

Investment Profiles User Guide – Pooled Equity

This user guide will assist you in understanding the data and analytics incorporated in Morningstar's Portfolio Profiles.

Printed on 00-00-0000

XYZ Pooled Equity Fund

Fund Category **A**
Canadian Balanced

Morningstar Risk **B**
Average

Morningstar Return **C**
Above Average

D General Information

Fund Code 0000
Fund Inception May 1998
Underlying Inception Dec 1990
Registered Plan Eligibility 100%
Fund Assets (\$Mil) 0.00
Underlying Assets (\$Mil) 0.00

Investment Fees % 0.00
Operating Expenses % 0.00
Underlying Operating Expenses % 0.00

Management Company Desjardins Finance Securities
Web Site www.xyzinc.com

Performance Analysis as at 00-00-0000 **H**

Year	Fund	Underlying Fund	Benchmark
1998	00.0	00.0	00.0
1999	00.0	00.0	00.0
2000	00.0	00.0	00.0
2001	00.0	00.0	00.0
2002	00.0	00.0	00.0
2003	00.0	00.0	00.0
2004	00.0	00.0	00.0
2005	00.0	00.0	00.0
2006	00.0	00.0	00.0
2007	00.0	00.0	00.0
YTD	00.0	00.0	00.0
Calendar Year (as at 00-0000)	00.0	00.0	00.0
Fund Return %	00.0	00.0	00.0
Benchmark %	00.0	00.0	00.0

Annualized Returns %

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	00.0	00.0	00.0	00.0	00.0	00.0
Benchmark	00.0	00.0	00.0	00.0	00.0	00.0

Disclosure The above data represents past performance and is not indicative of future results. Returns are calculated after fund operating expenses but before investment fees. For more information, please contact Desjardins Financial Security's Customer Contact Centre at 1-800-988-3987.

E Volatility Analysis

Investment Category: Moderate

Portfolio Analysis as at 00-00-0000 **K**

L Composition

- Cash 00.0
- Fixed Income 00.0
- Canadian Equity 00.0
- US Equity 00.0
- International Equity 00.0
- Other 00.0

N Equity Style

Value Blend Growth

O Market Cap

- Giant 00.0
- Large 00.0
- Medium 00.0
- Small 00.0
- Micro 00.0

M Top Ten Holdings

Company	% Assets
International Paper	00.0
Sprint	00.0
Conoco C I A	00.0
Motorola	00.0
Schlumberger	00.0
Royal Bank of Canada	00.0
Rogers	00.0
Reitmans Canada Ltd Class A	00.0
Sun Life Financial	00.0
Bank of Montreal Common	00.0

P Top Five Countries

Country	% Assets
Canada	00.0
United States of America	00.0
United Kingdom	00.0
Japan	00.0
Switzerland	00.0

Q Global Equity Sectors

Sector	% Equity
Utilities	00.0
Energy	00.0
Financials	00.0
Materials	00.0
Consumer Discretionary	00.0
Consumer Staples	00.0
Telecommunications Services	00.0
Industrial	00.0
Health Care	00.0
Information Technology	00.0
Unclassified	00.0

F Investment Objective

The fund's objective is to provide a high level of regular income and modest capital gains. It invests primarily in bonds and treasury bills issued by Canadian federal, provincial and municipal governments and Canadian corporations, including commercial paper, bankers acceptances, mortgage backed securities and guaranteed investment certificates; high-quality dividend-paying shares of Canadian corporations.

Benchmark 10% S&P/TSX Capped + 5% S&P 500 + 5% MSCI EAFE + 50% DEX Bond Universe + 17% DEX Short Term + 3% DEX Mid Term + 10% DEX 91-Day Treasury Bill

G Investor Profile

Lorem ipsum lectus, porta nec, ultricies in, mattis ut, urna. Donec orci. Vivamus nibh quam, faucibus hendrerit, vehicula non, mattis eget, nisl. Phasellus consectetur interdum tellus. Aliquam sit amet felis. Quisque vitae purus nec turpis consequat sollicitudin. Pellentesque rutrum sem. Class aptent taciti sociosqu ad litora torquent per conubia nostra, per inceptos himenaeos. In vehicula libero. Pellentesque dictum nulla eu nibh. Duis urna leo, tincidunt id, dictum bibendum, aliquam vitae, dolor.

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A Fund Category The category is assigned based on the underlying securities in each portfolio. The categories help investors and investment professionals make meaningful comparisons between portfolios. Funds are classified as Miscellaneous if there is not enough data to confidently categorize the fund or the fund follows a strategy that does not have a large enough peer group to merit a separate Morningstar category.

Portfolios are placed in a given category based on their portfolio statistics and compositions over the past three years. If the fund is new and has no portfolio history, we estimate where it will fall before giving it a more permanent category assignment.

B Morningstar Risk Is measured as the difference between a fund's three, five or ten year annualized return, unadjusted for risk, and its MRAR for the same period.

The top 10 percent of funds is considered high risk, with the next 22.5 percent considered to be above average risk. The middle 35 percent is called average and the bottom 22.5 percent is below average. Only the bottom 10 percent of funds are given the designation of being low risk. Morningstar does not rate any fund that has less than three years of performance data.

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Investment Profiles User Guide – Pooled Equity

D General Information

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Under the same fund code, different mandates can evolve over time.

Fund Inception The date the Fund Code was established.

Underlying Inception The date the underlying fund was established.

Registered Plan Eligibility Whether the plan is admissible to a registered plan. If eligible, is 100% eligible, if not, then 0% eligible.

Fund Assets (\$Mil) The amount of assets currently in the fund.

Underlying Assets (\$Mil) The amount of assets currently in the funds underlying fund.

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No fund volatility is available for funds with less than three years of performance data, or if the fund category is Miscellaneous.

F Investment Objective A fund's investment objective defines the type of investments the fund's manager(s) will make, and what the investment goals are. The benchmark shown in the investment objective section is used in the performance analysis section, the calendar year section and the annualized return section. It is not used in the Growth of \$10,000 graph section.

G Investor Profile It's useful to know your clients investor profile. A profile corresponds to specific investment objectives, a pre-determined risk tolerance and recommendations for your client's portfolio's asset mix, which is to say, investment vehicles that are the best suited to each investment personality. Since investors situations are constantly evolving, it is a good idea to revisit their profile every once in a while.

H Performance Analysis

Growth of \$10,000 The growth of \$10,000 graph shows how much money an investor would earn, if he or she had invested \$10,000 in the fund on its inception date if there is an underlying fund, on the underlying inception date, or in the first year shown on the graph.

Located alongside the fund's graph line is a line that represents the growth of \$10,000 in the benchmark index for that fund's category. These lines allow investors to compare the performance of the fund with the performance of a benchmark index and the fund's category. Please note that the benchmark index for the funds category used in the growth of \$10,000 is not necessarily the same as the benchmark presented in the investment objective section.

The table below the Quartile heading lists the return values for the fund and benchmark. The quartiles divide the data into four equal regions. The quartile measure shows how well a fund has performed compared to all other funds in its peer group. Peer groups are defined such that mutual funds are ranked only versus other mutual funds that are in the same category and segregated funds are ranked compared to other segregated funds in the same category.

The top 25% of funds (or quarter) are in the first quartile, the next 25% of funds are in the second, and the next group is in the third quartile. The 25% of funds with the poorest performance are in the fourth quartile.

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Investment Profiles User Guide – Pooled Equity

J Annualized Returns % The annualized rate of return looks at returns for a period of time longer than one year. Calculations are performed to determine what the annual rate of return would be if the returns maintained the same level of performance over a one-year period. Annualized returns are shown for the fund, plus its benchmark.

K Portfolio Analysis The portfolio analysis section uses the funds underlying funds and the cash component includes the underlying fund cash and the DFS funds cash.

L Composition The asset weight pie chart breaks down the fund's holdings into broad investment classes to show how much of the fund is invested in stocks, bonds or cash. The composition is separated in six classes (Cash, Fixed Income, Canadian Equity, US Equity, International Equity and Other. Other is displayed if a security cannot be identified or classified). Some assets may be negative due to the investment strategy used by the manager, such as short positions, options, futures or other derivative products.

M Top Ten Holdings The top 10 holdings (stocks, bonds, short term investments, cash, etc.) are those which have the highest weightings in the fund, ranked by percentage of assets. The total of the number of stock and bond holdings may not equal the total number of holdings due to other holdings such as cash, GICs and Canada Savings Bonds. Some holdings may be negative due to the investment strategy used by the manager, such as short positions, options, futures or other derivative products.

Total Number of Underlying Holdings The total number of underlying holdings that make up the top holdings. This includes a full look through of the underlying holdings, including exchange traded funds.

Total Number of Stock Holdings The total number of investments the fund currently has in stocks.

Total Number of Bond Holdings The total number of investments the fund currently has in bonds.

N Equity Style The equity style box classifies a fund as being Large-cap, Mid-cap or Small-cap based on the average market capitalizations of all of its equity holdings, and as Value, Blend or Growth based on the average value-growth orientation of its equity holdings.

O Market Cap A stock is classified as giant, large, medium, small or micro based on its position in the cumulative market capitalization of its style zone.

World equity markets are divided into seven style zones: Canada, United States, Latin America, Europe, Japan, Asia ex-Japan and Australia/New Zealand.

The capitalizations of stocks in each of the seven style zones are comparable to each other in size. Giant-cap stocks are those that together account for the top 40% of the capitalization of each style zone; large-cap stocks represent the next 30%; medium-cap stocks represent the next 20%; small-cap stocks represent the next 7%; and micro-cap stocks represent the last 3%.

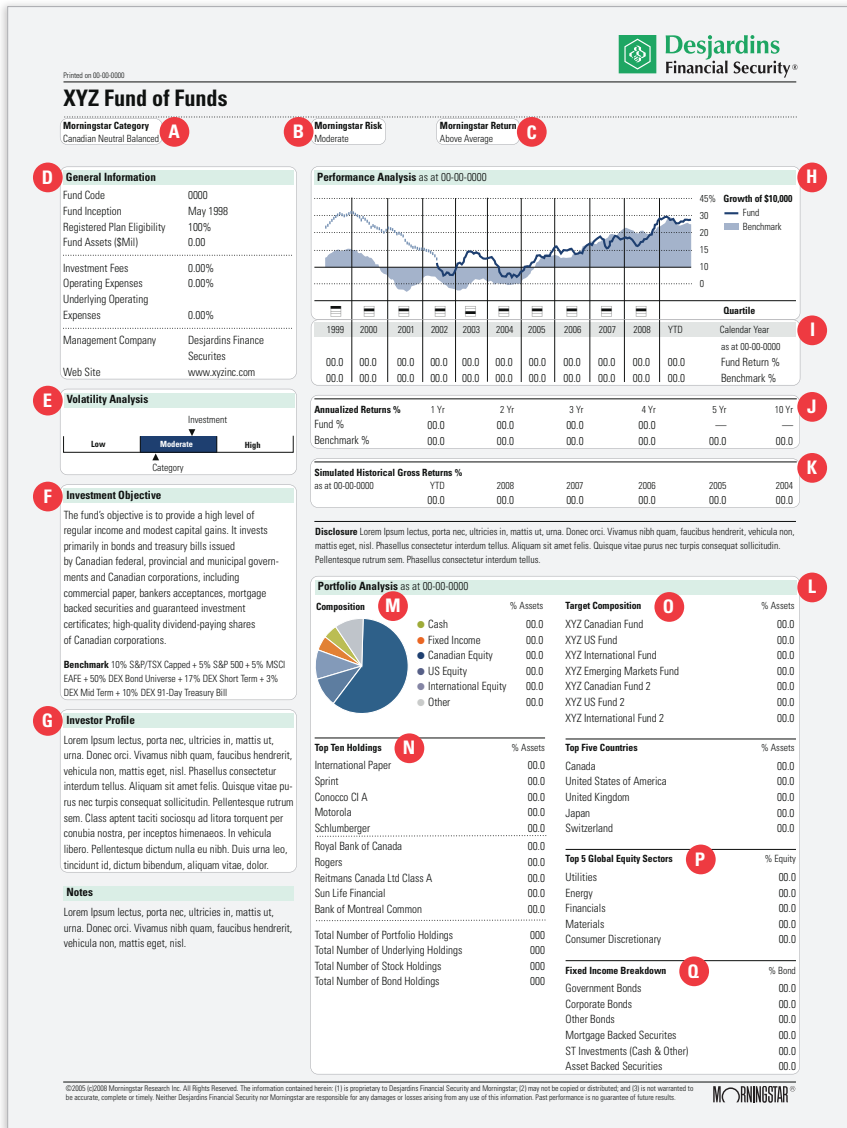
The market caps that correspond to the breakpoints are flexible and may shift from month to month as the market changes.

P Top Five Countries The five largest geographical regions in which the fund invests, ranked by percentage of assets. This section may contain an 'Unknown' if the country of investment is not currently available.

Q Global Equity Sectors The top industry sectors in which the equity assets of the portfolio are invested based on the 10 Global Industry Classification Standard (GICS) sectors. The combined weight of stocks that cannot be identified or classified is shown as "Unclassified".

Investment Profiles User Guide – Fund of Funds

This user guide will assist you in understanding the data and analytics incorporated in Morningstar's Portfolio Profiles.



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E Volatility Analysis Expresses how variable a fund's returns are relative to the rest of the fund universe based on the fund category. Funds are classified as having one of three volatility levels relative to all types of funds: Low, Moderate, and High. Investments with wider ranges of returns are labelled "high," as they are considered riskier than "low" volatility investments, which have had smaller ranges of returns. Also shown is where the fund's category volatility lands.

No fund volatility is available for funds with less than three years of performance data, or if the fund category is Miscellaneous.

F Investment Objective A fund's investment objective defines the type of investments the fund's manager(s) will make, and what the investment goals are. The benchmark shown in the investment objective section is used in the performance analysis section, the calendar year section and the annualized return section. It is not used in the Growth of \$10,000 graph section.

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Located alongside the fund's graph line is a line that represents the growth of \$10,000 in the benchmark index for that fund's category. These lines allow investors to compare the performance of the fund with the performance of a benchmark index and the fund's category. Please note that the benchmark index for the funds category used in the growth of \$10,000 is not necessarily the same as the benchmark presented in the investment objective section.

The table below the Quartile heading lists the return values for the fund and benchmark. The quartiles divide the data into four equal regions. The quartile measure shows how well a fund has performed compared to all other funds in its peer group. Peer groups are defined such that mutual funds are ranked only versus other mutual funds that are in the same category and segregated funds are ranked compared to other segregated funds in the same category.

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J Annualized Returns % The annualized rate of return looks at returns for a period of time longer than one year. Calculations are performed to determine what the annual rate of return would be if the returns maintained the same level of performance over a one-year period. Annualized returns are shown for the fund, plus its benchmark.

Investment Profiles User Guide – Fund of Funds

K Simulated Historical Gross Returns % These returns reflect the performance that this portfolio of funds would have achieved if it had been established of the time periods displayed with the current asset allocation. For this simulation, available historical returns of the underlying funds were used.

L Portfolio Analysis
The portfolio analysis section uses the funds underlying funds and the cash component includes the underlying fund cash and the DFS funds cash.

M Composition The asset weight pie chart breaks down the fund's holdings into broad investment classes to show how much of the fund is invested in stocks, bonds or cash. The composition is separated in six classes (Cash, Fixed Income, Canadian Equity, US Equity, International Equity and Other. Other is displayed if a security cannot be identified or classified). Some assets may be negative due to the investment strategy used by the manager, such as short positions, options, futures or other derivative products.

N Top Ten Holdings The top 10 holdings (stocks, bonds, short term investments, cash, etc.) are those which have the highest weightings in the fund, ranked by percentage of assets. The total of the number of stock and bond holdings may not equal the total number of holdings due to other holdings such as cash, GICs and Canada Savings Bonds. Some holdings may be negative due to the investment strategy used by the manager, such as short positions, options, futures or other derivative products.

Total Number of Underlying Holdings The total number of underlying holdings that make up the top holdings. This includes a full look through of the underlying holdings, including exchange traded funds.

Total Number of Stock Holdings The total number of investments the fund currently has in stocks.

Total Number of Bond Holdings The total number of investments the fund currently has in bonds.

O Target Composition This is the target weight invested in each fund that composes the global portfolio. The investment funds are chosen according to the equity and fixed income breakdown. The weights of the broad asset types are: Canadian Equity, U.S. Equity, International Equity, Global Equity, Emerging Markets Equity, Canadian Fixed Income, Global Bonds and Cash which are determined with respect to the investor profile. If the weights of the asset classes in the actual portfolio change, the portfolio will be rebalanced to return to the target weights.

P Top Five Global Equity Sectors The top industry sectors in which the equity assets of the portfolio are invested based on the 10 Global Industry Classification Standard (GICS) sectors. The combined weight of stocks that cannot be identified or classified is shown as "Unclassified".

Q Fixed Income Breakdown

The fixed breakdown is classified under six categories: Government Bonds, Corporate Bonds, Other Bonds, Mortgage Backed Securities, ST Investments (Cash & Other) and Asset Backed Securities:

Government Bonds the percentage of Canadian bonds that are issued by the government. They cover municipal, provincial and federal bonds.

Corporate Bonds the percentage of Canadian Bonds represented by corporate bonds.

Other Bonds includes preferred share and warrants, income trust units (Canadian and foreign), mortgages (commercial, industrial and residential), derivatives such as options, index and other futures, and investment funds.

Mortgage Backed Securities is the percentage of the entire fund that is comprised of mortgage-backed securities.

ST Investments (Cash & Other) includes investments that mature in one to five years; such as cash, and Other which includes GICs and Canada Savings Bonds.

Asset Backed Securities is essentially the same thing as a mortgage-backed security, except that the securities it backs are assets such as loans, leases, credit card debt, a company's receivables, etc, and not mortgage-based securities.

Investment Profiles User Guide – Pooled Fixed Income

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Printed on 00-00-0000

XYZ Pooled Fixed Income Fund

Fund Category A Canadian Balanced

Morningstar Risk B Average

Morningstar Return C Above Average

D General Information

Fund Code: 0000
 Fund Inception: May 1998
 Underlying Inception: Dec 1990
 Registered Plan Eligibility: 100%
 Fund Assets (\$Mil): 0.00
 Underlying Assets (\$Mil): 0.00

Investment Fees %: 0.00
 Operating Expenses %: 0.00
 Underlying Operating Expenses %: 0.00

Management Company: Desjardins Finance Securities
 Web Site: www.xyzinc.com

Performance Analysis as at 00-00-0000 **H**

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	YTD	Calendar Year (as at 00-0000)
Fund	00.0	00.0	00.0	00.0	00.0	00.0	00.0	00.0	00.0	00.0	00.0	Fund Return %
Benchmark	00.0	00.0	00.0	00.0	00.0	00.0	00.0	00.0	00.0	00.0	00.0	Benchmark %

Annualized Returns %

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund %	00.0	00.0	00.0	00.0	00.0	00.0
Benchmark %	00.0	00.0	00.0	00.0	00.0	00.0

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E Volatility Analysis

Investment Category: Moderate

Low Moderate High

F Investment Objective

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Benchmark: 10% S&P/TSX Capped + 5% S&P 500 + 5% MSCI EAFE + 50% DEX Bond Universe + 17% DEX Short Term + 3% DEX Mid Term + 10% DEX 91-Day Treasury Bill

G Investor Profile

Lorem ipsum lectus, porta nec, ultricies in, mattis ut, urna. Donec orci. Vivamus nibh quam, faucibus hendrerit, vehicula non, mattis eget, nisi. Phasellus consectetur interdum tellus. Aliquam sit amet felis. Quisque vitae purus nec turpis consequat sollicitudin. Pellentesque rutrum sem. Class aptent taciti sociosqu ad litora torquent per conubia nostra, per inceptos himenaeos. In vehicula libero. Pellentesque dictum nulla eu nibh. Duis urna leo, tincidunt id, dictum bibendum, aliquam vitae, dolor.

Portfolio Analysis as at 00-00-0000 **K**

L Composition

	% Assets
Cash	00.0
Fixed Income	00.0
Canadian Equity	00.0
US Equity	00.0
International Equity	00.0
Other	00.0

N Fixed Income Style

	Short	Intm	Long
High			
Medium			
Low			
NR/NA			

O Credit Quality

	%
High	00.0
Medium	00.0
Low	00.0
NR/NA	00.0

M Top Ten Holdings

	% Assets
International Paper	00.0
Sprint	00.0
Conocco CI A	00.0
Motorola	00.0
Schlumberger	00.0
Royal Bank of Canada	00.0
Rogers	00.0
Reitmans Canada Ltd Class A	00.0
Sun Life Financial	00.0
Bank of Montreal Common	00.0

P Top Five Countries

	% Assets
Canada	00.0
United States of America	00.0
United Kingdom	00.0
Japan	00.0
Switzerland	00.0

Q Fixed Income Breakdown

	%
Government Bonds	00.0
Corporate Bonds	00.0
Other Bonds	00.0
Mortgage Backed Securities	00.0
ST Investments (Cash & Other)	00.0
Asset Backed Securities	00.0

Total Number of Portfolio Holdings: 00.0
 Total Number of Underlying Holdings: 00.0
 Total Number of Stock Holdings: 00.0
 Total Number of Bond Holdings: 00.0

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Investment Profiles User Guide – Pooled Fixed Income

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H Performance Analysis

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Located alongside the fund's graph line is a line that represents the growth of \$10,000 in the benchmark index for that fund's category. These lines allow investors to compare the performance of the fund with the performance of a benchmark index and the fund's category. Please note that the benchmark index for the funds category used in the growth of \$10,000 is not necessarily the same as the benchmark presented in the investment objective section.

The table below the Quartile heading lists the return values for the fund and benchmark. The quartiles divide the data into four equal regions. The quartile measure shows how well a fund has performed compared to all other funds in its peer group. Peer groups are defined such that mutual funds are ranked only versus other mutual funds that are in the same category and segregated funds are ranked compared to other segregated funds in the same category.

The top 25% of funds (or quarter) are in the first quartile, the next 25% of funds are in the second, and the next group is in the third quartile. The 25% of funds with the poorest performance are in the fourth quartile.

I Calendar Year is the fund's annual return for a period starting January 1 and ending December 31. The calendar returns and the return for the comparable benchmark are also displayed.

J Annualized Returns % The annualized rate of return looks at returns for a period of time longer than one year. Calculations are performed to determine what the annual rate of return would be if the returns maintained the same level

Investment Profiles User Guide – Pooled Fixed Income

of performance over a one-year period. Annualized returns are shown for the fund, plus its benchmark.

K Portfolio Analysis

The portfolio analysis section uses the funds underlying funds and the cash component includes the underlying fund cash and the DFS funds cash.

L Composition The asset weight pie chart breaks down the fund's holdings into broad investment classes to show how much of the fund is invested in stocks, bonds or cash. The composition is separated in six classes (Cash, Fixed Income, Canadian Equity, US Equity, International Equity and Other. Other is displayed if a security cannot be identified or classified). Some assets may be negative due to the investment strategy used by the manager, such as short positions, options, futures or other derivative products.

M Top Ten Holdings The top 10 holdings (stocks, bonds, short term investments, cash, etc.) are those which have the highest weightings in the fund, ranked by percentage of assets. The total of the number of stock and bond holdings may not equal the total number of holdings due to other holdings such as cash, GICs and Canada Savings Bonds. Some holdings may be negative due to the investment strategy used by the manager, such as short positions, options, futures or other derivative products.

Total Number of Underlying Holdings The total number of underlying holdings that make up the top holdings. This includes a full look through of the underlying holdings, including exchange traded funds.

Total Number of Stock Holdings The total number of investments the fund currently has in stocks.

Total Number of Bond Holdings The total number of investments the fund currently has in bonds.

N Fixed Income Style Funds are separated into either short-, intermediate- or long-term, depending upon the average effective duration of the bonds contained in the fund. Average effective duration provides a measure of a fund's interest-rate sensitivity. The longer a fund's duration, the more sensitive the fund is to shifts in interest rates. On the vertical axis, funds are separated by their credit quality. Credit quality assignments in the Morningstar Fixed

Income Style Box are based on bond ratings provided by Standard & Poor's or Moody's. Bonds for which a rating has not been provided by S&P are classified as NR/NA in the style box. Bonds with a rating of AAA or AA are assigned to the high quality sections of the style box; those with A or BBB ratings to the medium quality sections, and those with ratings of below BBB to the low quality sections.

O Credit Quality Fixed income securities and cash instruments that are rated by a Nationally Recognized Statistical Rating Organization (NRSRO), such as Standard & Poor's or Moody's, are classified as high, medium or low. Those without a recognized rating are classified as NR/NA. Securities rated as AAA or AA are classed as high, those rated A or BBB are classed as medium, and those rated BB or lower are classed as low.

P Top Five Countries The five largest geographical regions in which the fund invests, ranked by percentage of assets. This section may contain an 'Unknown' if the country of investment is not currently available.

Q Fixed Income Breakdown

The fixed breakdown is classified under six categories: Government Bonds, Corporate Bonds, Other Bonds, Mortgage Backed Securities, ST Investments (Cash & Other) and Asset Backed Securities:

Government Bonds the percentage of Canadian bonds that are issued by the government. They cover municipal, provincial and federal bonds.

Corporate Bonds the percentage of Canadian Bonds represented by corporate bonds.

Other Bonds includes preferred share and warrants, income trust units (Canadian and foreign), mortgages (commercial, industrial and residential), derivatives such as options, index and other futures, and investment funds.


Mortgage Backed Securities is the percentage of the entire fund that is comprised of mortgage-backed securities.

ST Investments (Cash & Other) includes investments that mature in one to five years; such as cash, and Other which includes GICs and Canada Savings Bonds.

Asset Backed Securities is essentially the same thing as a mortgage-backed security, except that the securities it backs are assets such as loans, leases, credit card debt, a company's receivables, etc, and not mortgage-based securities.

Investment Profiles User Guide – Pooled Balanced

This user guide will assist you in understanding the data and analytics incorporated in Morningstar's Portfolio Profiles.



Printed on 05-08-0000

XYZ Pooled Balanced Fund

Fund Category A

Canadian Balanced

Morningstar Risk B

Average

Morningstar Return C

Above Average

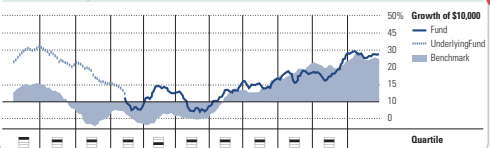
D General Information

Fund Code 0000
 Fund Inception May 1998
 Underlying Inception Dec 1990
 Registered Plan Eligibility 100%
 Fund Assets (\$Mil) 0.00
 Underlying Assets (\$Mil) 0.00

Investment Fees % 0.00
 Operating Expenses % 0.00
 Underlying Operating Expenses % 0.00

Management Company Desjardins Finance Securities
 Web Site www.xyzinc.com

Performance Analysis as at 00-00-0000 **H**



	1988	1989	2000	2001	2002	2003	2004	2005	2006	2007	YTD	Calendar Year (as at 00-0000)
Fund	00.0	00.0	00.0	00.0	00.0	00.0	00.0	00.0	00.0	00.0	00.0	Fund Return %
Benchmark	00.0	00.0	00.0	00.0	00.0	00.0	00.0	00.0	00.0	00.0	00.0	Benchmark %

Annualized Returns %

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund %	00.0	00.0	00.0	00.0	00.0	00.0
Benchmark %	00.0	00.0	00.0	00.0	00.0	00.0

Disclosure: The above data represents past performance and is not indicative of future results. Returns are calculated after fund operating expenses but before investment fees. For more information, please contact Desjardins Financial Security's Customer Contact Centre at 1-800-988-3387.

E Volatility Analysis

Investment

Low High

Category

F Investment Objective

The fund's objective is to provide a high level of regular income and modest capital gains. It invests primarily in bonds and treasury bills issued by Canadian federal, provincial and municipal governments and Canadian corporations, including commercial paper, bankers acceptances, mortgage backed securities and guaranteed investment certificates; high-quality dividend-paying shares of Canadian corporations.

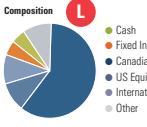
Benchmark 10% S&P/TSX Capped + 5% S&P 500 + 5% MSCI EAFE + 50% DEX Bond Universe + 17% DEX Short Term + 3% DEX Mid Term + 10% DEX 91-Day Treasury Bill

G Investor Profile

Lorem ipsum lectus, porta nec, ultricies in, mattis ut, urna. Donec orci. Vivamus nibh quam, faucibus hendrerit, vehicula non, mattis eget, nisi. Phasellus consectetur interdum tellus. Aliquam sit amet felis. Quisque vitae purus nec turpis consequat sollicitudin. Pellentesque rutrum sem. Class aptent taciti sociosqu ad litora torquent per conubia nostra, per inceptos himenaeos. In vehicula libero. Pellentesque dictum nulla eu nibh. Duis urna leo, tincidunt id, dictum bibendum, aliquam vitae, dolor.

Portfolio Analysis as at 00-00-0000 **K**

L Composition



	% Assets
Cash	00.0
Fixed Income	00.0
Canadian Equity	00.0
US Equity	00.0
International Equity	00.0
Other	00.0

O Equity Style

	Value	Blnd	Grwth
Large			
Mid			
Small			

P Fixed Income Style

	Short	Intm	Long
High			
Low			

M Top Five Countries

	% Assets
Canada	00.0
United States of America	00.0
United Kingdom	00.0
Japan	00.0
Switzerland	00.0

N Top Ten Holdings

	% Assets
International Paper	00.0
Sprint	00.0
Conocco Cl A	00.0
Motorola	00.0
Schlumberger	00.0
Royal Bank of Canada	00.0
Rogers	00.0
Reitmans Canada Ltd Class A	00.0
Sun Life Financial	00.0
Bank of Montreal Common	00.0
Total Number of Portfolio Holdings	00.0
Total Number of Underlying Holdings	00.0
Total Number of Stock Holdings	00.0
Total Number of Bond Holdings	00.0

Q Global Equity Sectors

	% Equity
Utilities	00.0
Energy	00.0
Financials	00.0
Materials	00.0
Consumer Discretionary	00.0
Consumer Staples	00.0
Telecommunications Services	00.0
Industrial	00.0
Health Care	00.0
Information Technology	00.0
Unclassified	00.0

R Fixed Income Breakdown

	%
Government Bonds	00.0
Corporate Bonds	00.0
Other Bonds	00.0
Mortgage Backed Securities	00.0
ST Investments (Cash & Other)	00.0
Asset Backed Securities	00.0

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A Fund Category The category is assigned based on the underlying securities in each portfolio. The categories help investors and investment professionals make meaningful comparisons between portfolios. Funds are classified as Miscellaneous if there is not enough data to confidently categorize the fund or the fund follows a strategy that does not have a large enough peer group to merit a separate Morningstar category.

Portfolios are placed in a given category based on their portfolio statistics and compositions over the past three years. If the fund is new and has no portfolio history, we estimate where it will fall before giving it a more permanent category assignment.

B Morningstar Risk Is measured as the difference between a fund's three, five or ten year annualized return, unadjusted for risk, and its MRAR for the same period.

The top 10 percent of funds is considered high risk, with the next 22.5 percent considered to be above average risk. The middle 35 percent is called average and the bottom 22.5 percent is below average. Only the bottom 10 percent of funds are given the designation of being low risk. Morningstar does not rate any fund that has less than three years of performance data.

C Morningstar Return, more accurately Morningstar Risk-Adjusted Return (MRAR), is a measure of a fund's annualized historical excess return (excess is measured relative to a risk-free investment in Canadian government treasury bills) adjusted for the fund's historical risk. When adjusting for risk, Morningstar penalizes funds that have greater variations in their month-to-month returns during the rating period, with an emphasis on downward variation. If two funds have the exact same return, the one with more variation in its return will have a lower MRAR. This concept assumes that investors are more concerned about a possible poor outcome than an unexpectedly good outcome, and that those investors are willing to give up a small portion of an investment's expected return in exchange for greater certainty.

Morningstar does not rate any fund that has less than three years of performance data.

Investment Profiles User Guide – Pooled Balanced

D General Information

Fund Code is used to uniquely identify specific funds, and differentiate between any sales and/or redemption charge variations that may be charged to unit holders.

Under the same fund code, different mandates can evolve over time.

Fund Inception The date the Fund Code was established.

Underlying Inception The date the underlying fund was established.

Registered Plan Eligibility Whether the plan is admissible to a registered plan. If eligible, is 100% eligible, if not, then 0% eligible.

Fund Assets (\$Mil) The amount of assets currently in the fund.

Underlying Assets (\$Mil) The amount of assets currently in the funds underlying fund.

Investment Fees These are fees charged to the client and deducted from the fund's unit value on a daily basis. These fees are deducted as a percentage of assets.

Operating Expenses These are all other fees that are also deducted from the fund's unit value.

Underlying Operating Expenses Operating expenses for the underlying fund(s).

E Volatility Analysis Expresses how variable a fund's returns are relative to the rest of the fund universe based on the fund category. Funds are classified as having one of three volatility levels relative to all types of funds: Low, Moderate, and High. Investments with wider ranges of returns are labelled "high," as they are considered riskier than "low" volatility investments, which have had smaller ranges of returns. Also shown is where the fund's category volatility lands.

No fund volatility is available for funds with less than three years of performance data, or if the fund category is Miscellaneous.

F Investment Objective A fund's investment objective defines the type of investments the fund's manager(s) will make, and what the investment goals are. The benchmark shown in the investment objective section is used in the performance analysis section, the calendar year section and the annualized return section. It is not used in the Growth of \$10,000 graph section.

G Investor Profile It's useful to know your clients investor profile. A profile corresponds to specific investment objectives, a pre-determined risk tolerance and recommendations for your client's portfolio's asset mix, which is to say, investment vehicles that are the best suited to each investment personality. Since investors situations are constantly evolving, it is a good idea to revisit their profile every once in a while.

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Investment Profiles User Guide – Pooled Balanced

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Total Number of Stock Holdings The total number of investments the fund currently has in stocks.

Total Number of Bond Holdings The total number of investments the fund currently has in bonds.

O Equity Style The equity style box classifies a fund as being Large-cap, Mid-cap or Small-cap based on the average market capitalizations of all of its equity holdings, and as Value, Blend or Growth based on the average value-growth orientation of its equity holdings.

P Fixed Income Style Funds are separated into either short-, intermediate- or long-term, depending upon the average effective duration of the bonds contained in the fund. Average effective duration provides a measure of a fund's interest-rate sensitivity. The longer a fund's duration, the more sensitive the fund is to shifts in interest rates. On the vertical axis, funds are separated by their credit quality. Credit quality assignments in the Morningstar Fixed Income Style Box are based on bond ratings provided by Standard & Poor's or Moody's. Bonds for which a rating has not been provided by S&P are classified as NR/NA in the style box. Bonds with a rating of AAA or AA are assigned to the high quality sections of the style box; those with A or BBB ratings to the medium quality sections, and those with ratings of below BBB to the low quality sections.

Q Global Equity Sectors The top industry sectors in which the equity assets of the portfolio are invested based on the 10 Global Industry Classification Standard (GICS) sectors. The combined weight of stocks that cannot be identified or classified is shown as "Unclassified".

R Fixed Income Breakdown

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