Rebalancing:
Managing risk, automatically

Dynamic Portfolio Service™ automatically rebalances your selection of Dynamic funds to maintain a steady target asset mix, in all market conditions.

Dynamic Portfolio Service follows the principle of selling high and buying low:

- **Rebalancing can limit risk exposure near stock market peaks** (eg, the 1999 to 2000 period) by regularly taking profits and reinvesting the proceeds in bonds
- **Rebalancing can also ensure exposure to opportunity near stock market lows** (eg, summer and fall of 2002), by taking profits in bonds and reinvesting in stocks

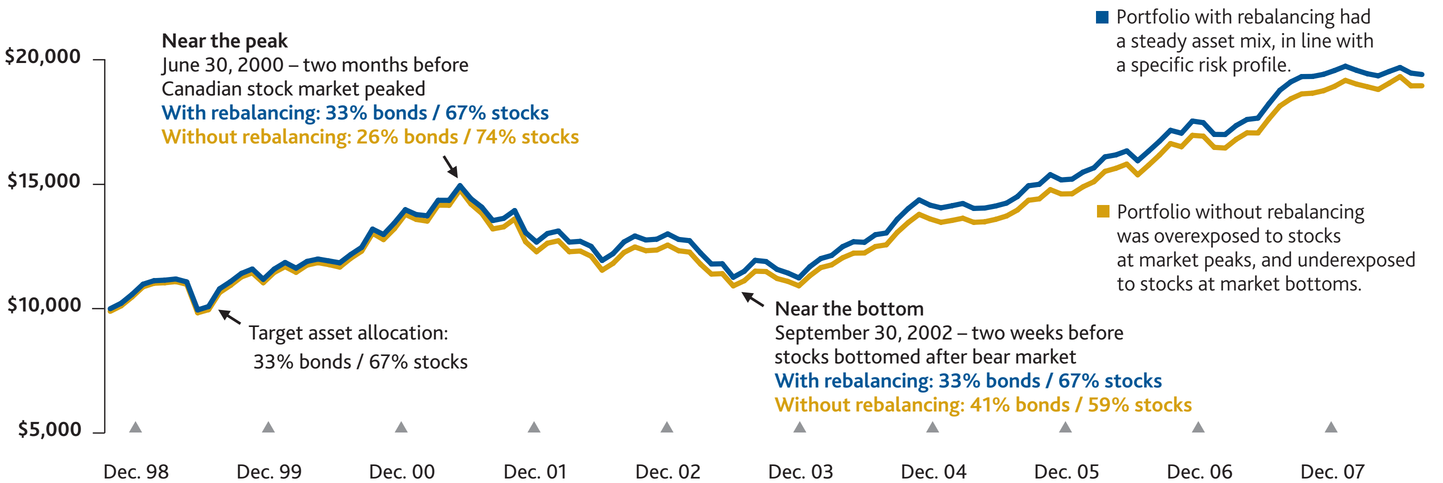
Conclusion: Rebalancing helps investors avoid being greedy at the top and resist fear at the bottom.

Case study: Rebalancing can help manage risk and enhance returns

The chart compares portfolios (one with quarterly rebalancing and the other without) sharing the same target asset mix:

- **33% Canadian bonds** (as represented by DEX Universe Bond Index)
- **67% stocks**, split between Canadian and global markets (as represented by 33% S&P/TSX Composite Index / 17% S&P 500 Index (C$) / 17% MSCI EAFE Index (C$))

10 years ended December 2007



Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. The buying and selling balancing transactions may result in tax consequences for non-registered accounts and may also trigger redemption fees on units where deferred sales charges apply.

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