 996 001	\$161.10
Jan 27, 2021	Interest	\$161.24
Jan 27, 2021	Interest M5A 996 001	\$177.95
Jan 27, 2021	Net PAC premium	\$491.55
Jan 27, 2021	Monthly deductions (insurance costs and fees)	\$330.44
Jan 27, 2021	Transfer to CID 996 001	\$245.77
Jan 27, 2021	Transfer to M5A 996 001	\$161.10
Feb 27, 2021	Interest	\$161.24
Feb 27, 2021	Interest M5A 996 001	\$178.02
Feb 27, 2021	Net PAC premium	\$491.62
Feb 27, 2021	Monthly deductions (insurance costs and fees)	\$330.51
Feb 27, 2021	Transfer to CID 996 001	\$245.81
Feb 27, 2021	Transfer to M5A 996 001	\$161.11
Mar 27, 2021	Interest	\$161.23
Mar 27, 2021	Interest M5A 996 001	\$176.45
Mar 27, 2021	Net PAC premium	\$490.05
Mar 27, 2021	Monthly deductions (insurance costs and fees)	\$328.94
Mar 27, 2021	Transfer to CID 996 001	\$245.02
Mar 27, 2021	Transfer to M5A 996 001	\$161.10
Mar 30, 2021	Accrued interest	\$161.11
CID 996 001	Strategy - Balanced Account	\$27,870.20
Nov 27, 2020	Opening balance:	\$26,996.53
Nov 27, 2020	Transfer from CPF 996 001	\$27,356.56
Dec 27, 2020	Interest	\$27,444.49
Dec 27, 2020	Transfer from CPF 996 001	\$27,528.85
Jan 27, 2021	Interest	\$27,725.53
Jan 27, 2021	Transfer from CPF 996 001	\$27,810.20
Feb 27, 2021	Interest	\$27,439.32
Feb 27, 2021	Transfer from CPF 996 001	\$27,524.02
Mar 27, 2021	Interest	\$27,703.39
Mar 27, 2021	Transfer from CPF 996 001	\$27,787.31
Mar 30, 2021	Accrued interest	\$27,870.20
M5A 996 001	5-Year Average Account	\$20,015.74
Nov 27, 2020	Opening balance:	\$19,316.42
Nov 27, 2020	Transfer from CPF 996 001	\$19,676.45
Dec 27, 2020	Interest \$16.10 credited to CPF 996 001	
Dec 27, 2020	Transfer from CPF 996 001	\$19,760.81
Jan 27, 2021	Interest \$16.71 credited to CPF 996 001	
Jan 27, 2021	Transfer from CPF 996 001	\$19,845.48
Feb 27, 2021	Interest \$16.78 credited to CPF 996 001	
Feb 27, 2021	Transfer from CPF 996 001	\$19,930.18
Mar 27, 2021	Interest \$15.22 credited to CPF 996 001	
Mar 27, 2021	Transfer from CPF 996 001	\$20,014.10
Mar 30, 2021	Accrued interest	\$20,015.74

From November 27, 2019 to November 27, 2020 :		
Accumulation Fund	Details	New Balance
CPF 996 001	Portfolio Account	\$728.67
Nov 27, 2019	Opening balance:	\$683.45
Nov 27, 2019	Net PAC premium	\$997.05

From November 27, 2019 to November 27, 2020 :			
Accumulation Fund		Details	New Balance
Nov 27, 2019	-\$161.11	Monthly deductions (insurance costs and fees)	\$835.94
Nov 27, 2019	-\$337.42	Transfer to CID 996 001	\$498.52
Nov 27, 2019	-\$337.42	Transfer to M5A 996 001	\$161.10
Dec 27, 2019	\$0.13	Interest	\$161.23
Dec 27, 2019	\$15.05	Interest M5A 996 001	\$176.28
Dec 27, 2019	\$313.60	Net PAC premium	\$489.88
Dec 27, 2019	-\$161.11	Monthly deductions (insurance costs and fees)	\$328.77
Dec 27, 2019	-\$83.83	Transfer to CID 996 001	\$244.94
Dec 27, 2019	-\$83.83	Transfer to M5A 996 001	\$161.11
Jan 27, 2020	\$0.14	Interest	\$161.25
Jan 27, 2020	\$15.62	Interest M5A 996 001	\$176.87
Jan 27, 2020	\$313.60	Net PAC premium	\$490.47
Jan 27, 2020	-\$161.11	Monthly deductions (insurance costs and fees)	\$329.36
Jan 27, 2020	-\$84.13	Transfer to CID 996 001	\$245.23
Jan 27, 2020	-\$84.13	Transfer to M5A 996 001	\$161.10
Feb 27, 2020	\$0.14	Interest	\$161.24
Feb 27, 2020	\$15.69	Interest M5A 996 001	\$176.93
Feb 27, 2020	\$313.60	Net PAC premium	\$490.53
Feb 27, 2020	-\$161.11	Monthly deductions (insurance costs and fees)	\$329.42
Feb 27, 2020	-\$84.16	Transfer to CID 996 001	\$245.26
Feb 27, 2020	-\$84.16	Transfer to M5A 996 001	\$161.10
Mar 27, 2020	\$0.12	Interest	\$161.22
Mar 27, 2020	\$14.24	Interest M5A 996 001	\$175.46
Mar 27, 2020	\$313.60	Net PAC premium	\$489.06
Mar 27, 2020	-\$161.11	Monthly deductions (insurance costs and fees)	\$327.95
Mar 27, 2020	-\$83.42	Transfer to CID 996 001	\$244.53
Mar 27, 2020	-\$83.42	Transfer to M5A 996 001	\$161.11
Apr 27, 2020	\$0.14	Interest	\$161.25
Apr 27, 2020	\$15.83	Interest M5A 996 001	\$177.08
Apr 27, 2020	\$313.60	Net PAC premium	\$490.68
Apr 27, 2020	-\$161.11	Monthly deductions (insurance costs and fees)	\$329.57
Apr 27, 2020	-\$84.23	Transfer to CID 996 001	\$245.34
Apr 27, 2020	-\$84.23	Transfer to M5A 996 001	\$161.11
May 27, 2020	\$0.13	Interest	\$161.24
May 27, 2020	\$15.39	Interest M5A 996 001	\$176.63
May 27, 2020	\$313.60	Net PAC premium	\$490.23
May 27, 2020	-\$161.11	Monthly deductions (insurance costs and fees)	\$329.12
May 27, 2020	-\$84.01	Transfer to CID 996 001	\$245.11
May 27, 2020	-\$84.01	Transfer to M5A 996 001	\$161.10
Jun 27, 2020	\$0.14	Interest	\$161.24
Jun 27, 2020	\$15.97	Interest M5A 996 001	\$177.21
Jun 27, 2020	\$313.60	Net PAC premium	\$490.81
Jun 27, 2020	-\$161.11	Monthly deductions (insurance costs and fees)	\$329.70
Jun 27, 2020	-\$84.30	Transfer to CID 996 001	\$245.40
Jun 27, 2020	-\$84.30	Transfer to M5A 996 001	\$161.10
Jul 27, 2020	\$0.13	Interest	\$161.23
Jul 27, 2020	\$15.53	Interest M5A 996 001	\$176.76
Jul 27, 2020	\$313.60	Net PAC premium	\$490.36
Jul 27, 2020	-\$161.11	Monthly deductions (insurance costs and fees)	\$329.25
Jul 27, 2020	-\$84.07	Transfer to CID 996 001	\$245.18
Jul 27, 2020	-\$84.07	Transfer to M5A 996 001	\$161.11
Aug 27, 2020	\$0.14	Interest	\$161.25
Aug 27, 2020	\$16.12	Interest M5A 996 001	\$177.37
Aug 27, 2020	\$313.60	Net PAC premium	\$490.97
Aug 27, 2020	-\$161.11	Monthly deductions (insurance costs and fees)	\$329.86
Aug 27, 2020	-\$84.38	Transfer to CID 996 001	\$245.48
Aug 27, 2020	-\$84.38	Transfer to M5A 996 001	\$161.10
Sep 27, 2020	\$0.14	Interest	\$161.24
Sep 27, 2020	\$16.19	Interest M5A 996 001	\$177.43
Sep 27, 2020	\$313.60	Net PAC premium	\$491.03
Sep 27, 2020	-\$161.11	Monthly deductions (insurance costs and fees)	\$329.92
Sep 27, 2020	-\$84.41	Transfer to CID 996 001	\$245.51
Sep 27, 2020	-\$84.41	Transfer to M5A 996 001	\$161.10
Oct 27, 2020	\$0.13	Interest	\$161.23
Oct 27, 2020	\$15.74	Interest M5A 996 001	\$176.97
Oct 27, 2020	\$313.60	Net PAC premium	\$490.57
Oct 27, 2020	-\$161.11	Monthly deductions (insurance costs and fees)	\$329.46
Oct 27, 2020	-\$84.18	Transfer to CID 996 001	\$245.28
Oct 27, 2020	-\$84.18	Transfer to M5A 996 001	\$161.10
Nov 27, 2020	\$0.14	Interest	\$161.24
Nov 27, 2020	\$16.33	Interest M5A 996 001	\$177.57
Nov 27, 2020	\$2.01	Interest bonus	\$179.58
Nov 27, 2020	\$313.40	Interest bonus CID 996 001	\$492.98
Nov 27, 2020	\$235.69	Interest bonus M5A 996 001	\$728.67

From November 27, 2019 to November 27, 2020 :		
Accumulation Fund	Details	New Balance
CID 996 001	Strategy - Balanced Account	\$26,996.53
Nov 27, 2019	Opening balance:	\$24,406.41
Nov 27, 2019	\$337.42 Transfer from CPF 996 001	\$24,743.83
Dec 27, 2019	\$39.96 Interest	\$24,783.79
Dec 27, 2019	\$83.83 Transfer from CPF 996 001	\$24,867.62
Jan 27, 2020	\$356.51 Interest	\$25,224.13
Jan 27, 2020	\$84.13 Transfer from CPF 996 001	\$25,308.26
Feb 27, 2020	-\$494.10 Interest	\$24,814.16
Feb 27, 2020	\$84.16 Transfer from CPF 996 001	\$24,898.32
Mar 27, 2020	-\$2,080.75 Interest	\$22,817.57
Mar 27, 2020	\$83.42 Transfer from CPF 996 001	\$22,900.99
Apr 27, 2020	\$1,077.53 Interest	\$23,978.52
Apr 27, 2020	\$84.23 Transfer from CPF 996 001	\$24,062.75
May 27, 2020	\$628.30 Interest	\$24,691.05
May 27, 2020	\$84.01 Transfer from CPF 996 001	\$24,775.06
Jun 27, 2020	\$428.21 Interest	\$25,203.27
Jun 27, 2020	\$84.30 Transfer from CPF 996 001	\$25,287.57
Jul 27, 2020	\$428.88 Interest	\$25,716.45
Jul 27, 2020	\$84.07 Transfer from CPF 996 001	\$25,800.52
Aug 27, 2020	\$446.59 Interest	\$26,247.11
Aug 27, 2020	\$84.38 Transfer from CPF 996 001	\$26,331.49
Sep 27, 2020	-\$562.52 Interest	\$25,768.97
Sep 27, 2020	\$84.41 Transfer from CPF 996 001	\$25,853.38
Oct 27, 2020	\$67.46 Interest	\$25,920.84
Oct 27, 2020	\$84.18 Transfer from CPF 996 001	\$26,005.02
Nov 27, 2020	\$991.51 Interest	\$26,996.53
Nov 27, 2020	Interest bonus \$313.40 credited to CPF 996 001	
M5A 996 001	5-Year Average Account	\$19,316.42
Nov 27, 2019	Opening balance:	\$18,053.88
Nov 27, 2019	\$337.42 Transfer from CPF 996 001	\$18,391.30
Dec 27, 2019	Interest \$15.05 credited to CPF 996 001	
Dec 27, 2019	\$83.83 Transfer from CPF 996 001	\$18,475.13
Jan 27, 2020	Interest \$15.62 credited to CPF 996 001	
Jan 27, 2020	\$84.13 Transfer from CPF 996 001	\$18,559.26
Feb 27, 2020	Interest \$15.69 credited to CPF 996 001	
Feb 27, 2020	\$84.16 Transfer from CPF 996 001	\$18,643.42
Mar 27, 2020	Interest \$14.24 credited to CPF 996 001	
Mar 27, 2020	\$83.42 Transfer from CPF 996 001	\$18,726.84
Apr 27, 2020	Interest \$15.83 credited to CPF 996 001	
Apr 27, 2020	\$84.23 Transfer from CPF 996 001	\$18,811.07
May 27, 2020	Interest \$15.39 credited to CPF 996 001	
May 27, 2020	\$84.01 Transfer from CPF 996 001	\$18,895.08
Jun 27, 2020	Interest \$15.97 credited to CPF 996 001	
Jun 27, 2020	\$84.30 Transfer from CPF 996 001	\$18,979.38
Jul 27, 2020	Interest \$15.53 credited to CPF 996 001	
Jul 27, 2020	\$84.07 Transfer from CPF 996 001	\$19,063.45
Aug 27, 2020	Interest \$16.12 credited to CPF 996 001	
Aug 27, 2020	\$84.38 Transfer from CPF 996 001	\$19,147.83
Sep 27, 2020	Interest \$16.19 credited to CPF 996 001	
Sep 27, 2020	\$84.41 Transfer from CPF 996 001	\$19,232.24
Oct 27, 2020	Interest \$15.74 credited to CPF 996 001	
Oct 27, 2020	\$84.18 Transfer from CPF 996 001	\$19,316.42
Nov 27, 2020	Interest \$16.33 credited to CPF 996 001	
Nov 27, 2020	Interest bonus \$235.69 credited to CPF 996 001	

IN THE MATTER OF THE BANKRUPTCY OF YUAN HUA (MIKE) WANG
OF THE CITY OF MARKHAM, IN THE PROVINCE OF ONTARIO

Court No. 31-2610052
Estate No. 31-2610052

ONTARIO
SUPERIOR COURT OF JUSTICE
IN BANKRUPTCY AND INSOLVENCY

PROCEEDING COMMENCED AT
TORONTO

REPORT OF TRUSTEE ON BANKRUPT'S
APPLICATION FOR DISCHARGE
(Subsection 170(1) Of The Act)

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Court-appointed trustee, and not in its personal capacity