

your way,  
plain and simple™

## Your investment funds, your way

Before you choose your investment funds, make sure you complete the **investor profile questionnaire** found in the *Enrolment guide, your way*. The investor profile will help you determine your risk tolerance as an investor.

You are now ready to choose the investment options that will make up your retirement portfolio. There are two options from which to choose:

- **A Lifecycle Path**
- OR
- **Your own mix of funds**

Important : If you do not select any investment funds, all your deposits will be invested in the DFS BlackRock® LifePath® Index Fund that is closest to your retirement date without surpassing age 65.

### Option 1 - Lifecycle Path (This is the easiest method)

Select the DFS BlackRock® LifePath® Index Fund that is closest to the year in which you will most likely retire. Indicate your choice on the form entitled *Your investment instructions*. You must choose only one fund.

IF YOU EXPECT TO RETIRE...	THEN YOU MIGHT CONSIDER...
In 2043 or later	DFS BlackRock® LifePath® 2045 Index Fund
Between 2038 and 2042	DFS BlackRock® LifePath® 2040 Index Fund
Between 2033 and 2037	DFS BlackRock® LifePath® 2035 Index Fund
Between 2028 and 2032	DFS BlackRock® LifePath® 2030 Index Fund
Between 2023 and 2027	DFS BlackRock® LifePath® 2025 Index Fund
Between 2018 and 2022	DFS BlackRock® LifePath® 2020 Index Fund
Between now and 2017	DFS BlackRock® LifePath® 2015 Index Fund
Now	DFS BlackRock® LifePath® Retirement Index Fund I

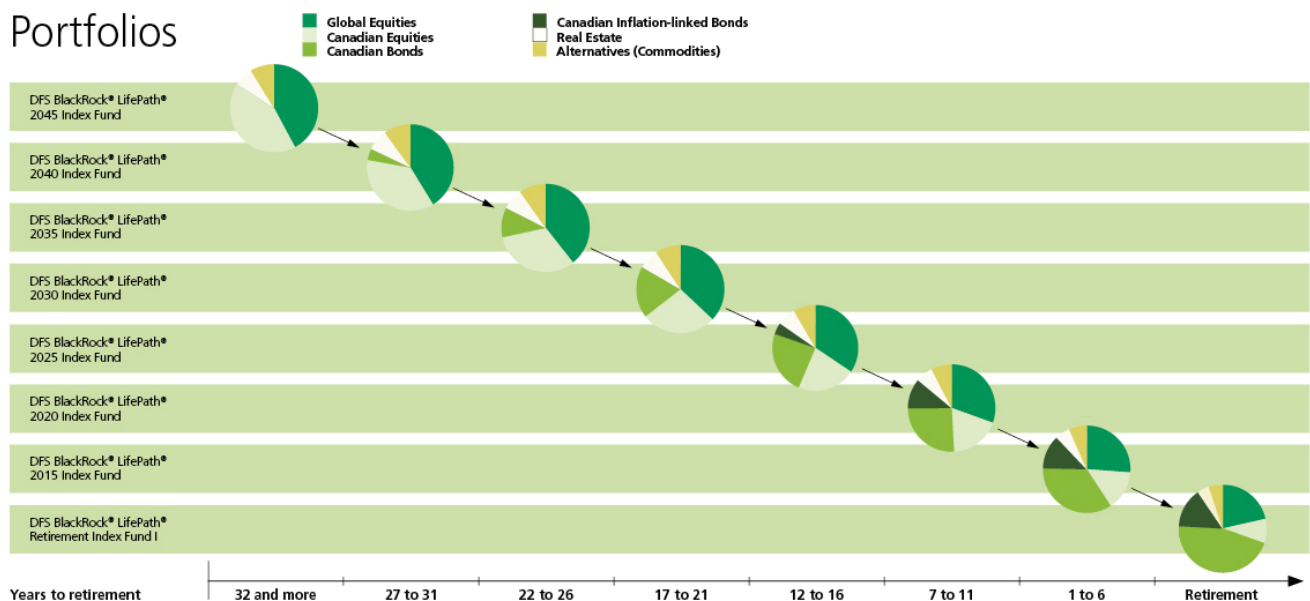
## How does it work?

Select the DFS BlackRock® LifePath® Index Fund that most closely matches your target retirement date and you'll automatically be assigned an investment portfolio that matches your investment horizon. The further you are from retirement, the higher the proportion of your investments in equities, and vice versa.

Over time, the composition of your portfolio is automatically adjusted, shifting from a focus on equities to a focus on fixed-income securities. The closer you get to retirement, the more conservative it gets.

This shift will happen automatically and gradually over time. That's what we call a Lifecycle Path.

## Portfolios



*Portfolio mixes are for illustration only and do not represent the actual allocation of any Lifepath® portfolio*

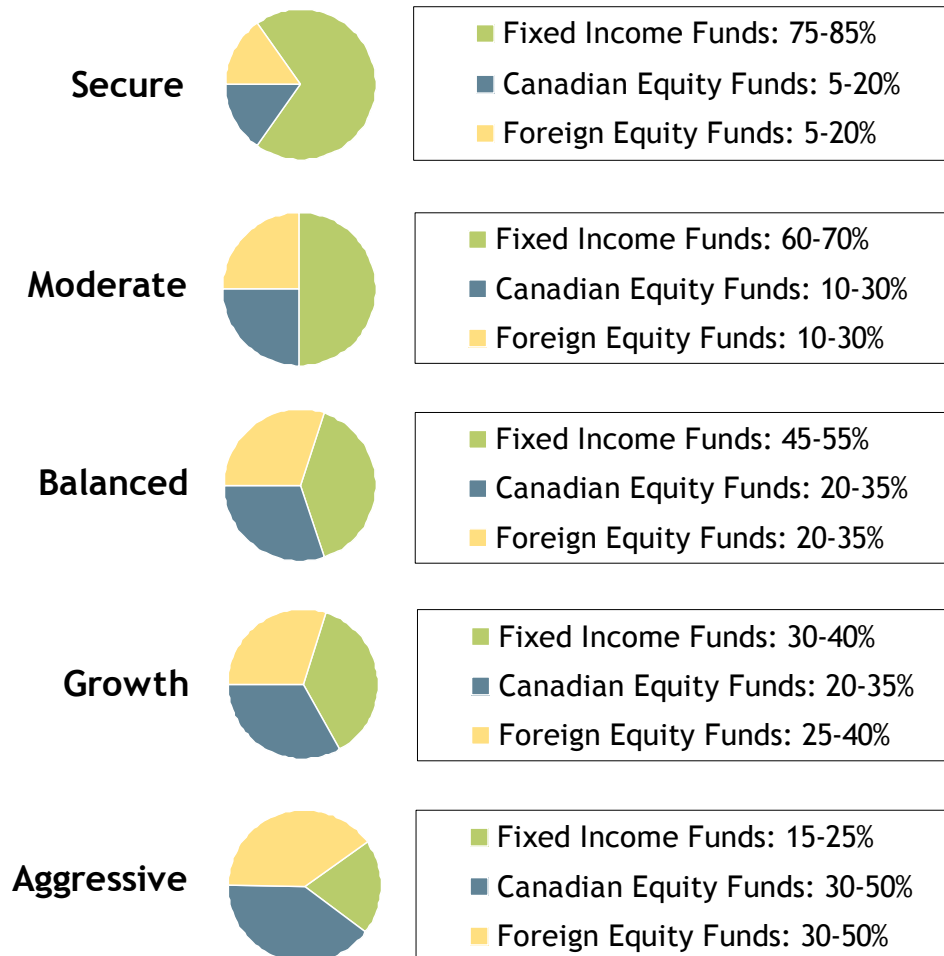
*In these Lifecycle paths, the Investment fees are 0.35% and the Management fees are 0.50%.*

*\*Note that if you choose this option, it will apply to all your group plans.*

## Option 2 - Your own mix of funds

(This portfolio requires more investment knowledge)

With the asset mix recommended below that corresponds to your investor profile, build your own portfolio by selecting funds from the list of *Funds available under your plan*.



Unlike the Lifecycle Paths, the composition of your portfolio will not automatically change over time. This means that you will be responsible for ensuring that your asset allocation continues to correspond to your investor profile as you age or as your circumstances change.

# Funds available under your plan

## MARKET RELATED FUNDS

### Fixed Income Funds

FUND No.	FUND NAME	INVESTMENT OBJECTIVE	VOLATILITY	INVESTMENT FEES	MANAGEMENT FEES
213	<i>Fiera Sceptre Money Market</i>	Capital protection and moderate income by investing in a portfolio of high quality short-term notes of governments and corporations.	Low	0.12%	0.50%
201	<i>Fiera Sceptre Bond</i>	Steady and competitive income by investing primarily in a portfolio of Canadian fixed income securities.	Low+	0.28%	0.50%

### Canadian Equity

FUND No.	FUND NAME	INVESTMENT OBJECTIVE	STYLE	VOLATILITY	INVESTMENT FEES	MANAGEMENT FEES
280	<i>Beutel Goodman Canadian Equity</i>	Long term capital growth by investing in undervalued Canadian stocks.	Value	High	0.50%	0.50%
206	<i>Fiera Sceptre Canadian Equity Core Fund</i>	Long term capital growth by investing in a portfolio of Canadian stocks.	Core	High	0.45%	0.50%

### Foreign Equity - American Equity

FUND No.	FUND NAME	INVESTMENT OBJECTIVE	STYLE	VOLATILITY	INVESTMENT FEES	MANAGEMENT FEES
274	<i>DFS BlackRock® U.S. Equity Index</i>	Long term capital growth by investing in a broadly diversified portfolio of U.S. stocks. The investments are passively managed.	Index	High	0.20%	0.50%

### Foreign Equity - International Equity

FUND No.	FUND NAME	INVESTMENT OBJECTIVE	STYLE	VOLATILITY	INVESTMENT FEES	MANAGEMENT FEES
260	<i>DFS BlackRock® MSCI EAFE Equity Index</i>	Long term capital growth by investing in a broadly diversified portfolio of stocks of companies located in Europe, Asia and other non-U.S. regions. The investments are passively managed.	Index	High	0.25%	0.50%

## GUARANTEED FUNDS

FUND NO.	FUND NAME
160	<i>1-Year Guaranteed Fund</i>
158	<i>3-Year Guaranteed Fund</i>
156	<i>5-Year Guaranteed Fund</i>

### About the fees we charge

#### Investment and operating fees

Investment fees are the fees charged by fund managers. Operating fees cover the cost of brokerage commissions, auditing and other fees associated with the buying and selling of securities in your funds. Operating fees change each year. We calculate the unit values of your pooled funds after we deduct investment and operating fees and the applicable sales taxes. The applicable investment fees vary according to the option you choose and the fund manager.

Option 1: In these lifecycle paths, the investment fees are 0.35%. These fees are based on the applicable investment fees of the pooled funds included in the path in proportion to the asset allocation of the path.

Option 2: Refer to the column entitled "Investment fees" in the list of *Funds available under your plan*.

#### Management and Administrative fees

The Management fees are 0.50%.

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