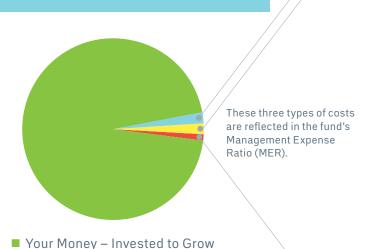
VALUE FOR YOUR MUTUAL FUND FEES

Your fees pay for services provided by:

- Your fund manager the company that manages the mutual funds that you buy.
- Your dealer the firm where your financial advisor is registered. Some dealers charge an additional fee to you directly.

...and for taxes to federal and provincial governments.



FUND MANAGER SERVICES



Sets the **strategy** and **goals** for a fund



Keeps **records** for the fund and for all clients, including tax reporting

Chooses and monitors
experts who buy and
sell investments to match
the fund's goals



Provides or arranges for legal, accounting, audit and custodial services, and ensures the fund meets regulatory requirements



DEALER SERVICES

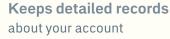
Your dealer firm provides these services to you directly or through your advisor, and works to ensure your advisor meets government rules and regulations:



Understands and reviews your financial needs and how much risk you are willing and able to handle

Guides you to build and maintain your financial plan









Delivers **account statements** and other information to you

Provides you with information and access to your account online





Is a member of investor protection funds and regulatory organizations



Buys/sells units of a fund for you, based on your needs and your ability to handle risk

TAXES

GST and HST are charged on fees and services



Dealer Fees

Taxes

Fund Manager Fees