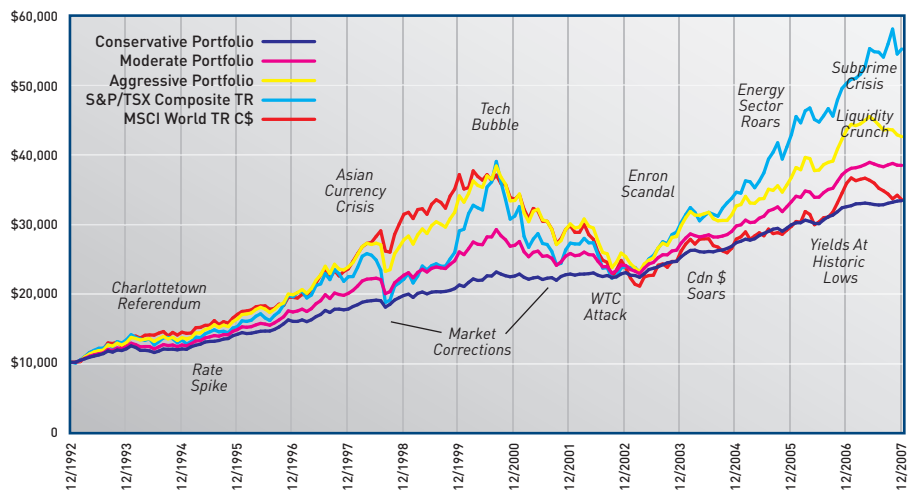


Prepare for the unexpected

Over time, unpredictable events can take place that have a negative impact on the financial markets such as, the effects of foreign currency over the last 10yr period. We can help you build a diversified portfolio in order to reduce market risk and to help maintain and grow your wealth.

Investors Group's Symphony, Strategic Asset Allocation™ approach can help construct portfolios that deliver more stable performance through all markets.



Composition of Portfolios: Returns of the portfolios are pre tax.

The Conservative portfolio is comprised of 60% SC Univ Overall Bond TR, 14% S&P/TSX Composite TR, 5% MSCI Europe TR Cdn \$, 10% Investors Real Property Fund C, 6% S&P 500 TR Cdn \$, 5% MSCI Japan TR Cdn\$

The Moderate portfolio is comprised of 30% SC Univ Overall Bond TR, 30% S&P/TSX Composite TR, 15% S&P 500 TR Cdn\$, 10% Investors Real Property Fund C, 10% MSCI Europe TR Cdn\$, 5% MSCI Japan TR Cdn\$

The Aggressive portfolio is comprised of 35% S&P 500 TR Cdn\$, 30% S&P/TSX Composite TR, 15% MSCI Europe TR Cdn\$, 10% NB Canada Small Cap TR, 5% MSCI Japan TR Cdn\$, 5% MSCI Pacific ex Japan TR Cdn\$

Model Portfolio Performance for the periods ended December 31, 2007

	1 year	3 year	5 year	10 year	15 year
Conservative	2.67%	6.92%	7.76%	6.55%	8.36%
Moderate	2.07%	9.00%	9.91%	6.78%	9.40%
Aggressive	-2.25%	9.34%	11.02%	6.00%	10.15%
S&P/TSX TR	9.83%	16.93%	18.32%	9.47%	12.07%
MSCI World	-6.62%	6.41%	7.22%	3.61%	8.39%

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments and the use of an asset allocation service such as Symphony™. Please read the prospectus of the mutual funds in which investment may be made using Symphony before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Symphony recommendations relate only to Investors Group mutual funds and IG/GWL segregated funds. Please speak to your Investors Group Consultant about how Symphony can be used as part of your overall financial plan.

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