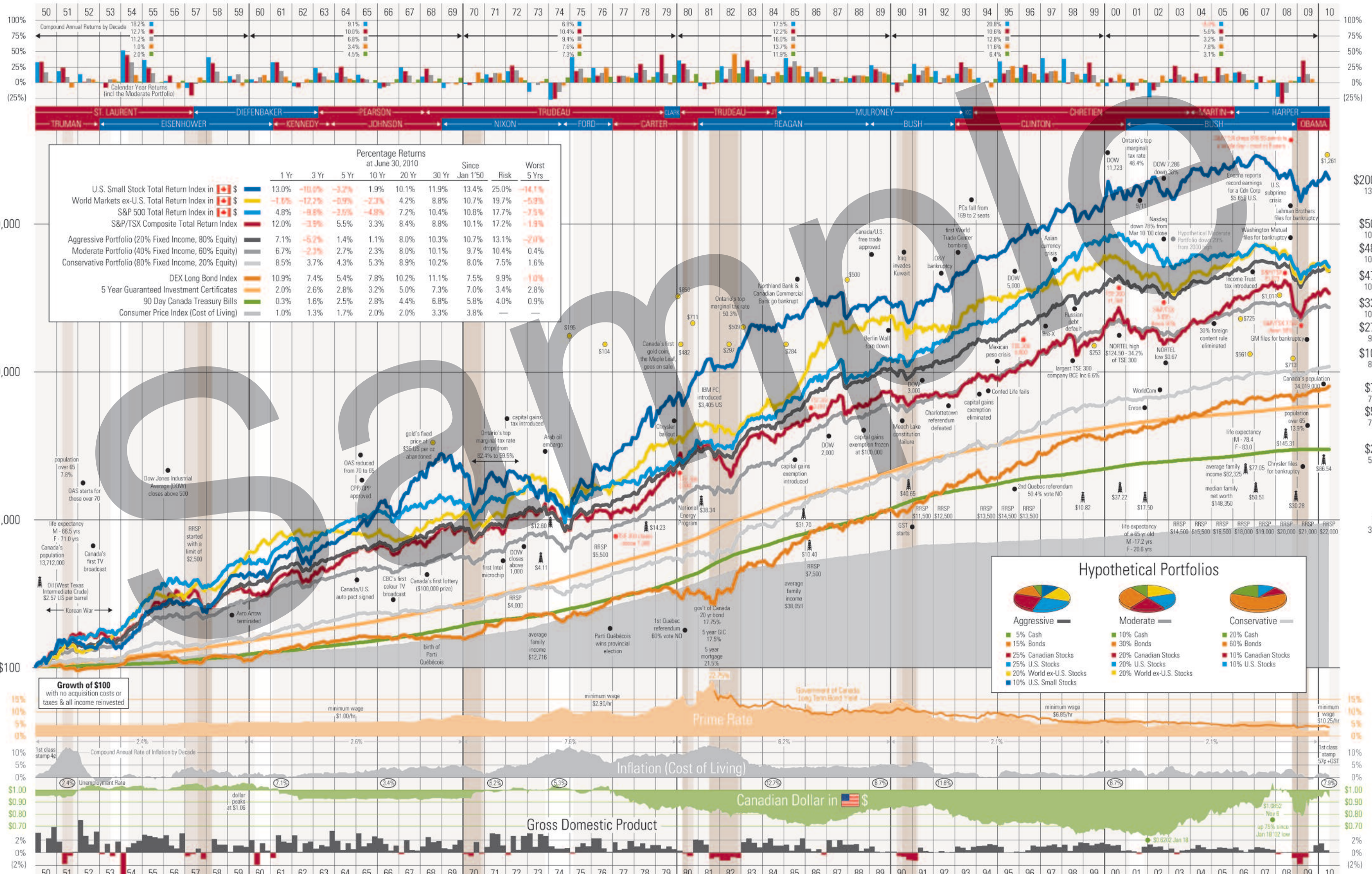


2010 Andex™ Chart



	1 Yr	3 Yr	5 Yr	10 Yr	20 Yr	30 Yr	Since Jan '50	Risk	Worst 5 Yrs
U.S. Small Stock Total Return Index in Canada \$	13.0%	-10.0%	-3.2%	1.9%	10.1%	11.9%	13.4%	25.0%	-14.1%
World Markets ex-U.S. Total Return Index in Canada \$	-1.1%	-12.2%	-0.9%	-2.3%	4.2%	8.8%	10.7%	19.7%	-5.3%
S&P 500 Total Return Index in U.S. \$	4.8%	-8.8%	-2.6%	-4.8%	7.2%	10.4%	10.8%	17.7%	-7.3%
S&P/TSX Composite Total Return Index	12.0%	-3.5%	5.5%	3.3%	8.4%	8.8%	10.1%	17.2%	-1.3%
Aggressive Portfolio (20% Fixed Income, 80% Equity)	7.1%	-5.2%	1.4%	1.1%	8.0%	10.3%	10.7%	13.1%	-2.0%
Moderate Portfolio (40% Fixed Income, 60% Equity)	6.7%	-2.3%	2.7%	2.3%	8.0%	10.1%	9.7%	10.4%	0.4%
Conservative Portfolio (80% Fixed Income, 20% Equity)	8.5%	3.7%	4.3%	5.3%	8.9%	10.2%	8.0%	7.5%	1.6%
DEX Long Bond Index	10.9%	7.4%	5.4%	7.8%	10.2%	11.1%	7.5%	9.9%	-1.0%
5 Year Guaranteed Investment Certificates	2.0%	2.6%	2.8%	3.2%	5.0%	7.3%	7.0%	3.4%	2.8%
90 Day Canada Treasury Bills	0.3%	1.6%	2.5%	2.8%	4.4%	6.8%	5.8%	4.0%	0.9%
Consumer Price Index (Cost of Living)	1.0%	1.3%	1.7%	2.0%	2.0%	3.3%	3.8%	—	—

Hypothetical Portfolios

- Aggressive:** 5% Cash, 15% Bonds, 25% Canadian Stocks, 25% U.S. Stocks, 20% World ex-U.S. Stocks, 10% U.S. Small Stocks
- Moderate:** 10% Cash, 30% Bonds, 20% Canadian Stocks, 20% U.S. Stocks, 20% World ex-U.S. Stocks
- Conservative:** 20% Cash, 60% Bonds, 10% Canadian Stocks, 10% U.S. Stocks

Hypothetical value of \$100 invested at the beginning of 1950. Assumes reinvestment of all income and no transaction costs or taxes. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. Past performance is no guarantee of future results. Government bonds and Treasury bills are guaranteed by the full faith and credit of the Canadian government as to the timely payment of principal and interest, while stocks are not guaranteed and have been more volatile than the other asset classes. Furthermore, small stocks are more volatile than large stocks and are subject to significant price fluctuations, business risks, and are thinly traded. International investments involve special risks such as fluctuations in currency, foreign taxation, economic and political risks, liquidity risks, and differences in accounting and financial standards. Canadian recessions are defined as two or more consecutive quarters of negative GDP while U.S. recession data is from the National Bureau of Economic Research (NBER). Gold prices are from London Bullion Market Association and represent the London PM, daily closing prices per troy ounce. Gold and oil prices quoted in U.S. dollars. Hypothetical portfolios were created for illustrative purposes only. They are neither a recommendation, nor actual portfolios. All income was reinvested and the portfolios were rebalanced every 12 months. Returns are compound annual returns, and risk is calculated as the standard deviation of calendar-year returns. The worst 5-year calculations are out of 667 rolling 60-month periods. Source: U.S. Small Stocks—quoted by the fifth capitalization quintile of stocks on the NYSE for 1950–1981 and the performance of the Dimensional Fund Advisors, Inc. U.S. Micro Cap Portfolio thereafter; World Markets ex-U.S.—Global Financial Data for 1950–1989 and Morgan Stanley Capital International (MSCI) World ex U.S. Index thereafter; S&P 500—Standard and Poor's 500®, which is an unmanaged group of securities and considered to be representative of the U.S. stock market in general; S&P/TSX Composite—Canadian Financial Markets Research Center for 1950–1995 and Standard and Poor's/TSX Composite Index total return series thereafter, which replaced the TSE300 Total Return Index on May 1, 2002; DEX Long Bond Index—PC-Bond, a business unit of TSX, Inc.; 5 Year Guaranteed Investment Certificates—Bank of Canada; 90 Day Canada Treasury Bills—Bank of Canada; Consumer Price Index—Statistics Canada; Gross Domestic Product—Bank of Canada for 1950–1992 and Statistics Canada thereafter. The second-quarter 2010 GDP value is an average analysts' estimate, Canadian Dollar in U.S. Dollars—Bank of Canada; Prime Rate—Bank of Canada; Government of Canada Long Term Bond Yield—Bank of Canada. ©2010 Morningstar. All Rights Reserved.

