



Portfolio Products

A Diversified Portfolio in one Mutual Fund

A Mutual Fund is a single product that contains many underlying securities such as stocks, bonds, and cash instruments. A Portfolio Product is a fund of funds, where a single product contains many underlying Mutual Funds within it and is designed to operate as a stand-alone portfolio unto itself.

A single Portfolio Product can house thousands of stocks, bonds, and other financial instruments. A management team continually monitors and adjusts the portfolio to adapt to changing market conditions, allowing for active and responsive investment management at all times.

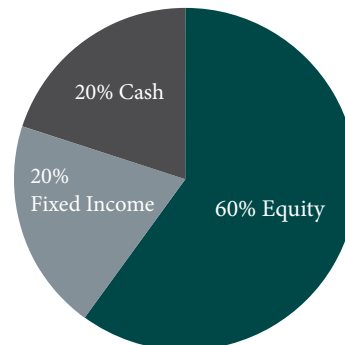
**An illustration of what a possible Portfolio Product might look like:*

ABC Global Balanced Portfolio

10% - 15%	ABC Canadian Large Cap Fund	(Equity)
10% - 15%	ABC US Dividend Fund	(Equity)
10% - 15%	ABC Global Equity Fund	(Equity)
5% - 10%	ABC Canadian Small Cap Fund	(Equity)
5% - 15%	ABC Global Small Cap Fund	(Equity)
5% - 20%	ABC Tactical Asset Allocation Fund	(Balanced)
5% - 20%	ABC Canadian Bond Fund	(Fixed Income)
5% - 20%	ABC Global Bond Fund	(Fixed Income)
0% - 25%	ABC Canadian Money Market	(Cash)

This portfolio might have a neutral mix of 75% equity, and 25% in fixed income/cash. While the management team can swing that mix of equity and fixed income to 90/10 if they feel it's time to take on more risk, or more conservatively to 60/40 if they feel the need to lower the risk of the portfolio.

Portfolio Products are typically offered in a series, with various different options on a sliding scale in regards to investment risk.



What Are the Advantages?

- Typically rebalanced on a regular basis
- Various risk profiles to suit most investors
- Less maintenance and transfers on the client's behalf
- Provides peace of mind in knowing your investments are actively managed whether you're involved or not
- High levels of diversification in many asset classes
- Corporate Class and T-SWP programs often available for maximum flexibility with regards to taxation
- Often comes with high net worth options with management fee discounts

Portfolio Products can be used to make up the entire portfolio by itself, or they can be used as the 'core' of the portfolio, with additional funds used tactically.