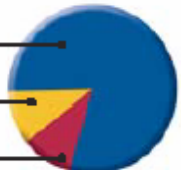
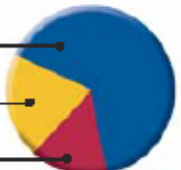
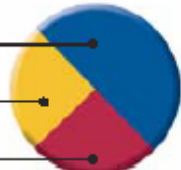
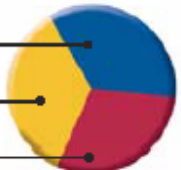
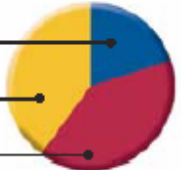
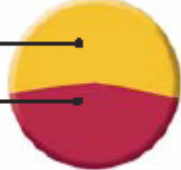


To help you select the right investment, we offer you the following two approaches:

- The customized approach – This is the easiest approach since all you have to do is select the portfolio that matches your investor profile.
- The independent approach – This approach requires a bit more investment knowledge. From the asset mix recommended for your investor profile, select funds for your portfolio.

MY INVESTOR PROFILE	CUSTOMIZED APPROACH	INDEPENDENT APPROACH
Security	<p>Security Portfolio (0400)</p> <p>To minimize portfolio volatility and preserve capital.</p>	<p>Fixed income funds 80%</p> <p>Canadian equity funds 10-20%</p> <p>Foreign equity funds 0-10%</p> 
Conservative	<p>Conservative Portfolio (0401)</p> <p>Ensure the security of the portfolio and achieve stable returns.</p>	<p>Fixed income funds 65%</p> <p>Canadian equity funds 15-30%</p> <p>Foreign equity funds 5-20%</p> 
Balanced	<p>Balanced Portfolio (0402)</p> <p>Maintain a balance between long-term capital growth and portfolio stability.</p>	<p>Fixed income funds 50%</p> <p>Canadian equity funds 20-40%</p> <p>Foreign equity funds 10-30%</p> 
Dynamic	<p>Dynamic Portfolio (0403)</p> <p>Achieve long-term capital growth while maintaining a certain degree of stability.</p>	<p>Fixed income funds 35%</p> <p>Canadian equity funds 25-50%</p> <p>Foreign equity funds 15-40%</p> 
Energetic	<p>Energetic Portfolio (0404)</p> <p>Achieve long-term capital growth.</p>	<p>Fixed income funds 20%</p> <p>Canadian equity funds 30-60%</p> <p>Foreign equity funds 20-50%</p> 
Aggressive	<p>Aggressive Portfolio (0405)</p> <p>Obtain the best possible long-term return.</p>	<p>Canadian equity funds 50-80%</p> <p>Foreign equity funds 20-50%</p> 

GUARANTEED FUNDS

1, 3 and 5 year terms available.

FIXED INCOME

FUND NUMBER	FUND NAME	OBJECTIVE	VOLATILITY
0213	Money Market (Fiera)	To earn interest income higher than that normally obtained on savings accounts, combined with a high level of liquidity and safety of capital.	Low
0203	Mortgage (DGAM)	To provide a moderate return derived mainly from income.	Low+
0248	Barclays Universe Bond Index	To track the return of the Scotia Capital Universe Bond Index.	Moderate
0201	Bond (Fiera)	To provide superior real returns derived primarily from income. Duration, yield curve positioning and sector allocation are managed to provide a return that is higher than that from income.	Moderate
0223	McLean Budden Fixed Income	To produce a moderate rate of return while maintaining a prudent investment approach and focusing on investment quality and capital stability.	Moderate
0257	Addenda Canadian Bond	To outperform the Scotia Capital Universe Index by 75 basis points per year over four-year moving periods.	Moderate
0249	Long Term Government Bond (Fiera)	To outperform the Index of reference (composed of 35% Scotia Capital Canada Long-Term Bond Index and 65% Scotia Capital Provincial Long-Term Bond Index).	Moderate

DGAM: Desjardins Global Asset management

BALANCED FUNDS

FUND NUMBER	FUND NAME	OBJECTIVE	VOLATILITY
0250	Fidelity Canadian Balanced	Seeks high total investment return by investing in Canadian equity securities, investment grade bonds, high yield securities and money market instruments.	Moderate
0229	Trimark Income Growth	To obtain a real higher return from income and capital appreciation.	Moderate
0210	Jarislowsky Fraser Balanced	To offer a diversified portfolio that seeks to add value through long-term asset allocation.	Moderate
0204	Conservative Diversified (Fiera)	To provide superior real returns from income and capital appreciation.	Moderate
0217	McLean Budden Balanced Growth	To achieve a superior real rate of return from both income and capital appreciation through the selection of securities of companies with above average long-term earnings prospects.	Moderate+
0243	Global Balanced (Fiera)	To provide investors with a balance of capital growth and interest income based on an internationally diversified portfolio.	Moderate+

CANADIAN EQUITY

FUND NUMBER	FUND NAME	INVESTMENT STYLE AND OBJECTIVE	VOLATILITY
0258	Canadian Equity Dividend (Fiera)	Style: Value.	Moderate+
		Objective: To provide long-term total returns primarily consisting of capital appreciation.	
0251	Bernstein Canadian Value Equity	Style: Value.	Moderate+
		Objective: To achieve long-term capital growth through a portfolio comprised of securities with above average long-term potential and cash flows.	
0235	Mackenzie Cundill Canadian Security	Style: Value.	Moderate+
		Objective: To achieve above average returns through a portfolio of securities which appear to be trading below their inherent value.	
0231	Trimark Canadian	Style: Value.	Moderate+
		Objective: To achieve a superior real return mainly from capital appreciation.	
0252	Jarislowsky Fraser Canadian Equity	Style: Growth at a reasonable price.	Moderate+
		Objective: To achieve capital appreciation while controlling risk.	
0253	Barclays S&P/TSX Composite Index	Style: Index.	Moderate+
		Objective: To track the returns of the S&P/TSX Composite Index.	
0245	McLean Budden Canadian Equity	Style: Value/Growth.	Moderate+
		Objective: To provide superior real returns from capital appreciation by investing in a diversified portfolio of Canadian stocks.	
0254	Barclays Active Canadian Equity	Style: Risk-controlled active strategy.	Moderate+
		Objective: To outperform the return of the S&P/TSX Composite Index. To outperform the average Canadian equity fund over the longer-term.	
0237	Bissett Canadian Equity	Style: Growth at a reasonable price.	Moderate+
		Objective: To achieve long-term capital growth by focusing on Canadian companies with excellent return prospects.	
0202	Canadian Equity GARP (Fiera)	Style: Growth at a reasonable price.	Moderate+
		Objective: To achieve capital appreciation through security selection geared toward companies with above average long-term earnings growth prospects and shares trading at a reasonable price.	
0225	McLean Budden Canadian Equity Growth	Style: Growth.	Moderate+
		Objective: To obtain a high rate of return by investing in Canadian growth stocks with above average long-term earnings prospects.	
0241	North American Small Company (Fiera)	Style: Active (Canadian equities) and Index (American equities).	High+
		Objective: To provide investors with capital growth by investing in small cap North American companies with high long-term earnings prospects.	
0239	Bissett Small Cap	Style: Growth at a reasonable price.	High+
		Objective: To favour capital appreciation by focusing on small cap companies with excellent long-term growth potential.	

AMERICAN EQUITY

FUND NUMBER	FUND NAME	INVESTMENT STYLE AND OBJECTIVE	VOLATILITY
0221	U.S. Index-Plus (Fiera)	Style: Index.	Moderate+
		Objective: To reproduce as closely as possible the return of the S&P 500 Index, expressed in U.S. dollars.	
0255	Bernstein U.S. Equity Value	Style: Value.	High
		Objective: To generate an annual total rate of return higher than the S&P 500 Index through a diversified portfolio of large capitalization U.S. stocks.	
0259	UBS U.S. Large Cap Equity	Style: Core with intrinsic value approach.	High
		Objective: To outperform the Russell 1000 Index by 200-250 basis points per annum.	
0246	McLean Budden American Equity	Style: Growth.	High
		Objective: To generate a superior return by investing in the shares of U.S. companies with above average long-term earnings prospects.	
0233	Trimark Fund	Style: Value.	High
		Objective: To achieve long-term capital appreciation through the selection of securities reflecting prior earnings and with attractive share prices, cash flow and stock valuations.	

GLOBAL EQUITY

FUND NUMBER	FUND NAME	INVESTMENT STYLE AND OBJECTIVE	VOLATILITY
0227	McLean Budden Global Equity	Style: Growth.	High
		Objective: To achieve capital appreciation through the selection of securities of companies with above average long-term earnings prospects.	

INTERNATIONAL EQUITY

FUND NUMBER	FUND NAME	INVESTMENT STYLE AND OBJECTIVE	VOLATILITY
0218	Bernstein International Equity Value	Style: Value.	High
		Objective: To generate capital appreciation through a selection of securities that favours companies whose shares are trading below their inherent value.	
0247	Templeton International Stock	Style: Value.	High
		Objective: To achieve long-term capital appreciation by investing in well-established companies outside North America.	
0260	Barclays EAFE Equity Index	Style: Index.	High
		Objective: To track the returns of the MSCI EAFE Index and to outperform the average International equity fund after fees.	
0261	GE Core International EAFE	Style: GARP.	High
		Objective: To earn superior returns by investing in undervalued growth securities of financially strong, non-U.S. large cap companies worldwide.	
0262	New Star EAFE Equity	Style: Core with a growth bias.	High
		Objective: To surpass the EAFE – MSCI by 2% over a 4 year period.	