

INVESTING CAN BE...

EASY AS 1 - 2 - 3

1... SET YOUR LEVEL OF RISK

for **SAFETY...**

“Risk-Free”
GIC’s

for **GROWTH...**

“Intelligent”
INDEX FUNDS

100% Safety GIC’s 100%

Some Growth GIC’s 75% FUNDS 25%

Balanced GIC’s 50% FUNDS 50%

Long Term GIC’s 25% FUNDS 75%

2... DIVERSIFY YOUR INVESTMENTS

for **SAFETY...**

“Risk-Free”
GIC’s

GIC Due in 1 year

GIC Due in 2 years

GIC Due in 3 years

for **GROWTH...**

“Intelligent”
INDEX FUNDS

1/3 Canadian

1/3 American

1/3 International

3... KEEP YOUR COSTS DOWN

Annual Management Fees*

“Risk Free”
GICs

Bond
Funds

“Intelligent”
Funds**

Global
Funds

0.0% vs. 1.5%***

1.7% vs. 2.5%***

* Fees for trust accounts of less than 200K = \$125 annually (provided by B2B Trust)

** These are NO LOAD funds sold without any upfront or deferred sales charges

*** These are the average management fees: Globefund, December 2007

SMART + SIMPLE + LOW COST

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1... WHY "Risk Free" GIC's?

- + "risk-free" (eligible for insurance)
- + rates higher than Government of Canada bonds
- + uncomplicated

2... WHY "Intelligent" INDEX FUNDS?

- + designed to capture the whole market
- + managed by some of the "best and brightest in finance"
- + globally diversified for a changing world

3... WHY ARE COSTS SO LOW?

- + no fees charged on GICs
- + low management fee on funds
- + no front or back end sales fees of any kind

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the simplified prospectus before investing. Mutual Funds are not guaranteed and are not covered by the Canada Deposit Insurance Corporation or any other government deposit insurer. There can be no assurance that the fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you. Fund values change frequently and past performance may not be repeated.

mutual funds provided through



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