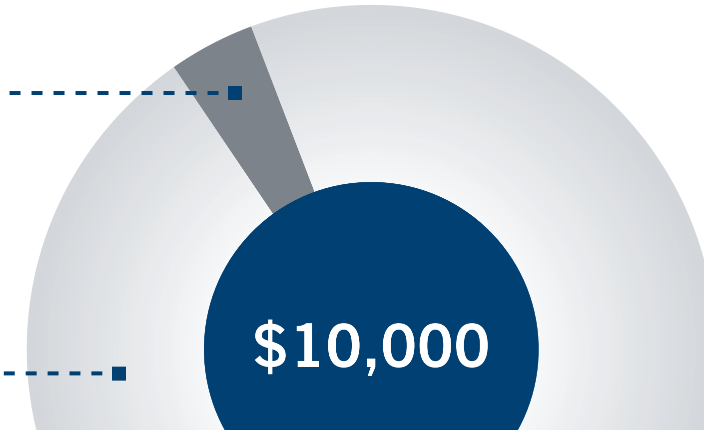
What Are You Paying For?



1.3%

MER: Total fund company and advisor/dealer compensation

*** Some MERs are higher/lower*

Your investment

0.10%
TAXES

$10 on an investment of $10,000

0.20%
FUND COMPANY

$20 on an investment of $10,000

- Professional portfolio management and investment selection
- Fund objectives that aim to meet or exceed benchmark index returns
- Access to diversified portfolio of equities and/or fixed-income
- Mandates that allow for automatic portfolio rebalancing on a quarterly basis
- Tax reporting
- Tracking of ACB and capital gains
- Back-end support

1%
DEALER/ADVISOR

$100 on an investment of $10,000

DEALER/ADVISOR

- Evaluate and set financial goals and objectives
- Discuss advantages and disadvantages of several attainable financial scenarios then help you arrive at a comprehensive plan that meets your needs
- Assess your risk tolerance and suggest an appropriate investment portfolio
- Design a savings plan for retirement, children's education and an emergency fund
- Help you reduce and defer taxes
- Create a strategy to pay off your mortgage or other debts
- Monitor and perform periodic reviews of your portfolio
- Formulate an efficient decumulation during retirement
- Design a sound estate & intergenerational plan
- Compliance and transaction supervision

You First
FINANCIAL