

The Value of **Active** Management.



Have Confidence in your Future with Professional Advice

Today, people are living longer and have to fund longer retirements, but most of them don't have a pension plan. Thirty years ago, almost a third of workers in the private sector had a pension plan. Now only 16% have one and these plans are becoming extremely rare in the marketplace¹.

Mutual funds can help Canadians build their retirement savings and create a stronger foundation for their future. In the chart below, you can see how mutual funds have demonstrated their value over the past two years – during some highly volatile market conditions.

	2009 Assets (\$)	2009 Returns (%)	2008 Returns (%)	2-Yr CAGR (%)*
Asset-Weighted Mutual Funds (net of fees) ¹	653 B	17.1	-21.1	-3.9
CPP ²	124 B	7.5	-14.4	-4.1
Ontario Teachers	96 B	13.0	-18.0	-3.7
OMERS	48 B	10.6	-15.3	-3.2
Caisse Dépôt ³	95 B	10.0	-25.0	-9.2
Asset-Weighted Large Public Pension Funds	423 B	10.6	-18.0	-4.8

*Compound Annual growth rate.

Financial advice adds value to Canadian investors.

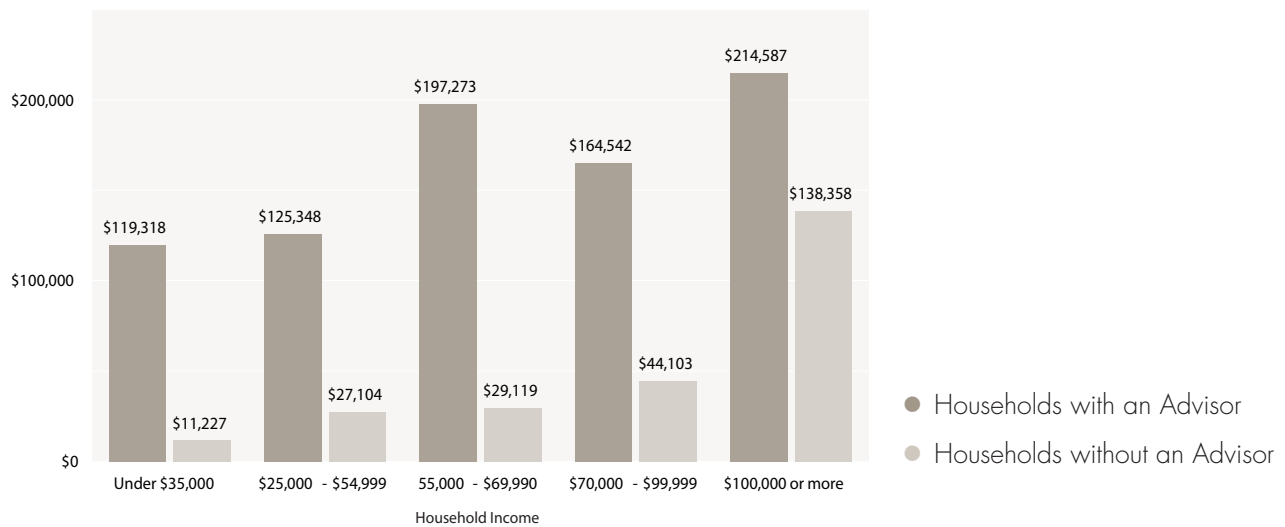
With an overwhelming range of investment choices, many people are finding it increasingly difficult to plan for their future and make decisions on their investments. This is where professional financial advice can help.

An experienced financial advisor can help better position you to reach your long-term investment objectives.

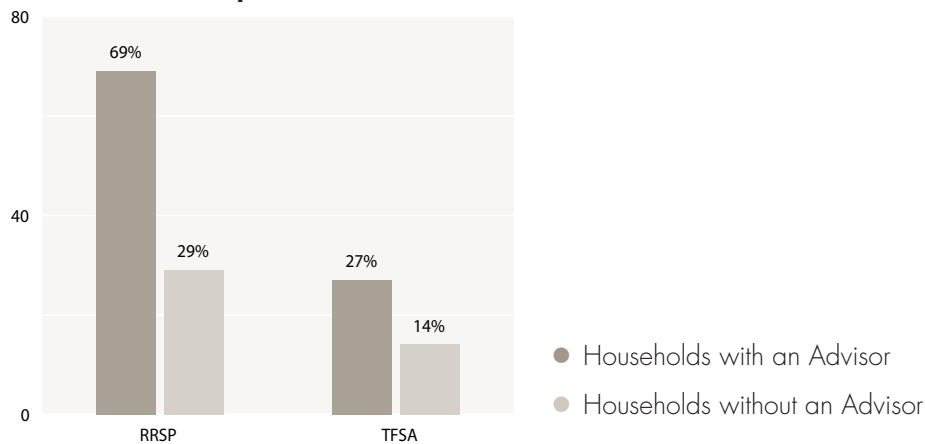
The Value of **Advice.**

In recent research from Ipsos Reid, it was found that Canadians with a financial advisor tend to have significantly greater assets – regardless of their household income. Further, participation rates in RRSPs and TFSAs were significantly higher in advised households versus unadvised.

Household Average Investable Assets



Investor Participation in RRSPs and TFSAs



¹Source: MoneySense Magazine, Dec/Jan. 2010. IFIC; public pension websites; public pension funds are those that have reported 2009 results and may exclude certain fees; ²CPP calendar returns computed using data from the fund's Quarterly Reports; ³Caisse returns are weighted average returns of all Caisse Depositors; mutual funds use monthly IFIC data adjusted for sales/transfers. ⁴Source: IFIC, June 30, 2010. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Any indicated rates of return are the historical annual compounded total returns including changes in security value and reinvestment of all distributions and does not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. The IA Clarington Funds and IA Clarington Target Click Funds are managed by IA Clarington Investments Inc. IA Clarington and the IA Clarington logo are trademarks of Industrial Alliance Insurance and Financial Services Inc. and are used under license. 09/17/10-130762-01