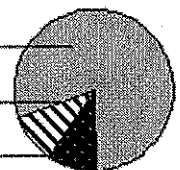
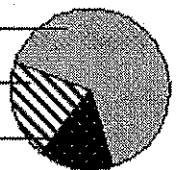
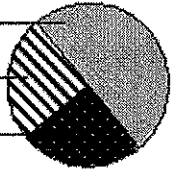
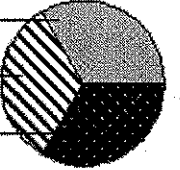
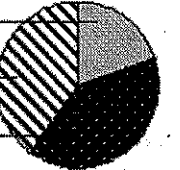
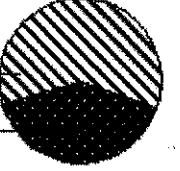


# My Investment Funds

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
<b>Security</b>	<p><b>Security Portfolio (0400)</b></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> 
<b>Conservative</b>	<p><b>Conservative Portfolio (0401)</b></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> 
<b>Balanced</b>	<p><b>Balanced Portfolio (0402)</b></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> 
<b>Dynamic</b>	<p><b>Dynamic Portfolio (0403)</b></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> 
<b>Energetic</b>	<p><b>Energetic Portfolio (0404)</b></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> 
<b>Aggressive</b>	<p><b>Aggressive Portfolio (0405)</b></p> <p>Obtain the best possible long-term return.</p>	<p>Canadian equity funds 50-80 %</p> <p>Foreign equity funds 20-50 %</p> 

# My Investment Funds

## GUARANTEED FUNDS

1, 3 and 5 year terms available.

## FIXED INCOME

FUND NUMBER	FUND NAME	OBJECTIVE	VOLATILITY
0213	<b>Money Market (Fiera)</b>	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	<b>Mortgage (DGAM)</b>	To provide a moderate return derived mainly from income.	Low+
0248	<b>Barclays Universe Bond Index</b>	To track the return of the Scotia Capital Universe Bond Index.	Moderate
0201	<b>Bond (Fiera)</b>	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	<b>McLean Budden Fixed Income</b>	To produce a moderate rate of return while maintaining a prudent investment approach and focusing on investment quality and capital stability.	Moderate
0257	<b>Addenda Canadian Bond</b>	To outperform the Scotia Capital Universe Index by 75 basis points per year over four-year moving periods.	Moderate
0249	<b>Long Term Government Bond (Fiera)</b>	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	<b>Fidelity Canadian Balanced</b>	Seeks high total investment return by investing in Canadian equity securities, investment grade bonds, high yield securities and money market instruments.	Moderate
0229	<b>Trimark Income Growth</b>	To obtain a real higher return from income and capital appreciation.	Moderate
0210	<b>Jarislowsky Fraser Balanced</b>	To offer a diversified portfolio that seeks to add value through long-term asset allocation.	Moderate
0204	<b>Conservative Diversified (Fiera)</b>	To provide superior real returns from income and capital appreciation.	Moderate
0217	<b>McLean Budden Balanced Growth</b>	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	<b>Global Balanced (Fiera)</b>	To provide investors with a balance of capital growth and interest income based on an internationally diversified portfolio.	Moderate+

# My Investment Funds

## CANADIAN EQUITY

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

# My Investment Funds

## AMERICAN EQUITY

FUND NUMBER	FUND NAME	INVESTMENT STYLE AND OBJECTIVE	VOLATILITY
0221	<b>U.S. Index-Plus (Fiera)</b>	Style: Index.	Moderate+
		Objective: To reproduce as closely as possible the return of the S&P 500 Index, expressed in U.S. dollars.	
0255	<b>Bernstein U.S. Equity Value</b>	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	<b>UBS U.S. Large Cap Equity</b>	Style: Core with intrinsic value approach.	High
		Objective: To outperform the Russell 1000 Index by 200-250 basis points per annum.	
0246	<b>McLean Budden American Equity</b>	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.	

## GLOBAL EQUITY

FUND NUMBER	FUND NAME	INVESTMENT STYLE AND OBJECTIVE	VOLATILITY
0233	<b>Trimark Fund</b>	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.	
0227	<b>McLean Budden Global Equity</b>	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	<b>Bernstein International Equity Value</b>	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	<b>Templeton International Stock</b>	Style: Value.	High
		Objective: To achieve long-term capital appreciation by investing in well-established companies outside North America.	
0260	<b>Barclays EAFE Equity Index</b>	Style: Index.	High
		Objective: To track the returns of the MSCI EAFE Index and to outperform the average International equity fund after fees.	
0261	<b>GE International EAFE</b>	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	<b>New Star EAFE Equity</b>	Style: Core with a growth bias.	High
		Objective: To surpass the EAFE - MSCI by 2% over a 4 year period.	