

**BellCharts:** The following graphs and fund information will be shown on the print out of the One Page Summary graph.

**Fund Name:** Fund name represents the name assigned to the fund by the Fund sponsor.

**Fund Category:** BellCharts divides all the mutual funds into 36 different categories. All relative data is based on a comparison to funds in the same category.

**Fund Sponsor:** The company that controls the management of the fund.

**Investment Advisor:** The firm that manages the investment portfolio. It may be the same as the sponsor or may be an outside advisor.

**Portfolio Manager:** The name(s) of the individual(s) who manage the portfolio. They may work for either the sponsor or the advisor.

**Objective:** This is the stated objective of the mutual fund in terms of growth, income and safety of principal.

**Value of 1000 dollars:** A quick snapshot of the growth of \$1000 over 1, 3, 5, & 10 years.

**Asset Mix:** A pie chart showing the asset mix of the fund based on the most recent information the fund company has provided to BellCharts. The data displayed here may not always be as at the Fund Summary date. The BellCharts program will indicate the actual date.

**Risk vs Return (3 Yr.)** The vertical axis is the 3-year compound rate of return. The horizontal axis represents volatility. The lines on the graph depict the average return and average volatility. The square plots the fund's position relative to the average of all funds in the same category.

**Top Ten Holdings:** Provides a list of the 10 largest holdings in the Portfolio and the percentage of the Portfolio each represents. Not always as at the Fund Summary date.

**Fee Details:** Indicates whether the fund is front-end deferred or choice of load. Also front-end maximum load and deferred fee schedule if applicable.

**Investment Style:** Equity funds may be characterized as Top Down or Bottom Up; and as Value Growth Sector or Blend managers. Fixed income managers are inclined towards either interest rate anticipation or spread trading.

**Comments:** Space is provided here for the advisor to include his or her own comments regarding this fund.

**Fund Summary as at:** Indicates the disk date from which the information on this page is obtained.

**What-If Charts:** This chart plots monthly growth of a \$1000 investment in the fund over the shorter of the 10 years or since inception. The bars represent the fund and the line represents the growth of the benchmark index over the same period.

**Annual and Compound Charts:** These floating bar charts plot the performance of the fund (x) relative to the benchmark index and relative to similar funds. The bar represents the range of performance of 90% of all funds in the same category. 5% of the funds performed above the top end of the box (5th percentile) and 5% performed below the bottom end of the box (95th percentile). The Annual Chart plots the relative performance over the last nine calendar year and the year-to-date. The Compound Chart plots the relative performance over the past ten, five, three, two and 1 year as well as the most recent 3 month and 1 month periods. The tables below these two charts provide the actual rates of return for the fund and the benchmark index; the ranking of the fund relative to all other funds in the same category, and the quartile ranking of the fund. A quartile ranking of 1 means the fund's performance for a particular time period ranked in the top 25% of its peer group. A quartile ranking of 2 places the fund in the next 25% etc.

**All Time Period Analysis (1 Year)** The graph plots the one year returns of the fund starting with the most recent 12 month period at the right end of the graph followed by the 12 month return as at one month ago, then two months ago etc. for the lesson of nine years of the life of the fund. The table below indicates the best, worst, and average 3 month, 1, 3, and 5 years over the same time period. The one-year hurdles show the percentage of time periods the fund exceeded certain rates of return.

**12-Month historical data:** Includes the latest 12 months of distributions, assets and NAVPS's.

**5-Year historical data distributions:** These distributions may be reinvested in the fund or sent to the unit holder. This depends on the policy of the fund. All performance calculations assume reinvestment of all distributions.

**Correlation graph:** This graph shows correlation of fund's performance to the performance of a benchmark index. 1.00 is 100% correlation.

**Disclaimer:** Morningstar Canada cautions that past performance does not guarantee future performance. Data is obtained from sources believed to be reliable but is not guaranteed.