

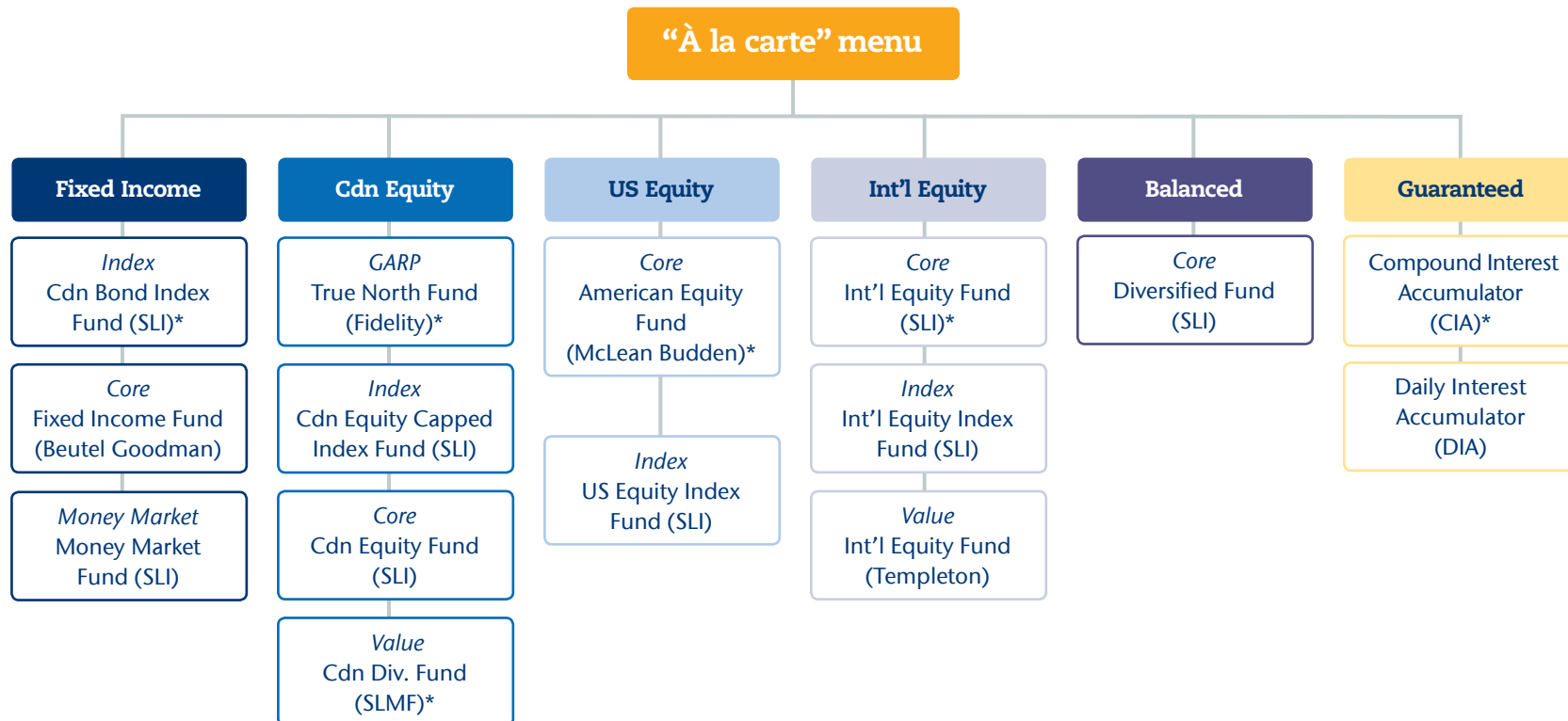
Monitored Avenue Portfolio Program™ 2 (MAPP 2)



Overview

The Dividend Fund in our pre-set Avenue Portfolios™ is included to generate slightly more income. MAPP 2 provides broad market representation and proper diversification both amongst *and* within each asset class. Guaranteed funds included in the more conservative and shorter investment periods, mean lower expected short-term volatility. MAPP 2 offers lower blended Investment Management Fees (IMFs) and our “à la carte” platform is simplified, providing a slightly smaller catalog than our MAPP 1 offering.

Note: The objective of the combination of funds that populate our pre-set Avenue Portfolios is to provide long-term capital growth and deliver superior risk-adjusted return, accordingly.



* These funds are part of the pre-set Avenue Portfolios (see reverse side).

Pre-set Avenue Portfolios

Investor profile

Investment period	Investor profile		
	Conservative	Moderate	Aggressive
More than 25 years	13% True North Fund (Fidelity) 12% Canadian Dividend Fund (SLMF) 8% American Equity Fund (McLean Budden) 17% International Equity (SLI) 50% Canadian Bond Index Fund (SLI)	16% True North Fund (Fidelity) 15% Canadian Dividend Fund (SLMF) 12% American Equity Fund (McLean Budden) 20% International Equity (SLI) 37% Canadian Bond Index Fund (SLI)	20% True North Fund (Fidelity) 20% Canadian Dividend Fund (SLMF) 17% American Equity Fund (McLean Budden) 23% International Equity (SLI) 20% Canadian Bond Index Fund (SLI)
Between 20 and 25 years	12% True North Fund (Fidelity) 11% Canadian Dividend Fund (SLMF) 7% American Equity Fund (McLean Budden) 16% International Equity (SLI) 54% Canadian Bond Index Fund (SLI)	15% True North Fund (Fidelity) 14% Canadian Dividend Fund (SLMF) 11% American Equity Fund (McLean Budden) 19% International Equity (SLI) 41% Canadian Bond Index Fund (SLI)	19% True North Fund (Fidelity) 18% Canadian Dividend Fund (SLMF) 15% American Equity Fund (McLean Budden) 22% International Equity (SLI) 26% Canadian Bond Index Fund (SLI)
Between 15 and 20 years	11% True North Fund (Fidelity) 10% Canadian Dividend Fund (SLMF) 6% American Equity Fund (McLean Budden) 15% International Equity (SLI) 29% Canadian Bond Index Fund (SLI) 29% 5-yr CIA (Standard Life of Canada)	14% True North Fund (Fidelity) 13% Canadian Dividend Fund (SLMF) 10% American Equity Fund (McLean Budden) 18% International Equity (SLI) 45% Canadian Bond Index Fund (SLI)	17% True North Fund (Fidelity) 17% Canadian Dividend Fund (SLMF) 14% American Equity Fund (McLean Budden) 21% International Equity (SLI) 31% Canadian Bond Index Fund (SLI)
Between 10 and 15 years	10% True North Fund (Fidelity) 9% Canadian Dividend Fund (SLMF) 5% American Equity Fund (McLean Budden) 14% International Equity (SLI) 31% Canadian Bond Index Fund (SLI) 31% 5-yr CIA (Standard Life of Canada)	13% True North Fund (Fidelity) 13% Canadian Dividend Fund (SLMF) 8% American Equity Fund (McLean Budden) 17% International Equity (SLI) 24% Canadian Bond Index Fund (SLI) 25% 5-yr CIA (Standard Life of Canada)	16% True North Fund (Fidelity) 16% Canadian Dividend Fund (SLMF) 12% American Equity Fund (McLean Budden) 20% International Equity (SLI) 36% Canadian Bond Index Fund (SLI)
Less than 10 years	9% True North Fund (Fidelity) 9% Canadian Dividend Fund (SLMF) 4% American Equity Fund (McLean Budden) 13% International Equity (SLI) 32% Canadian Bond Index Fund (SLI) 33% 5-yr CIA (Standard Life of Canada)	12% True North Fund (Fidelity) 12% Canadian Dividend Fund (SLMF) 7% American Equity Fund (McLean Budden) 16% International Equity (SLI) 26% Canadian Bond Index Fund (SLI) 27% 5-yr CIA (Standard Life of Canada)	15% True North Fund (Fidelity) 15% Canadian Dividend Fund (SLMF) 11% American Equity Fund (McLean Budden) 19% International Equity (SLI) 40% Canadian Bond Index Fund (SLI)

Note: The default portfolio is the center mix (Moderate risk, invested between 15 and 20 years).

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