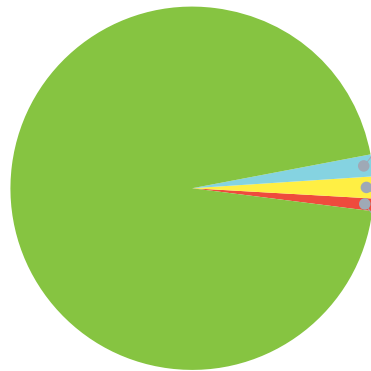


VALUE FOR YOUR MUTUAL FUND FEES

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.



These three types of costs are reflected in the fund's Management Expense Ratio (MER).

- Your Money – Invested to Grow
- Fund Manager Fees
- Dealer Fees
- Taxes

FUND MANAGER SERVICES



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

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



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

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

Keeps detailed records about your account



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

Guides you to build and maintain your financial plan



Provides you with **information and access** to your account online



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



Is a member of **investor protection funds** and **regulatory organizations**

TAXES

GST and HST are charged on fees and services

