

be engaged



be independent



be inspired



be driven

be ready



be invested

Invested

To commit oneself to a purpose: "Being invested in the moment is the first step to being invested for the future."



Fully invested in your future

At **IA Clarington**, we are fully invested in helping people across Canada achieve their financial goals, and it would be our privilege to work with your financial advisor to help you reach yours.

We believe it is always a good time to be invested. Markets rise and fall, but there are always opportunities. It is only a question of knowing where to look. And that is where your financial advisor comes in, providing the necessary guidance and direction. In turn, we can offer support with our diverse range of products.

Our ultimate goal is to help you achieve the financial freedom to be personally invested in whatever it is you want from life.

Be invested. At IA Clarington.

be driven

Driven

Motivated by a quality or need. Provided with a motive or given incentive for action: "A highly driven person can do almost anything."





IA Clarington's Investment Philosophy

Investing is about making life better: a worry-free retirement, the financial freedom to travel, to start your own business, to send your kids to college. The reasons for investing are as individual as you, and we offer a range of investment products that can help meet a variety of needs. Our investment products, regardless of their specific investment focus or style, are built on certain common principles:

be prudent

Every day, people entrust us with their wealth and, to some extent, their future. That's a responsibility we take extremely seriously and we are prudent about the kinds of investment products we offer and in our selection of portfolio managers.

be diversified

Diversification is one of the cornerstones of sound investing. Our investment products are diversified across geographic regions, asset classes, investment styles and portfolio management firms.

be selective

At IA Clarington, we are a manager of managers. We find outstanding portfolio management talent from across Canada and around the world to manage our investment products.

We employ a rigorous selection process that considers each potential manager's performance track record, risk management policies and transparency among other factors. Then, we hold these managers to ongoing performance reviews that help ensure adherence to their stated style, investment strategies and performance expectations.

IA Clarington. Driven to be the best.

IA Clarington – Be Invested, Your Way

IA Clarington Funds

IA Clarington Funds are diversified by asset class, geographic region, currency, investment style and portfolio management firm – giving you and your financial advisor the tools to build a portfolio that truly meets your needs.

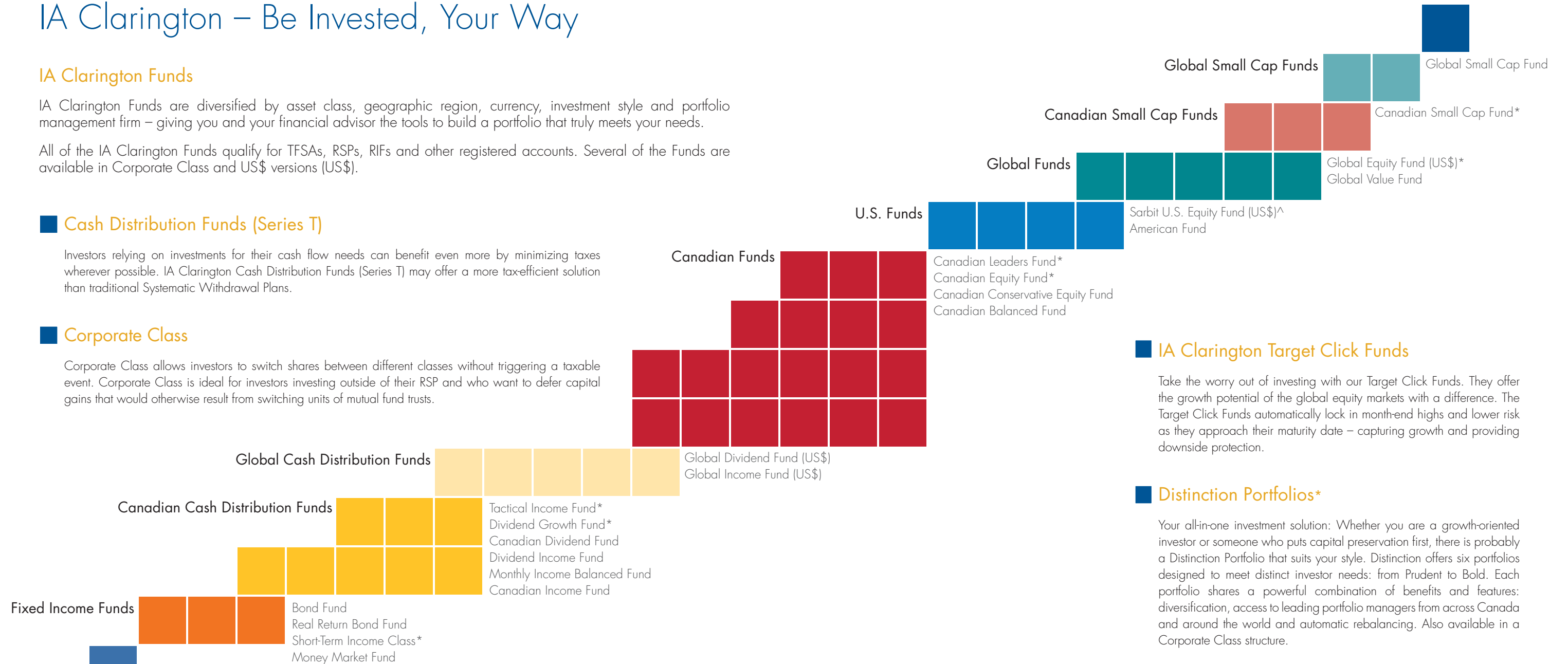
All of the IA Clarington Funds qualify for TFSAs, RSPs, RIFs and other registered accounts. Several of the Funds are available in Corporate Class and US\$ versions (US\$).

Cash Distribution Funds (Series T)

Investors relying on investments for their cash flow needs can benefit even more by minimizing taxes wherever possible. IA Clarington Cash Distribution Funds (Series T) may offer a more tax-efficient solution than traditional Systematic Withdrawal Plans.

Corporate Class

Corporate Class allows investors to switch shares between different classes without triggering a taxable event. Corporate Class is ideal for investors investing outside of their RSP and who want to defer capital gains that would otherwise result from switching units of mutual fund trusts.



IA Clarington Target Click Funds

Take the worry out of investing with our Target Click Funds. They offer the growth potential of the global equity markets with a difference. The Target Click Funds automatically lock in month-end highs and lower risk as they approach their maturity date – capturing growth and providing downside protection.

Distinction Portfolios*

Your all-in-one investment solution: Whether you are a growth-oriented investor or someone who puts capital preservation first, there is probably a Distinction Portfolio that suits your style. Distinction offers six portfolios designed to meet distinct investor needs: from Prudent to Bold. Each portfolio shares a powerful combination of benefits and features: diversification, access to leading portfolio managers from across Canada and around the world and automatic rebalancing. Also available in a Corporate Class structure.

*Available in Corporate Class
 ^Available in cash distribution series T6 (US\$).



be ready

Ready

Completely prepared mentally or physically for an experience or immediate action: "Be ready, because some opportunities only come along once in a lifetime."



Portfolio Managers – A World of Expertise

IA Clarington uses the skills of a select group of outstanding portfolio management firms from across Canada and around the world. Each firm brings its own area of specialization and expertise to our diverse line-up, creating a range of exciting opportunities for you:

Catapult Financial Management Inc.*	<i>Toronto, Ontario</i>
Evergreen Investment Management Company, LLC	<i>Boston, Massachusetts</i>
Fortis Investment Management Canada Limited	<i>Toronto, Ontario</i>
Fortis Investment Management Netherlands N.V.	<i>The Netherlands</i>
Fortis Investment Management Hong Kong Limited	<i>Hong Kong</i>
Industrial Alliance Investment Management Inc.	<i>Québec City, Québec</i>
Leon Frazer & Associates Inc.	<i>Toronto, Ontario</i>
McLean Budden Limited	<i>Toronto, Ontario</i>
OppenheimerFunds, Inc.	<i>New York, New York</i>
QV Investors Inc.	<i>Calgary, Alberta</i>
River Road Asset Management, LLC	<i>Louisville, Kentucky</i>
Sarbit Advisory Services Inc.	<i>Winnipeg Manitoba</i>

*Catapult Financial Management Inc. is a wholly-owned subsidiary of Aston Hill Financial Inc.

IA Clarington Investments Inc.

IA Clarington is a wealth management firm dedicated to providing exceptional investment solutions that meet a variety of needs. We hire leading portfolio managers from across Canada and around the world to manage a diverse range of investment products, including the IA Clarington Funds, the IA Clarington Target Click Funds, Distinction Portfolios and closed-end funds through IA Clarington's subsidiary, Clarington Investments Inc. We also market principal protected notes and the IA Clarington Guaranteed Investment Funds.

We manage over \$7 billion* for investors across Canada. IA Clarington is a wholly-owned subsidiary of Industrial Alliance Insurance and Financial Services Inc., Canada's fourth largest life and health insurance company.

IA Clarington Principles

At IA Clarington, we follow a fundamental set of principles that guide our actions:

- Service:** We treat people as we would like to be treated.
- Integrity:** The trust of our clients is our greatest asset, and we are committed to earning that trust every day.
- Excellence:** We are dedicated to continuous improvement in the way we do things as a company, and in the knowledge and expertise of our employees.

be engaged

Engaged

*Having one's attention, mind or energy occupied:
"The pursuit of a dream keeps one fully engaged."*





522 University Avenue, Suite 700, Toronto, ON M5G 1Y7

funds@iaclarington.com

www.iaclarington.com

Calgary	Montreal	Toronto	Vancouver	Client Services
403-806-1078	514-788-3555	416-860-9880	604-408-2818	416-506-9880
888-806-1078	877-856-6845	888-860-9888	877-341-1144	800-530-0204

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual fund securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. For the Money Market Fund, there can be no assurances that the fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you. Mutual funds are not generally guaranteed, their values change frequently and past performance may not be repeated. Each of the IA Clarington Target Click Funds (the "Funds") holds fixed income securities issued by the Canadian federal or provincial governments that support payment on the Fund's maturity date of the highest month-end net asset value per unit achieved during the life of the Fund. In normal circumstances, it is expected that this fixed income component would ensure payment of the guaranteed value. In addition to the fixed income component, Fortis Bank S.A. / N.V. ("Fortis Bank"), the ultimate parent of the Portfolio Advisor to the Funds, has provided a guarantee to each of the Funds that it will pay any shortfall to the Fund if the net asset value of any Fund is less than its guaranteed value at maturity. If such a payment were required to be made, it would be subject to the creditworthiness of Fortis Bank. Each Fund's maturity date will occur on June 30 of the year specified in the Fund's name. The guaranteed amount will benefit the investors who hold units of the Fund on that maturity date. In some circumstances, the maturity date for a Fund may be accelerated, in which case the Fund will pay the greater of the net asset value on that accelerated maturity date and the net present value of the guaranteed amount, less any applicable redemption charges. The IA Clarington Funds and IA Clarington Target Click Funds are managed by IA Clarington Investments Inc. IA Clarington is a trademark of IA Clarington Investments Inc. and the IA Clarington logo is a trademark of Industrial Alliance Insurance and Financial Services Inc.

11/01/09-130209-06