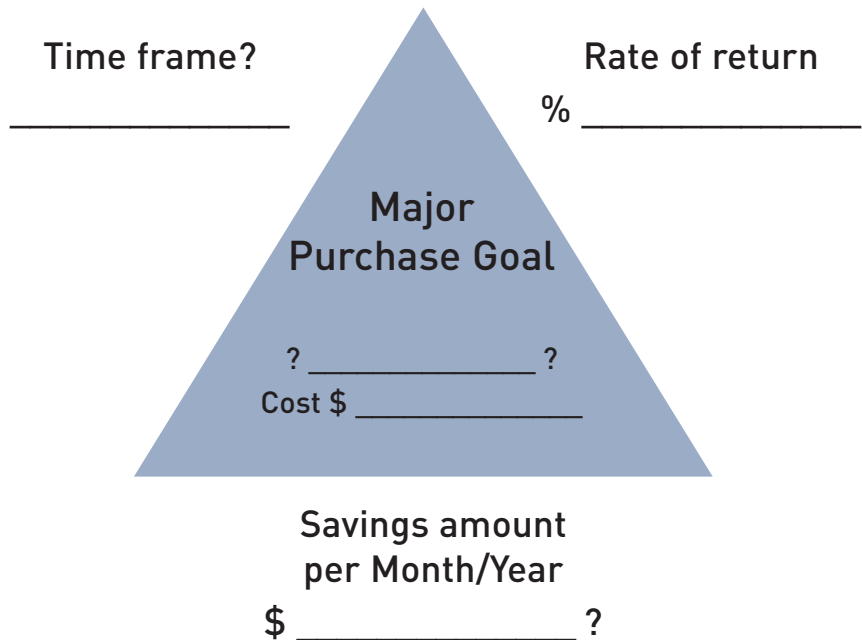


The Goal Triangle

There are three key factors that affect saving for a major purchase. The date when you want to obtain your goal, the rate of return you expect from your investments, and finally the amount you are prepared to commit on a regular basis to achieve the goal.

The Plan™ can help you achieve your goals in your time frame.



Prospective investors should review the annual report, simplified prospectus, and annual information form of any fund carefully before making an investment decision. Clients should discuss their situation with their Consultant for advice based on their specific circumstances. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

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