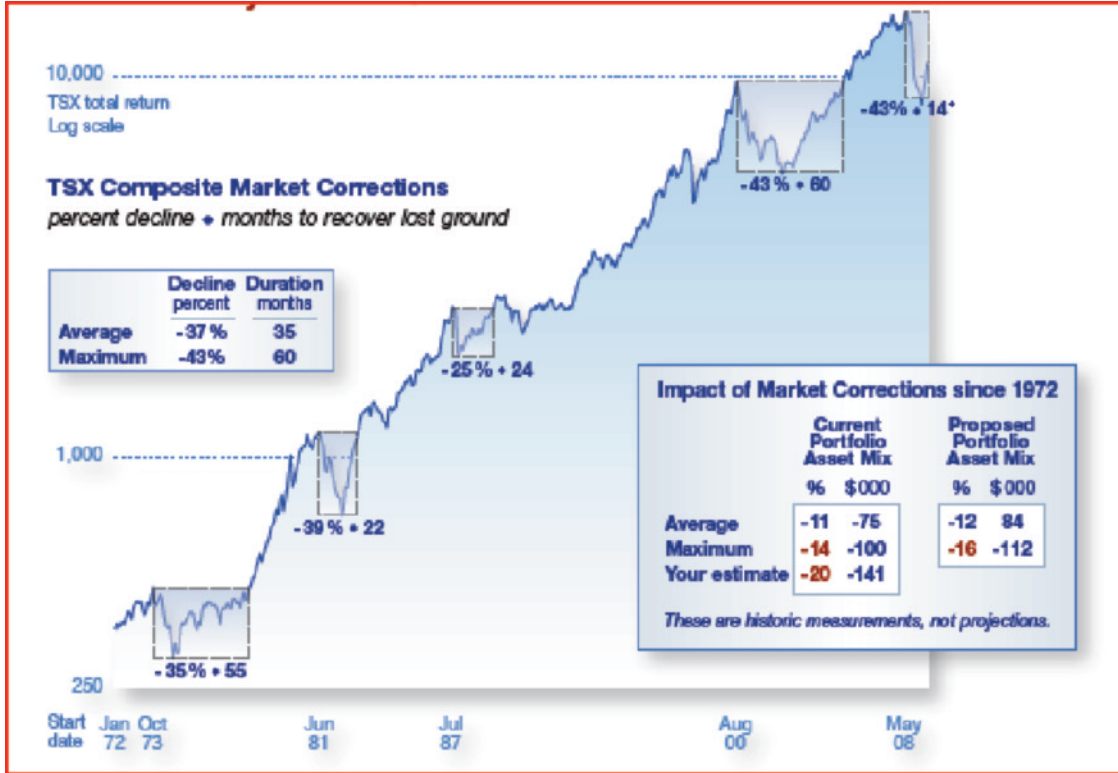




	Proposed Asset Repositioning						
	Current Asset Allocation %	Proposed Asset Allocation %	Range %		Assets \$000		
			Min	Max	Current	Proposed	+ Buy - Sell
Cash	32	5	0	10	222	35	-187
Fixed Income	31	55	40	80	218	387	+169
Canadian Equity	32	20	10	40	226	141	-85
American Equity	2	10	0	20	11	70	+60
International Equity	2	10	0	20	13	70	+57
Alternative Investments	2	0	0	10	13	0	-13
Totals	100 %	100 %			\$704	\$704	\$0

PRINCIPLE 3 - Choose an appropriate asset mix

It has been proven many times over that asset allocation – not individual security selection – determines investment success. With PortfolioCHECK, we show you the optimal asset mix – one designed to provide the return you need with the least amount of risk.



PRINCIPLE 4 - Understand investment risk

This chart demonstrates two valuable lessons – equity markets go up over the long term, but the recovery from steep corrections can take many years. PortfolioCHECK illustrates the advantage of long term growth, and the potential impact of market corrections on your portfolio.

This chart demonstrates two valuable lessons – equity markets go up over the long term, but the recovery from steep corrections can take many years. PortfolioCHECK illustrates the advantage of long term growth, and the potential impact of market corrections on your portfolio.



	Yes	No
Investment Policy Statement Do you have an IPS? An IPS is the blueprint for building your optimal portfolio, describes your philosophy regarding risk and addresses the following questions:	<input checked="" type="checkbox"/>	
Target Rate of Return Have you decided on a return target for your portfolio?	<input checked="" type="checkbox"/>	
Strategic Asset Allocation Have you established asset allocation targets and ranges?	<input checked="" type="checkbox"/>	
Product and Security Selection Have you defined, and do you understand, the criteria you and your advisor will use to select investment products?		<input checked="" type="checkbox"/>
Portfolio Monitoring Are you receiving the benchmark information necessary to monitor the performance of your investments?		<input checked="" type="checkbox"/>
Portfolio Rebalancing Do you have a written plan for rebalancing your portfolio?	<input checked="" type="checkbox"/>	
Tactical Asset Allocation Do you have a written plan to guide the re-allocation of your investment assets in response to changing market conditions?		<input checked="" type="checkbox"/>
Review and Update Do you meet with your Advisor on a regular basis to review your investment objectives, strategy and performance - against changing economic and market conditions?	<input checked="" type="checkbox"/>	

PRINCIPLE 5 - Define your investment strategy

Most advisors and investors focus their time and attention on security or product selection. We maintain the investment process is most critical to long-term success. If you don't have a strategy for managing the investment process you are less likely to achieve your investment objectives. PortfolioCHECK highlights investment management 'best practices' that you have adopted, as well as areas requiring improvement.