



Getting More from Your Money



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“How do I
use this
book?”



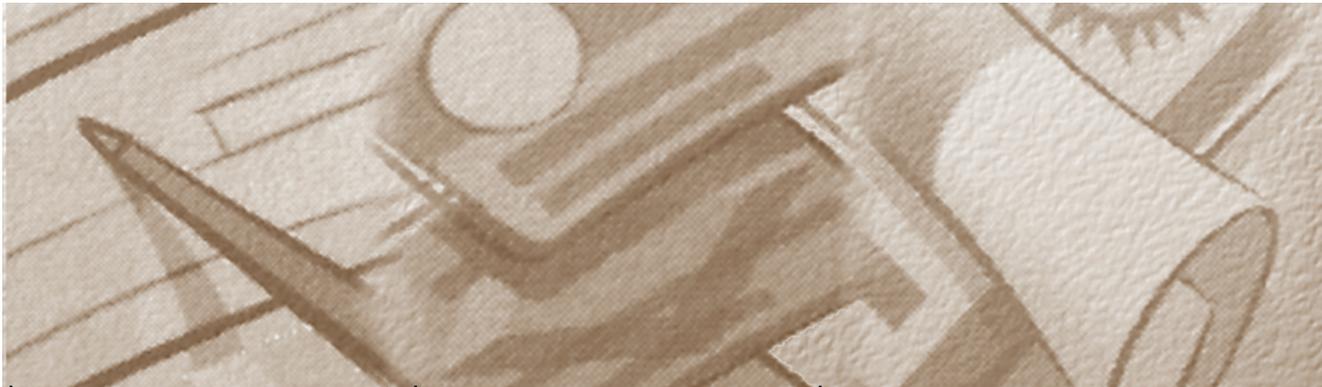
Whether you are already familiar with Quicken or this is the first time you've ever used the program, this book has something for you.

We've focused on some of the most common financial goals, like saving time and money, reducing debt and taxes, and putting money away for important goals like retirement. This book tell you how you can use Quicken's features to accomplish these goals. To show you just how quick and easy it can be, you'll also find helpful examples, advice and explanations.

We've found that most Quicken customers are familiar with the cheque register, can reconcile their accounts and enter their investments. It can be a challenge, however, to find and use all of Quicken's many features and see how they work together. We hope this helps you discover new features and time savers, so you'll receive the full benefit of using Quicken.

Using this book

Quicken features are organized in ways that show you how to use them to achieve a particular financial goal, such as funding your retirement or buying a home.



Save time

Quicken tools

- Scheduled transactions
- Memorized Transaction list
- Online financial services
- EasyStep Pay Cheque
- Emergency Records Organizer
- Alerts
- Financial Address Book
- Memorized reports
- Account Overview

Find out where your money goes

Quicken tools

- Asset accounts
- RRSP Setup
- Cash flow reports
- EasyAnswer reports
- Category reports
- Budgets
- Savings goals
- Savings Calculator
- Quicken Home Inventory

Save more and spend wisely

Quicken tools

- Credit card accounts
- Debt Reduction Planner
- Cash accounts
- Progress bars
- Transfers

Rather than simply provide the steps to create a net worth report, we give you the context as well. For instance, if you're thinking about buying a home, you need to create a net worth report to see how much of a down payment you can make. We give you some background information for financial decisions and explain how to use Quicken to reach your goal.



Reduce taxes

Quicken tools

- Canadian Tax Planner
- Tax Link Assistant
- Tax Profile
- Tax reports

Buy, own, sell a home

Quicken tools

- Quicken.ca
- Loan Calculator
- Loans
- Refinance Calculator
- Insurance coverage report

Invest to fund your goals

Quicken tools

- Retirement Calculator
- Asset allocation graphs
- Investment accounts
- Update prices online
- Security Detail View
- Portfolio View
- Portfolio value reports
- University Calculator

Where can I learn more?

THIS MANUAL This manual explains how to use Quicken to achieve your financial goals. Each chapter covers a key financial area, with descriptions of how Quicken features can help you achieve your goals in that area. On the side of most pages, you'll also find short procedures on how to get started.

STEP-BY-STEP PROCEDURES Use Quicken Help for quick instructions on a specific task. From the Help menu, choose Index and then type the name of the subject area you need help with. The bottom part of the window displays all the Help topics related to that task. Click to highlight the one you want, and then click Display.

HOW DO I You can click "How do I?" in most Quicken windows to see a list of tasks you can perform from the current window. In most windows, you can also press the F1 key on your computer keyboard for information on the current window.

ONSCREEN MANUAL The Onscreen Manual describes how Quicken features work together and provides ideas for using them. It also has links directly to the step-by-step instructions in Help. From the Help menu, choose Onscreen Manual.

USER'S GUIDE The Quicken 2000 User's Guide introduces you to Quicken's key features. It provides a brief overview of each one and detailed procedures that will get you started with Quicken.

SHOW ME VIDEOS Trying out a feature you've never used before? The Show Me videos can walk you through the basics. From the Help menu, choose Show Me Videos to see a list of topics. (CD-ROM required.)

FREQUENTLY ASKED QUESTIONS The Quicken Product Support team may have an answer to your question. From the Help menu, choose Product Support and then click Go to Web. (You must have Internet access.)

“How can I
save time?”



Quicken can help reduce your data entry to almost nothing.

Keeping your transactions current in Quicken is important. It doesn't take a lot of time once you know a few tips and tricks. Like how to use QuickEntry to enter transactions in your register, or how to download your credit card statement and schedule events. Take a tour of Quicken's best time savers. You'll be up-to-date in no time at all.

Tony has been using Quicken for several years. He uses the register and categorizes his transactions so he can create reports. He upgrades regularly, but hasn't really investigated the new time-saving features or even the quick little tricks that streamline entering transactions and tracking his money.

If you are like Tony, and want a quick refresher course in some Quicken features (old and new), review these next few pages. Then try out some of the tricks at the end of the chapter.

Speed up your bill paying

Chances are, the bills you need to pay each month don't all arrive in your mailbox on the same day. These bills trickle in and you try to pay each one in a timely fashion. To save time and effort, you can have Quicken schedule these transactions.

Schedule your transactions

When you schedule a transaction, you enter the details of the bill and tell Quicken:

- When to make the next payment.
- How often to make future payments.

When the scheduled transaction comes due, you pay the bill the usual way, with a handwritten cheque, a printed cheque, or a direct withdrawal. You can schedule a transaction even if your payment amount varies from month to month.

.....

To schedule a transaction

From the Finance menu, choose Calendar. In the Financial Calendar's transaction list, click to select the transaction you want to schedule for recurring payments, and then drag it to a date on the calendar. If you are entering a new transaction, click and drag the entry marked "Use this for a NEW one!"

Quicken alerts you to important changes

When you set up an alert, Quicken lets you know when certain conditions or limits are met in one of your accounts. From the Finance menu, choose Alerts, and then click the appropriate tab. The following are some of the alert types you can create here:

- Minimum or maximum account balances
- Credit card limits
- Important tax dates and personalized tax alerts
- Stock price limits
- Key investment news

Bank Account Name	Min. Balance	Remind Me At
Chequing	500.00	600.00

Tony can set alerts in any of these areas.

Tony can have Quicken let him know when he's reached a spending limit on any category he selects here.

Where will I see my Quicken reminders?

Quicken displays your scheduled transactions, alerts, and reminders in the following places:

My Finances Centre The My Finances Centre displays scheduled transactions, calendar notes, and alerts about important changes.

Billminder™ Billminder can display our Quicken reminders when you start Windows, whether or not you open Quicken.

Quicken Reminders window Your reminders can be displayed in the Reminders window. These include scheduled transactions (bills to pay, cheques to print), calendar notes, and alerts about important changes.

Enter transactions without launching Quicken

On days when your only task is entering transactions, use Quick Entry. This “mini-application” opens quickly and displays only your account registers. From your Windows desktop, double-click the QuickEntry icon. From the Account menu, choose an account, and then enter the transactions as usual. The next time you open Quicken, it prompts you to accept the transactions.

To learn about...	Search the Help Index for...
seeing reminders when you start Quicken	reminders, using
seeing reminders when you start Windows	Billminder, starting and stopping
Financial Calendar	calendar, using
scheduled transactions	scheduled transactions, using
creating a group of scheduled transactions	transaction groups, setting up
adding notes to the Financial Calendar	calendar, notes
setting thresholds for credit limits, stock prices, and account balances	alerts, using

Quicken remembers what you enter

Let’s say you entered a payment to your local newspaper, *The Tribune*. Next month, when you enter the first few letters of *The Tribune* in the register, Quicken recalls your previous transaction and automatically enters all the information. You can change any of the data Quicken enters, if you need to, and then record the transaction. These are called *memorized transactions*.

You can set options so that Quicken memorizes and recalls transactions in a way that works for you.

Quicken adds to the memorized transaction list whenever you enter a transaction with a new payee. As the list grows, you may want to clean out the entries you rarely use.

For instance, you might have 15 or 20 transactions to payees beginning with the letter “T,” but you may only need to pay one or two of these payees on a regular basis. Clean out the entries you don’t use very often. You’ll end up typing fewer characters to get what you really want.

To learn about...	Search the Help Index for...
memorized transactions	memorized transactions, using
the Memorized Transaction list	lists, memorized transaction
keeping the amount from changing when you use a memorized transaction	memorized transactions, locking

Stop writing all those deposit slips

- Have your pay cheque deposited directly into your bank account. Many employers offer this service. Also, many banks provide services for free, like chequing, when you use direct deposit.

To trim your Memorized Transaction list

From the Banking menu, choose Memorized Transaction List. To delete a memorized transaction, select it on the list and then click Delete.

Deleting a memorized transaction from this list doesn’t remove it from any of your Quicken registers. It just won’t appear on the list of memorized transactions to choose from.

To use Online Banking

From the Banking menu, choose Online Banking Setup, and then select the account you want to set up. To see if your financial institution offers online service with Quicken, from the Finance menu, choose Online Financial Institutions List. You can usually apply right away, either over the Internet or by phone. Your financial institution will provide a PIN and specific information for you to enable your Quicken accounts to use this service.

Note

Before you can download transactions, you need at least one account set up in Quicken.

Automate your banking activities

You don't need to manually enter your cheques, ATM withdrawals and deposits, or credit or charge card transactions in your Quicken account registers. Instead, you can save time and typing mistakes by accessing your account information online. You do this by using the online account access service from your home, office, or even when you're travelling.

The screenshot displays the Quicken online banking interface. At the top, there is a 'Financial Institution:' dropdown menu set to 'TD Access', a TD logo, and buttons for 'Process Transactions...' and 'Update/Send...'. Below this is a 'Transactions' tab with a 'Complete to Register...' button. A summary row shows 'Dean's Chequing' with 37 transactions and an online balance of 9,485.54. A table below lists transactions with columns for Date, Num, Payee/Description, Payment, and Deposit.

Date	Num	Payee/Description	Payment	Deposit
6/18/99		Ed's Garage	146.08	
6/22/99		Diane Schneider		143.40
6/22/99		Mike's Audio	34.92	
6/22/99	2648	Shelby's Pets	63.65	
6/23/99		Hornsby's Furniture		44.83
6/29/99	2651	Robyn Margaret	100.98	

The online account access service is offered through Quicken in conjunction with a variety of financial institutions, including banks, credit and charge card companies, and brokerage firms. You can use it with chequing, savings, money market, and credit or charge card accounts. Contact your bank or visit their web site to see whether your financial institution currently offers this service.

You apply for service with your financial institution, then enable your Quicken accounts to use it. You can apply at multiple financial institutions and use multiple accounts.

Download your latest account information

Connect through the Internet to download your recent cleared transactions and online balances from your financial institution (usually as of the previous business day).

Comparing downloaded transactions

After you download your transactions, compare them to those you entered in your account register. Quicken automatically matches the cleared transactions to those you entered, and notes new transactions you can use to update your register. This comparing and matching process makes reconciling a breeze. When you reconcile the account, the cleared transactions have already been checked off. There's hardly any work left for you to do.

Speed up your entry of credit card transactions

You can download and compare your credit card transactions, just as you would transactions from a bank or other financial institution. In most cases, Quicken even adds the merchant names and categories for you. Downloading transactions as they clear is the easiest way to track your credit card balances.

To learn about...	Search the Help Index for...
security for your financial information	online account access, security
downloading transactions	online account access, downloading transactions
comparing downloaded transactions	online account access, comparing downloaded transactions
reconciling an online account	reconciling, online accounts
other online financial services	online financial services

Track your earnings and investments

Enter your pay cheque

If you'd like to track the deductions from your pay cheque such as taxes and RRSP contributions, take a look at Quicken's EasyStep Pay Cheque. You can track all or just some of the deductions.

Once you've set up your pay cheque, you can have Quicken enter it in your register automatically at the interval you set: weekly, every other week or monthly, for instance.

To set up your pay cheque

From the Banking menu, choose Banking Activities and then Set Up Pay Cheque.

Which parts of your pay cheque do you want to track?

Quicken tracks standard deductions for your net income, taxes and retirement savings like an RRSP. Import this information into

Use this window to itemize the transaction, and get more detail.

Category	Memo	Amount
1. Salary	Salary Income	1,666.67
2. [Investment-Cash]		-166.67
3. Tax:CPP Contrib		-45.48
4. Tax:EI Premiums		-48.33
5. Tax:Income Tax		-410.62
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		

Split Total: 995.57
Remainder: 504.43
Transaction Total: 1,500.00

Hint: if there is some amount leftover, use the adjust button to get rid of it ->

Enter all the information you'd like to track in the EasyStep Pay Cheque windows.

Quicken creates a split transaction in your chequing register. You can have Quicken enter it for you automatically on payday.

You can easily edit this transaction, if the amounts change.

Track your RRSP or RPP

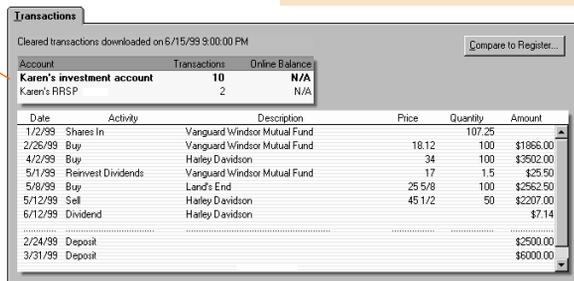
Quicken's EasyStep RRSP tool helps you set up and track your RRSP or RPP. You can follow the value and performance of your RRSP or RPP accounts to make sure you are on track for a comfortable retirement. For details about this feature and information about retirement accounts, see "Contribute to retirement accounts" on page 36.

Track your brokerage firm account information

You can keep your Quicken investment register up to date by downloading account information—a service offered in conjunction with participating brokerage firms. With online investment tracking, you can:

- Download the latest investment transactions, online account balances, and holdings from your brokerage firm (usually from the previous business day).
- Automatically compare the downloaded transactions to those already in your register. Quicken matches downloaded transactions to those you've entered and notes new transactions that you can use to update your register. If a transaction is a "near-match," you can correct it before or after you accept it into your register.
- If your brokerage firm account allows chequing privileges, automatically download your chequing transactions at the same time that you download investment transactions.
- Even trade directly with your financial institutions using links to Web sites from within the Investing Centre.

The Transactions tab displays your investment transactions with the price, quantity, and amount recorded by your brokerage firm.



The screenshot shows the 'Transactions' window in Quicken. At the top, it says 'Cleared transactions downloaded on 6/15/99 9:00:00 PM' and has a 'Compare to Register...' button. Below this is a summary table:

Account	Transactions	Online Balance
Karen's investment account	10	N/A
Karen's RRSP	2	N/A

Below the summary is a detailed table of transactions:

Date	Activity	Description	Price	Quantity	Amount	
1/2/99	Shares In	Vanguard Windsor Mutual Fund		107.25		
2/26/99	Buy	Vanguard Windsor Mutual Fund	18.12	100	\$1866.00	
4/2/99	Buy	Halley Davidson		34	100	\$3502.00
5/1/99	Reinvest Dividends	Vanguard Windsor Mutual Fund		17	1.5	\$25.50
5/8/99	Buy	Land's End	26 5/8	100	\$2662.50	
5/12/99	Sell	Halley Davidson	45 1/2	50	\$2207.00	
6/12/99	Dividend	Halley Davidson			\$7.14	
					\$2500.00	
2/24/99	Deposit				\$2500.00	
					\$6000.00	
3/31/99	Deposit				\$6000.00	

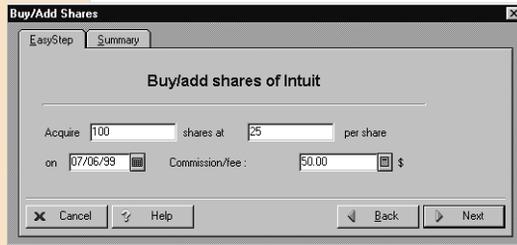
To use Online Investing

From the Investing menu, choose Online Investing Setup, and then choose the account you want to set up. To see if your broker offers this service, from the Finance menu, choose Online Financial Institutions List. You can usually apply right away, over the Internet or by phone. Your financial institution will send you a PIN and information to enable your Quicken accounts for online service.

Use transaction forms for investments

Entering investment transactions is easy and fast when you use EasyActions forms. Tony just bought 100 shares of Intuit stock. To record this transaction, he opens his investment register and clicks EasyActions. He chooses Buy/Add Shares to enter his purchase.

Quicken's Easy Actions forms step you through tasks like buying, selling, reinvesting, and transferring cash in or out of the account.



To use WebEntry

Use WebEntry to enter Quicken transactions on any computer that is connected to the Web. Just use the transaction entry form on the Quicken.com WebEntry page. The next time you open Quicken, download the transactions (click the Online button) and accept the new transactions into Quicken (from the Banking menu, choose Banking Activities, and the Accept remote transactions).

How can I use Quicken when I'm away from home?

The great thing about the Internet is that it's a two-way highway. If you register a user name and password at Quicken.com, you can export some of your Quicken data to the Web. From the Finance menu, choose One Step Update and then make the appropriate selection.

Portfolio Export Upload your Quicken investment portfolio to the Web, where you can track it from any computer connected to the Web, anytime, anywhere. For more information, from the Help menu, choose Index, and enter *portfolio export*.

Quicken Reminder Export Upload your Quicken reminders to the Web. For more information, from the Help menu, choose Index, and enter *exporting, reminders to Quicken.com*.

WebEntry Don't lose track of your transactions when you are away from home. Just enter them at the Quicken.com Web site from any computer connected to the Web, and then import them into Quicken when you return home. For more information, see the instructions on the left, or from the Help menu, choose Index, and enter *WebEntry*.

Keep important information at your fingertips

Know where your records and policies are located

Use the Emergency Records Organizer as a central place to store all the important information about you, your family and your home. Enter personal, financial and legal information into major areas, such as emergency information, personal and legal documents, and home/auto/property. Quicken provides comprehensive lists of items that you may want to organize and record. Fill in as much or as little as you find useful.

You can create reports that include just a subset of the information, such as an emergency situation report that would be given to a spouse, attorney, or next of kin at the time of an emergency or death. You'll find the reports useful to give your baby-sitter, your lawyer or your spouse. You can also create a complete report that lists all the details you've entered in the Emergency Records Organizer.

To get started, enter information about yourself and then your family members. Next, enter any legal documents, followed by whatever information you feel is important.

To start the Emergency Records Organizer

From the Household menu, choose Emergency Records Organizer.

To record information about you and your family:
Select an area from the drop-down list.

Select a topic.

Enter the information.

The screenshot shows the 'Emergency Records Organizer' application window. It features a menu bar with 'Introduction', 'Create/Update Records', and 'Report'. The 'Create/Update Records' tab is selected. The main area is divided into three numbered sections: 1. 'Select an area' with a dropdown menu currently set to 'Home/Auto/Property'. 2. 'Select a topic' with a list of topics: 'Property', 'Prev Residences', 'Safe Deposit Box' (checked), 'Post Office Box', 'Safe', 'Alarm Information', 'Storage', 'Pets', and 'Automobile'. 3. 'Enter Safe Deposit Box records' which includes a 'New Record' button and several input fields: 'Institution' (Bank of Montreal), 'Address' (123 Tomado Street, Hamilton, Ontario), 'Contact' (Vera), 'Phone' (556-1212), 'Box number' (A5834), and 'Owners' (Tom Smith). At the bottom of the form are buttons for 'Back', 'Next', 'Save', 'Cancel', and 'Delete'.

Enter the information about a document as soon as you receive it or change something in it. Make updating your records part of the process so that you're not really finished until you've entered the information in Quicken.

In an emergency, you'll have immediate access to the information and the location of documents you need. Not only will this feature save you time, it may reduce your stress as well.

TIP

Remember to back up your Quicken data regularly and store a backup copy outside your home.

Keep important addresses in one place

The Quicken Address Book is a great tool for organizing and storing the addresses you need when you're paying bills or doing other financial activities. The Address Book creates a central list of addresses that you can sort, search, group, and print. You can add addresses of friends, family members, business associates, and clients.

.....

To start the Address Book

From the Finance menu, choose Address Book.

Addresses you've already entered in Quicken (at the Write Cheques window) are added to the Address Book automatically.

“Where does
all of our
money
go?”



You work hard for your money, so you should have a clear idea of where it goes each month. What's the first step?

Take a look at the whole picture. You may have a vague idea of where you stand financially— perhaps you have that sinking feeling that you're spending more than you're taking in each month. Knowing the details can really help. We all have goals and dreams, but if our spending habits are taking us down a different path, we need to change course.

To view the Planning Centre

From the Planning menu, choose Planning Centre.

Figuring out your *net worth* is a good start. Your net worth is the value of all the items you own (your assets) minus the amount you owe (your liabilities). In other words, if you sold everything, all of your assets, for cash, and paid all of your debts with that cash, what would be left? That's your net worth.

Quicken's Planning Centre can help you figure out your net worth in no time at all.

Net Worth Report	
<small>(Includes unrealized gains)</small>	
<small>As of 22/06/99 (in Can. Dollars)</small>	
Acct	22/06/99 Balance
TOTAL Other Assets	250,000.00
Investments	
RRSP	19,000.00
TOTAL Investments	19,000.00
TOTAL ASSETS	271,000.00
LIABILITIES	
Credit Cards	
Amex	1,000.00
Visa gold card	2,400.00
TOTAL Credit Cards	3,400.00
Other Liabilities	
house loan	260,395.09
minivan	1,765.76
TOTAL Other Liabilities	262,161.65
TOTAL LIABILITIES	265,561.65
OVERALL TOTAL	5,438.35

Viewing the snapshot of your net worth on a regular basis is like a checkup for your financial health. It can show you:

- How much debt you've accumulated.
- How quickly (or slowly) your savings and investments are growing.
- How easily you could handle a sudden financial emergency, like expensive roof repairs or a new transmission for your car.

Adding up your assets

Quicken figures the positive side of your net worth by adding up the assets you've entered into Quicken. Start by setting up:

- A separate Quicken account for each real-world account, including cash on hand.

For example, set up a savings account to track the money you've put away in savings, a chequing account, and so on.

- An asset account to track the equity in your home.

You can use this asset account to track home improvements. These improvements may add to the resale value of your home. For details on tracking home expenses, see "Can we afford a new home?" on page 47.

Jody and Bill's asset account, called "Our House," shows the current value of their home, including improvements.

Date	Ref	Payee/Category/Memo	Decrease	Clr	Increase	Balance
22/06/99		Opening Balance [Our House]			250,000.00	250,000.00
25/06/99		Del Greco Construction Joint Chequing			6,387.75	256,387.75
Current Balance:			\$250,000.00	Ending Balance:		\$256,387.75

- An investment account to track your RRSP or RPP.

Quicken's EasyStep helps you set up and track the value and performance of your RRSP. For details about RRSPs and RPPs and how to track them in Quicken, see "Contribute to retirement accounts" on page 36.

To track other types of investments, Quicken has two options:

- To track just the value of your investments, set up an asset account. For example, asset accounts are ideal for tracking GICs, Treasury bills, and fixed annuities.

To set up a new account

From the Finance menu, choose Account List and then click New.

To set up an asset account, choose Asset as the account type and then follow the EasyStep instructions to set up the account.

When you write a cheque for home improvement, create a transfer in the category field from your chequing account to an asset account to track your home's value.

In this asset account, Bill and Jody's equity increased \$6,387.75 when they wrote a cheque for the work that Del Greco Construction did. The transfer between Quicken accounts automatically added this value to their asset account. Your equity is equal to the home's value less what you owe on it.

To set up and track your RRSP or RPP

From the Investing menu, choose Investing Activities and then Track RRSP.

- To track not only the value but also the performance of your investments, set up an investment account.

You can set up a Quicken account for almost any type of real world investment. For details on tracking investments, see “How should we invest for retirement?” on page 59.

Identifying your liabilities

In Quicken, you track your debts in credit card and liability accounts. You should set up:

- Separate credit card accounts for each credit card.
Credit card debt is a liability when you are calculating net worth.
- Separate liability accounts to track each debt.
For instance you might want to set up a liability account to track:
 - How much you owe on your mortgage.
 - How much you owe on your car loan.

To know the actual value of what you own and what you owe, set up a pair of accounts—an asset account to track the value of your asset (for example your van is \$12,000) and a liability account to track your debt (let’s say you still owe \$4,000). The difference between what you own and what you owe is \$8,000.

To learn about...	Search the Help Index for...
Quicken accounts	accounts, using
how many accounts you need	accounts, using
when to use an investment account instead of asset accounts	investment accounts
updating asset and liability accounts	assets, updating balance

Calculating your net worth

Quicken calculates net worth by adding the balance of your checking, savings, cash, asset and investment accounts and then subtracting the balances of your credit card and liability accounts from this amount.

TIP

Look carefully at the assets you include in your net worth. If you wouldn't sell your car or your grandmother's silverware to get cash quickly, don't include these in your net worth. However, you do need to know their value so you can keep them properly insured.

On the other hand, if you have an asset that you consider part of your net worth, but haven't entered it in Quicken, do create a "summary" asset account so that Quicken includes it in your net worth calculation.

Checking your cash flow

Are you surprised at the total on your net worth report? Do you want to dig a little deeper and see where your money goes each month?

Jody and Bill have entered one month's worth of expenses. Here's a report on their cash flow.

Cash Flow Report	
01/01/99 Through 22/06/99 (in Can. Dollars)	
Category Description	01/01/99 22/06/99
INFLOWS	
Salary	1,300.00
TOTAL INFLOWS	1,300.00
OUTFLOWS	
childcare	675.00
Clothing	150.87
Dining	42.40
Groceries	67.58
Household	33.08
Utilities:	
Gas & Electric	54.00
Telephone	21.00
TOTAL Utilities	75.00
TOTAL OUTFLOWS	1,063.93
OVERALL TOTAL	236.07

Jody and Bill assign categories to all their transactions. The outflows section shows expenses by category.

To create a net worth report

From the Reports menu, choose EasyAnswer Reports and Graphs and then "What am I worth?" Click Show Report.

Net Worth Report	
(Includes unrealized gains)	
As of 22/06/99 (in Can. Dollars)	
Acct	22/06/99 Balance
TOTAL Other Assets	250,000.00
Investments	
RISRP	19,000.00
TOTAL Investments	19,000.00
TOTAL ASSETS	271,000.00
LIABILITIES	
Credit Cards	
Amex	1,000.00
Visa gold card	2,400.00
TOTAL Credit Cards	3,400.00
Other Liabilities	
home loan	260,395.99
minivan	1,765.76
TOTAL Other Liabilities	262,161.75
TOTAL LIABILITIES	265,561.75
OVERALL TOTAL	5,438.25

If you want to exclude an account from your net worth report, click Customize on the report button bar. Then select the Accounts tab and click the account name to remove the account from the report.

Click Include to include or exclude individual categories. Click Memorize to save the report.

To create a cash flow report

From the Reports menu, choose EasyAnswer Reports and Graphs and then “Where did I spend my money?” Click Show Report.

To create a report on a category

In your register, select a transaction with the category you want to report on (in this case, it’s Dining). Click the report button on the register button bar and choose Amount Spent on Dining.

Your net worth is a snapshot of an instant in time. Cash flow, on the other hand, covers a period of time, not just an instant. Once you’ve entered a few months of transactions, you may want to look for patterns in your spending—the “flow.”

Jody and Bill want to take a look at how much they spend on dining. Quicken creates a category report that displays all the transactions assigned to the Dining category.

Category Report						
01/01/99 Through 22/06/99 (in Can. Dollars)						
Date	Num	Description	Memo	Category	Clr	Amount
4/29/99	4715	Greens		Dining		-48.67
4/30/99	4716	Clown Pizza	Sally's birthday party	Dining		-55.00
5/1/99	4717	Pasta Pasta		Dining		-42.40
5/3/99	4818	Pacific Edge	anniversary dinner	Dining		-65.00
5/6/99	4819	Pete's deli	business lunch	Dining		-15.50
TOTAL 01/01/99 - 22/06/99						-226.57
TOTAL INFLOWS						0.00
TOTAL OUTFLOWS						-226.57
NET TOTAL						-226.57

Take a look at Quicken’s other EasyAnswer reports. With a couple of mouse clicks, you’ll know what your investments are worth, see if your spending has changed, or find out if you are saving more or less than you used to. Run one of these reports anytime you want a snapshot of how you are doing.

Are you covering the bases?

Emergency reserves

Your net worth report includes all assets and liabilities. You should also check that you have enough put aside for an emergency to cover unexpected expenses. You should have an emergency reserve of at least three months of living expenses.

Create another net worth report, but this time only include the accounts that contain liquid assets you can cash in, such as a money market fund account, chequing and savings accounts, or shorter-term liabilities like a car loan.

When your income changes or is at risk, you need greater reserves. If you don't have family or friends you can turn to for financial help, plan on putting aside six months of earnings in an emergency reserve fund.

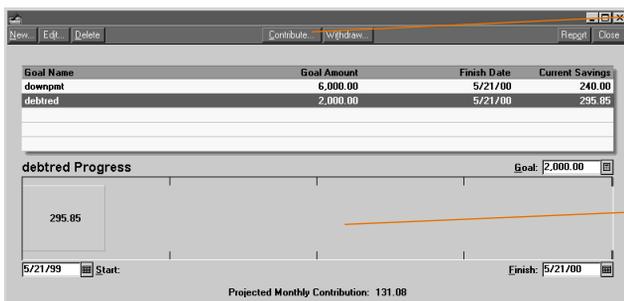
To estimate how much you need, create a budget for the period you want to cover. When you create a new budget, you can have Quicken fill it in, based on the information you entered in your Quicken registers. For details on budgeting, see "First take a snapshot" on page 32.

Keep the reserve in a liquid account you can access without penalty. Consider depositing funds in a money-market account or a cashable GIC.

Planning to save

Quicken can help you get started on a savings program. You can create a savings goal, which lets you "hide" money for a special purpose. Although the money is really in your bank account, you mark it as unavailable for other spending.

When you create a savings goal, Quicken automatically creates a savings goal account to track how much money you've contributed to your goal.



To create a customized net worth report

From the Reports menu, choose EasyAnswer Reports and Graphs and then "What am I worth?" Click Show Report and then click Customize.

On the Customize Net Worth Report, click the Accounts tab. Select the account that contains your liquid assets and short term debts.

Memorize the report and name it something like "liquid assets."

To create a budget

From the Planning menu, choose Budgeting.

To transfer money to your savings goal, click here.

Although the money remains in your real-world account, it's hidden from you when you look at your account balances in Quicken.

Check your progress here.

To start Quicken Home Inventory

From the Household menu, choose Quicken Home Inventory.

If this is the first time you've used Quicken Home Inventory, you have to create a data file. To create a data file, select New from the File menu, enter a filename, then click Save.

Insurance coverage

Take a look at your insurance coverage on your life, your car and your home. How can you be sure you have adequate coverage? If you've entered all your furnishings, home equipment, and other valuables in Quicken Home Inventory, create an insurance coverage summary report to see a summary listing of all your belongings and their values. Then compare the value of your belongings with your insurance coverage. For details on insurance or Quicken Home Inventory, see "Figuring out the value of what you own" on page 54.

Requesting a credit report

Now that you have an idea of how much you owe and where your money goes, another valuable source of information about where you stand financially is your credit report. Your income and credit history are very important when you apply for credit. Call your bank for details on obtaining a credit report.

If you apply for a loan, the lender is interested in the number and types of credit accounts you have, how much you owe on your active accounts, how well you repay your debts and when your newest accounts were opened. Lenders also want to know how long you've lived at your present address and held your present job. Some of this information comes from your credit application and some comes from your credit report. In addition, it's a good idea to get a copy of your credit report if you:

- Are applying for a mortgage or other loan, purchasing insurance, applying for a new job, or applying to rent or lease property.
- Are disputing an item you've charged on a credit card. You should make sure that your refusal to pay is noted in your credit report.
- Have been refused credit on the basis of a negative credit report.

- Want to make sure that no one has opened an account in your name.
- Haven't checked your credit within the past year.

“How can I keep more of my money?”



At the end of the month, do you wish you had a few extra dollars to invest or stash in savings? Here's information on how to save more and spend wisely.

Take a quick look at last month's cheque register. Are credit card payments taking a big chunk of your available cash? One sure-fire way to start saving is to stop borrowing. Instead of using your credit cards, pay cash or write a cheque. Of course, if you use credit cards to accumulate frequent flier mileage (or some other perk) and you pay them off each month, you are well on your way to careful spending.

You probably know if you have problems with your credit, but here are a few warning signs to look for:

- You only make the minimum payments on your cards each month.
- You've taken on a part-time job to make ends meet.
- You can't pay all your bills on time.
- You're paying for your groceries with a credit card—out of necessity and not choice.
- You couldn't handle a financial emergency, like a new water heater, unless you used a credit card.

Paying attention pays off

Example Tina has some credit card debt as well as a mortgage and a car loan. She'd like to start an investment plan, but first she wants to reduce her debt. She plans to stop using her credit cards and get out of debt as quickly as she can. Tina can set up credit card accounts in Quicken to track all her charges carefully. She can also run the Debt Reduction Planner to create a plan for paying off her debts as soon as possible while paying the least amount of interest.

Watch those credit cards

It's so easy to slide that credit card across the sales counter. It doesn't feel like you're really spending money. How easily those charges can pile up. Quicken can help you track all those purchases.

To monitor her credit card spending, Tina can set up separate credit card accounts for each credit card she has. She'll reap these benefits:

- Her reports will be more complete and accurate (including her credit card debt in her cash flow reports).
- She can use categories to track the types of things she typically buys on credit (auto fuel, meals, and discretionary expenses).

- She can track all the balances she owes at any given time, as well as how much she is paying in interest charges and annual fees.
- She can automatically download and categorize credit transactions if her credit card account is with one of Intuit's participating financial institutions and she has online banking.
- She can set up an alert in Quicken to let her know when she's reaching her credit card account limits.

Quicken credit card accounts are similar to Quicken bank accounts. If you've used a Quicken bank account, you already know most of what you need to use a credit card account.

To learn about...	Search the Help Index for...
entering credit card payments	credit cards, entering payments
reconciling your credit card account and paying the bill	credit cards, balancing
tracking credit accounts	credit cards, tracking in Quicken

If you pay off your credit card in full each month, look for the card with the best perks and lowest annual fee.

If you can't pay your bill in full each month, look for a card with no annual fee and the lowest interest rate (and not just the lowest *initial* rate).

Reduce your debt

Quicken's Debt Reduction Planner can help Tina set up a payment plan so she'll pay the least amount in interest and be debt free as early as possible.

Quicken searches Tina's data for debts, such as liability accounts and credit card accounts, and sorts them, putting the most expensive debt at the top of the list. It's the one with the highest interest rate. She'll enter her current payment and the minimum she needs to pay. She can even add debts she doesn't track in

To create a credit card account

From the Finance menu, choose Account List, and then click New. Select Credit Card as the account type and click Next. Follow the EasyStep instructions to set up the account.

To set up a credit card Alert

From the Finance menu, choose Alerts. Click the Accounts tab and then select Credit Card Limits as the alert area.

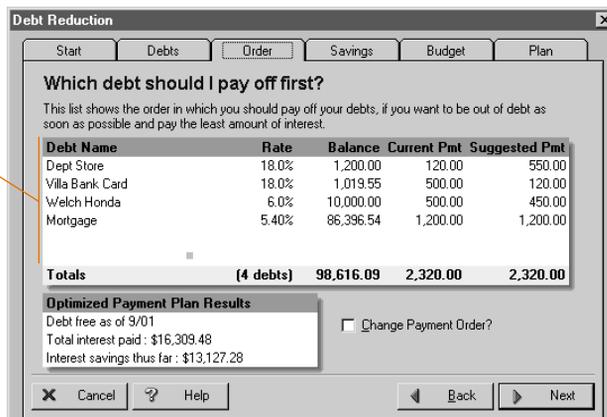
To start the Debt Reduction Planner

From the Planning menu, choose Planning Centre, then in the Activities area, click "How do I get out of debt?"

Quicken, such as a loan from a friend, and include them in the plan.

Following the payment plan Quicken calculates, Tina pays off the most expensive loan first while paying the minimum on her other debts. (The Debt Reduction Planner also takes into account whether interest on a debt is tax deductible when it calculates a payment plan.) When Tina has paid off the most expensive debt, she'll take the money she had been paying on the first loan and add it to the minimum payment on the second debt. This means that even without increasing the amount she applies to her debts, she's still paying the least amount of interest.

Quicken analyzes Tina's debts and lists the order in which she should pay them off so that she'll pay the least amount of interest and be debt free in the shortest amount of time.



The screenshot shows the 'Debt Reduction' window with tabs for Start, Debts, Order, Savings, Budget, and Plan. The 'Order' tab is selected. The window title is 'Debt Reduction'. Below the tabs, the text reads: 'Which debt should I pay off first? This list shows the order in which you should pay off your debts, if you want to be out of debt as soon as possible and pay the least amount of interest.'

Debt Name	Rate	Balance	Current Pmt	Suggested Pmt
Dept Store	18.0%	1,200.00	120.00	550.00
Villa Bank Card	18.0%	1,019.55	500.00	120.00
Welch Honda	6.0%	10,000.00	500.00	450.00
Mortgage	5.40%	86,396.54	1,200.00	1,200.00
Totals	(4 debts)	98,616.09	2,320.00	2,320.00

Below the table, the 'Optimized Payment Plan Results' section shows: 'Debt free as of 9/01', 'Total interest paid : \$16,309.48', and 'Interest savings thus far : \$13,127.28'. There is a checkbox labeled 'Change Payment Order?' which is currently unchecked. At the bottom, there are buttons for 'Cancel', 'Help', 'Back', and 'Next'.

Track cash withdrawals

For some people, ATM cards cause almost as much trouble as credit cards. Do you sometimes forget to enter ATM withdrawals? Do you know where you're spending all that cash?

The most thorough way to track ATM withdrawals is to create a Quicken cash account. Track each withdrawal as a transfer from your chequing account to your cash account; then enter individual purchases in the cash account. To save time, you can track just the major transactions and enter an adjustment to cover miscellaneous expenses.

To learn about...	Search the Help Index for...
creating and using a cash account	cash, accounts
managing cash	cash, tracking
matching cash on hand with the cash account balance	cash, balances
entering a transaction with multiple categories	categories, assigning to transactions



To create a cash account

From the Finance menu, choose Account List and then click New. Select Cash as the account type and click Next. Follow the EasyStep instructions to set up the account.

Cutting expenses where you can

Budgeting doesn't have to mean you put the handcuffs on your spending. Think of it as a tool to help you make the trade-offs that will get you where you want to go. And you can't make trade-offs on your spending unless you have all the facts. You know how much money you take home every month. Can you account for where it all goes?

First take a snapshot

Since Tina has been tracking her spending in Quicken, she can create a cash flow report. This report summarizes her income and expenses by category.

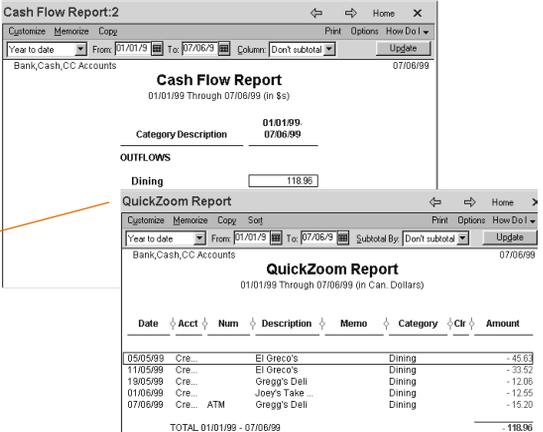
To create a cash flow report

From the Reports menu, choose EasyAnswer Reports and Graphs and then "Where did I spend my money?" Click Show Report.

To display just the spending categories that are of interest, click Customize on the report menu bar. Then click the Include tab and select the categories you want to zero in on (dining out, entertainment and other discretionary spending categories are a good place to start).

Tina's cash flow report shows just the categories she wants to track closely.

She can double-click the dining category amount to see a list of all transactions she's assigned the category Dining to.



Cash Flow Report:2
01/01/99 Through 07/06/99 (in \$)

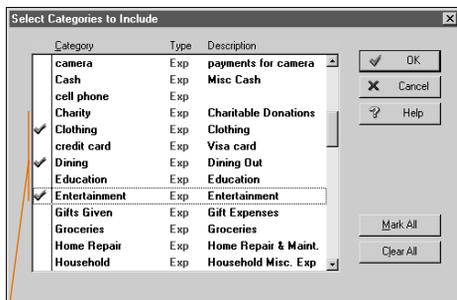
Category Description	01/01/99	07/06/99
OUTFLOWS		
Dining		118.96

QuickZoom Report
01/01/99 Through 07/06/99 (in Can. Dollars)

Date	Acct	Num	Description	Memo	Category	Clr	Amount
05/05/99	Cre...		El Greco's		Dining		- 45.63
11/05/99	Cre...		El Greco's		Dining		- 33.52
13/05/99	Cre...		Gregg's Deli		Dining		- 12.06
01/05/99	Cre...		Joe's Take ...		Dining		- 12.55
07/06/99	Cre...	ATM	Gregg's Deli		Dining		- 15.20
TOTAL 01/01/99 - 07/06/99							- 118.96

Target high spending areas

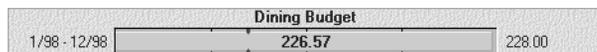
Using Quicken's budgeting tool, Tina can zero in on a few categories she'd like to spend less on, like her dining expenses. By cutting down on dining (and some other key spending areas), she'll have more money to put aside for her savings and investments.



In addition to Dining, Tina wants to focus on her Clothing and Entertainment categories.

Track where you overspend

Tina can use the Budget Goal Progress Bar to monitor a category in which she typically overspends. A Progress Bar can be displayed on the My Finances Centre.



Setting money aside

Once Tina is in a position to begin saving money, Quicken can help her start setting money aside.

She can start transferring a portion of her pay cheque every month to a savings or other interest-bearing account. The most straightforward method to manage savings in Quicken is to set

To create a budget

From the Planning menu, choose Budgeting. Click Edit on the budget button bar and then choose Autocreate.

Select a date range and rounding amount. If you want to focus on specific categories, click Categories next and select the categories you require.

To create or change a progress bar

From the My Finances Centre, click Customize, and then Customize this View. From the Available Items list, select Budget Goal Progress, click Add and then OK.

To change the budget item or group that you are tracking, right-click the Progress Bar. Select "Customize this graph."

up the transfer from chequing to a savings account as a scheduled transaction.

The screenshot shows the 'New Transaction' dialog box in Quicken. The 'Account to use:' dropdown is set to 'Chequing' and the 'Type of Transaction:' dropdown is set to 'Payment'. The 'Payee:' dropdown is set to 'Transfer To Savings'. The 'Date:' field is set to '10/06/99'. The 'Category:' dropdown is set to '[Savings]'. The 'Amount:' field is set to '250.00'. The 'Memo:' field contains the text 'Remember to do this at the bank each month.'. The 'How Often:' dropdown is set to 'Monthly'. The 'Number of Payments (999 = indefinitely):' field is set to '999'. The 'Record in Register:' dropdown is set to 'Prompt before enter'. The 'Record This Many Days In Advance:' field is set to '3'. There are 'OK', 'Cancel', and 'Help' buttons on the right side. Two orange arrows point from the text on the right to the 'Type of Transaction' and 'Payee' fields.

Tina wants Quicken to transfer \$250.00 from her chequing account to her savings account.

Of course, this transfer just serves as a reminder that you should make this transfer in your actual bank accounts. You may be able to automate the transfer through your bank.

Many banks and brokerages offer automatic deductions from your chequing or savings account (usually a money market account). Check with your financial institution.

“How can I reduce my taxes?”



Taxes are part of life every day of the year— not just on April 30. If you plan well and use tax-reducing strategies, you’ll have fewer headaches at tax preparation time and save money too.

Do you have a tax strategy? If not, review the next few pages to pick up a tip or two.

You’ll also learn how Quicken can help you organize and set up your accounts to track tax-related information all year. These features will save you time and money, too.

Quicken has a number of tools that can help you track your taxes all year.

To display the Tax Planner

From the Taxes menu, choose Tax Planner.

You can have Tax Planner get tax information from your Quicken data file. In the Preview Quicken Tax Data window, click the Quicken Import button.

Do you want to have Tax Planner project your tax liability, deductions, and exemptions to the end of the year? Click the Annualize All button.

Example Pete and Judy have two kids. They own an older home and have spent a lot of time and effort on home improvements this year. Both are employed and Judy contributes to her RRSP plan. What are some ways they can save money on taxes and how can Quicken help them do it?

Using the Quicken Tax Planner, Pete and Judy can get an idea of how much they'll be paying in taxes this year.

Income and Deductions	
Employment Income	42,500
Interest/Dividend Income...	2,505
Self-employment Income...	0
Other Income...	0
Total Income	45,005
Deductions from Total Inc.	9,000
Net Income	36,005
Deductions from Net Inc...	0
Taxable Income	36,005

Tax Computation	
Nonref. Credits...	1,098
Federal Tax...	5,500
Other Amounts Payable	0
Provincial Tax...	2,605
Total payable	8,103
Marginal Avg. Rate	22.1% 18.0%

Tax Due	
Tax Withholding	7,600
Refundable Credits...	0
Tax Instalments...	0
Balance Owing	809

Strategies for reducing your tax bill

To reduce their taxes, Pete and Judy need to start looking for ways to save early in the year. They can review and use the tax saving ideas in these next few pages now and reap the benefits at tax time.

Contribute to retirement accounts

Contributing to a retirement account is a great way to reduce your tax bill. When you set money aside in a retirement account, the funds stay in the account, tax-deferred, until you withdraw them at retirement without penalty.

How does a Registered Retirement Savings Plan (RRSP) or Registered Pension Plan (RPP) compare to other investments? If you

have \$10,000 invested in a GIC or stock mutual fund, your interest or dividends are taxable on your current year's tax return. This means that part of what you earn goes to the government each year. If your \$10,000 investment does really well, your long-term gain is also taxable.

With an RRSP, you won't have to pay tax on the money until you begin to withdraw it from the plan. And saving money tax-deferred can help you prepare for a financially secure future. Once you retire, chances are you'll be in a lower tax bracket, so you can possibly get a double tax break.

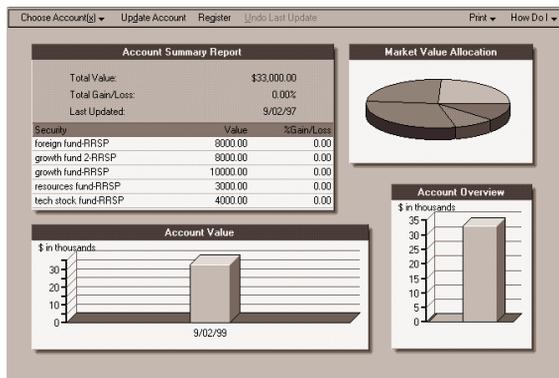
Pete just started contributing \$2,000 a year to his RRSP. He's 30 years old and wants to retire at age 70. Here's an example of how his tax deferred savings can add up. If he earns 7% on his \$2,000 annual contribution, his retirement fund will hold \$511,618 by the time he's ready to draw from it. Of course, a fund may earn less or more than 7% on average. The point is that Pete is able to earn interest on the money he might otherwise pay in taxes. He can also get a tax deduction in the year he makes his contribution.

Judy has been contributing for several years to her RRSP. She used Quicken's EasyStep to set up and track her funds.

.....

To track your RRSP with EasyStep

From the Investing menu, choose Investing Activities and then Track RRSP.



Quicken's RRSP update screen lets Judy view her portfolio in several ways.

Your retirement money compounds tax free

- The compounding of your money over time enables your contributions to grow more quickly.
- Best of all, you don't pay taxes on the amount that is compounded until you withdraw the funds. You get a deduction for your contributions from your income. When you withdraw the funds (contributions, interest, dividends, and gains) they are taxed as income. For more about retirement accounts, see "Common types of retirement accounts" on page 61.

Invest in tax-wise ways

Many financial decisions have an impact on taxes. For example, Pete and Judy are deciding between these two investments:

- A traditional savings account that pays 4% interest
- An equity mutual fund that pays dividends of 3.5%.

Which investment they should choose depends on their tax bracket. The savings account pays 4%, but the interest is fully taxable. Suppose they are in the 33% tax bracket (this means they are paying 33% in taxes on their income), they'll end up with just 2.7% interest after federal (and provincial, if applicable) taxes are deducted. In this case, the 3.5% dividend on the equity mutual fund gives a higher return. Pete and Judy are maximizing their return.

Remember, if your tax bracket is somewhat lower than 33%, the savings account could be the better investment.

Maximizing deductions

At tax time, don't just throw down your pencil and stop at the standard deduction. You may have more to claim than you thought. These examples are just a few of many deductions available:

Annual union, professional, or like dues

You can enter the **total** of the following:

- Annual membership dues *you* paid to a trade union or an association of public servants.
- Professional or malpractice liability insurance premiums or professional membership dues you paid if you had to pay them to keep a professional status recognized by law.
- Dues you paid to an advisory committee (or similar body) if you had to pay them under provincial law.

Keep in mind, however, that annual membership dues do not include initiation fees, special assessments, or charges for anything other than the organization's ordinary operating costs. You cannot claim charges for pension plans as membership dues, even if your receipts show them as dues. You may be eligible for a rebate of any GST (and QST, if applicable) you paid as part of your dues.

Child care expenses

You may be able to claim child care expenses you paid for someone to look after your children so that you could:

- Earn income from employment or self-employment.
- Take an occupational training course where you received a training allowance under the National Training Act.
- Conduct research or similar work for which you received a grant.

Moving expenses

If you moved in 1999, you may be able to deduct your moving expenses from income you earned at the new location. You can deduct your expenses if **all** of the following apply:

- You moved to start a job or business, or to study full-time at an educational institution that offers post-secondary courses.

- Your new home is at least 40 kilometres (by the shortest normal public route) closer than your previous home to your new workplace or school.
- Your move was from one place in Canada to another place in Canada.

Carrying charges and interest expenses

Remember to claim carrying charges and interest you paid to earn income from investments. Carrying charges include:

- Fees for the management or safe custody of investments.
- Safety deposit box charges.
- Fees for certain investment advice.
- Fees to have someone complete your tax return, but only if you have income from a business or property.
- Management or administration fees for your investments. Note that you can no longer claim administration fees for your RRSP or RRIF.

Employment expenses

You may be able to deduct certain expenses (including goods and services tax) you paid to earn money if your employment contract required you to pay the expenses.

Tuition fees and education amounts transferred from a child

You may be able to transfer a portion of your child's (or grandchild's) tuition fees or education amount if the student isn't required to claim the entire amount.

Medical expenses

You can claim medical expenses (such as glasses, physiotherapy, dental care, prescriptions, and others) for yourself, your spouse, and your dependants. If you and your spouse are filing returns, maximize the deductions by combining your medical expenses and reporting them on the return with the lowest net income.

Charitable donations

You can claim a federal tax credit of 17% of the first \$200 of your donations, and 29% of the balance. If you and your spouse are filing returns, maximize the deduction by combining your donations and reporting them on the return with the highest tax.

Would you like to look into other possible deductions? Be sure to investigate any deduction thoroughly before you claim it. Check with Revenue Canada and Revenue Québec, the information provided in QuickTax, or your accountant for complete details and information.

More Quicken tax tools

Now that you've had a chance to review some ways to cut your tax bill, you need to set up Quicken to help you achieve this goal. Once you've set up your accounts and categories to help you track tax-related transactions, the most tedious part of tax preparation will be taken care of. To see an overview of your tax picture, open the Tax Centre. It provides access to the Quicken tax tools, along with tax tips, important dates, and summary information about your tax-related Quicken data. You can also set alerts based on your own tax data, and, if you have Internet access, the Tax Centre displays links to the Web resources.

Using Quicken helps whether you prepare your own returns with QuickTax, or gather the information to submit to a tax preparer.

Quicken has several tools that make your taxes easier to prepare and help you plan your tax bill. You can:

To use the Tax Centre

From the Taxes menu, choose Tax Centre.

For information on QuickTax

Check out our website at www.intuit.com/canada

To set up categories

From the Finance menu, choose Category/Transfer List. Click Options and select Show Tax Item to review the linked categories and tax forms.

To start the Tax Link Assistant

From the Taxes menu, choose Tax Link Assistant.

- Set up categories so that you'll have your tax-related transactions from the entire year available at your fingertips.

You can add or edit categories from the Category/Transfer list.

The 'Edit Category' dialog box shows the following fields and options:

- Name: Income Tax
- Description: Income Tax Deducted
- Type: Income, Expense, Subcategory of: Tax
- Tax: Tax-related, Form: T1 General Income Deducted from Slips
- Buttons: OK, Cancel, Help

Quicken has already set up some categories for taxes. Add or edit categories you need to complete your tax picture.

Mark them as tax related *and* select the tax form from the drop-down list.

- Use the Tax Link Assistant to work with your categories all at once.

The 'Tax Link Assistant' dialog box contains the following information:

To Assign a Tax Form Line Item to a Category

1. Select a Category and a Tax Form Line Item.
2. Click "Assign Line Item to Category".
3. When you're done, click OK to accept your changes.

For Additional Help Press 'F1'.

Category	Assigned Line Item	Tax Form Line Items
Bonus	T1 General: Employment	T1 General
CPP-QPP Inc	T1 General: CPP or QPP	- Employment Income
Dividend Inc	T1 General: Taxable Ca	- Commissions/Incl. in Empl
Gift Received		- Other Employment Income
Interest Inc	T1 General: Interest_Oth	- Old Age Security Income
Invest Inc	T1 General: Interest_Oth	- CPP or QPP Income
Old Age Sec.	T1 General: Old Age Se	- Other Pensions/Superann.
Other Inc	T1 General: Other Incom	- Employment Ins. Benefits
Other Pension	T1 General: Other Pensi	- Taxable Can. Dividends

Buttons: OK, Cancel

Clear All Assignments | Clear Assignment | Assign Line Item to Category

T1 General
Federal Individual Income Tax Return. Also referred to as: the T1-General. This is the main form of your tax return. Balances from most other forms and schedules are carried to the T1 General.

Here are the category and the tax form line items.

The tax form line item is explained below.

You can also select the tax form line item when you set up the category. See the example on the previous page.

- Create reports that will help you fill in your tax forms. These reports are helpful if you use QuickTax, or if you just need to provide detailed information to your tax advisor. **Tax summary reports** group and subtotal transactions in your accounts by tax-related categories. Use this report if your taxes are fairly straightforward and you don't want to use QuickTax. **Capital gains reports and tax schedule reports** group and subtotal your transactions by tax schedule line item.

- Use the Tax Planner throughout the year to estimate your tax bill and determine whether you are withholding the proper amount.

Working with tax advisors

Look for a tax advisor who:

- Has experience dealing with the issue you're struggling with.
- Focuses on taxes full-time or has years of experience.
- Pursues deductions as aggressively or conservatively as you are comfortable with.
- Provides solid references.
- Carries liability insurance.

Be sure to organize your records before you sit down with your tax advisor. Remember, advisors charge for their time; don't hire a tax preparer to organize a shoe-box full of receipts.

Types of tax advisors

- Consider using QuickTax, Canada's leading tax preparation software, to help you understand and prepare your tax returns.
- Preparers and accountants prepare most individual tax returns. Accountants may represent you before Revenue Canada and Revenue Québec if you are audited or your return is questioned.
- Tax lawyers deal with more sophisticated tax problems involving business deals and Revenue Canada and Revenue Québec. Typically, they don't handle routine tax preparation.

Tracking your GST/PST

If you are running a small business, you may be collecting GST¹ and PST² on your sales, which you remit to the federal and provincial tax authorities. You can set up Quicken to track the GST and PST you collect. If you are working with GST or PST on a daily basis with invoices or purchase orders, you should consider getting Quicken Home & Business, which has added features for managing your home-based business.

Using Quicken to track GST and PST gives you an instant view of what you owe the federal and provincial tax authorities. Transaction reports give you a complete record of your tax-related transactions. Net worth reports and graphs give you an accurate picture of your business finances as they include your GST and PST Payable accounts.

To track GST and PST effectively in Quicken Deluxe, you have to:

- Set up a GST payable account to track what you owe.
- Enter all of your business income and expense transactions to keep your account balances up to date.
- Use categories on all of your transactions to track different types of income and expenses.
- Run reports to analyze your finances and report how much you owe.

Setting up your account

Set up a payable account to track both the GST you pay to vendors and the GST you collect from customers. You may want to name the account “GST Payable”.

If you also need to track the PST you collect on sales, set up a separate account and name this account “PST Payable”.

1. References to GST also apply to HST.

2. References to PST also apply to QST.

Entering a sale

Enter business sales as deposits and use an income category to identify the type of income. Record GST as a separate line item in the Splits window. Entering the name of the GST payable account in the Category field transfers the tax amount to the GST payable account and **increases** the balance of the tax you owe.

If you pay PST, similarly transfer the PST you collect on sales to the PST payable account. Normally, you don't receive a PST tax credit for purchases. However, if you pay Quebec sales tax, record QST on both sales and purchases.

Entering a purchase

When you purchase supplies for your business, you can track any tax you pay by entering the name of the GST payable account in the Category field of the payment transaction. Quicken transfers this amount to your GST payable account and **decreases** the amount of your GST liability.

If you open the GST Payable (or PST Payable) liability account, you see one entry for each business transaction. When you collect GST or PST from a customer, the tax appears as an increase in the account balance because your liability increases. When you pay GST to a supplier, the tax paid appears as a decrease in the account balance because the GST you pay to a supplier acts as a credit and reduces your liability to Revenue Canada.

To set up a tax payable account

From the Finance menu, choose Account List and then click New. Select Liability as the account type and click Next. Enter the account name as GST Payable, or something similar. Complete the Account Setup steps and click Done.

If you need to track PST, repeat these steps to create a "PST Payable" liability account.

To set up your tax reports

In the Register window, click Report and select Register Report. Click Customize and then click the Display tab. On the Display tab, select Split Transaction Detail. Click the Accounts tab. On the Accounts tab, click Bank and select any chequing accounts you use for business. Click the Advanced tab. On the Advanced tab, to report only sales, select Deposits from the Transaction Types dropdown list. To report only purchases, select Payments. Now click Create.

Reporting on your tax records

To see information such as memos, categories, and split transaction detail, open the account you use for business transactions and create a Transaction Detail report.

Paying GST and PST to the tax authorities

Look at the ending balances of your tax payable accounts or run reports to find out how much tax you owe. Record your cheque to the tax authority in your chequing account. In the Category field, enter a transfer to the tax payable account. If the ending balance of your account appears in black, rather than red, the tax authority owes you a refund. If you receive a GST refund, record the deposit in your chequing account register and enter the name of the tax payable account (for example, GST Payable) in the Category field.

“Can we afford a new home?”



What are the benefits of owning your own home? You'll eventually pay off the mortgage and substantially lower your housing costs in retirement. For renters, the payments go on and on, and up and up.

When you have a mortgage payment every month and home repairs to think about, you tend to be less free-wheeling with your money and might tend to save more. You can also use your house as collateral for a loan.

Marie has been working and trying to save money for a down payment on a house for a couple of years. She's watched more of her pay cheque go to her landlord as her rent continues to rise. How can Marie figure out if it's time to take the plunge into home ownership?

TIP In the years leading up to your initial home purchase, move your investments to more conservative (safer) choices so that a sudden market downturn won't harm you at the last minute.

First, Marie needs to figure out how much of a down payment she can make and how big a mortgage she can carry. To get an idea, she can run a net worth report.

Net Worth Report <small>(Includes unrealized gains) As of 22/06/99 (in Can. Dollars)</small>	
Acct	22/06/99 Balance
TOTAL Other Assets	250,000.00
Investments RRSP	19,000.00
TOTAL Investments	19,000.00
TOTAL ASSETS	271,000.00
LIABILITIES	
Credit Cards Amex Visa gold card	1,000.00 2,400.00
TOTAL Credit Cards	3,400.00
Other Liabilities house loan minivan	260,395.89 1,765.76
TOTAL Other Liabilities	262,161.65
TOTAL LIABILITIES	265,561.65
OVERALL TOTAL	5,438.35

If you haven't set up all your liabilities (like credit card accounts, car loans, and other debts), review the information in "Where does all of our money go?" on page 17.

This report gives Marie an idea of how much money she has available for a down payment.

Marie can expect to put down between 5% and 25% of the purchase price as a down payment.

To help her put some money aside each month for her down payment, Marie can set up a savings goal account in Quicken. In Quicken, she can transfer money from her chequing account to the savings goal account. Although the money stays in her real-world account, it's hidden from her when she looks at her chequing account balance in Quicken.

To create a net worth report

From the Reports menu, choose Easy Answer Reports and Graphs and then "What am I worth?" Click Show Report.

To create a savings goal

From the Planning menu, choose Savings Goals. From the Savings Goals window, click New and then fill in the information. The name of the goal will be the name of the account used to track the savings goal.

Do you qualify?

The guidelines for qualifying for a home loan are set by individual financial institutions. However, there are some general guidelines to follow:

- Your expected monthly housing costs (principal, interest, property taxes, and insurance) should not exceed roughly one-third of your gross monthly income.

TIP

If you can put down a large down payment and have excellent credit, some lenders may take this into consideration for the one-third limitation.

- Your total debt (consumer debt and mortgage debt) should not exceed 40% of your gross monthly income. If your consumer debt is high, use Quicken's Debt Reduction Planner to create a plan to reduce your debts as quickly as possible and pay the least amount of interest. For details, see "Reduce your debt" on page 29.
- You should be able to make a 10% down payment on the house. However, you may be able to get a high-ratio mortgage from CMHC, which requires a 5% minimum down payment.

Getting a great mortgage deal

You need to shop around to find an appropriate mortgage deal. Look at the interest rate and the insurance you'll be paying, as well as the insurance that will be added to the premium you pay, the term of the mortgage, and whether the term is open or closed.

Brief look at mortgage types

Mortgages are amazingly varied—you'll find an array of interest rates and terms. The *term* of your mortgage is a period of time where the interest you pay is fixed. For example, a mortgage with a five year term at 7% interest means that you will pay 7% interest regardless of what happens to the interest rates over the next five years.

You may have to decide between a *closed* term—where you can't pay off the principal of the mortgage without also paying a penalty, and an *open* term, where you can get out of the mortgage (and negotiate a better deal) at any time. Figure out how long you plan to own the house and how comfortable you are with changes to your monthly mortgage payments before you apply.

Quicken's amortization methods

Quicken can amortize loans in two ways, using the common formulas for mortgages in Canada: compounding interest on a semi-annual basis (the default method), or compounding on a monthly basis.

Figuring out the payments

For a quick estimate on a loan, use Quicken's Loan Calculator.

The calculator can show you:

- Your monthly payment, if you know the loan amount and the interest rate.
- How much you can borrow, if you can afford a specific amount per month.
- How much interest and principal you would pay over the life of the loan.

Beyond this fast and simple method, you also may want to do loan comparisons when you are shopping around for a loan. Home loans tend to be complex, and you may want to see the effect of a lump sum payment or other loan element. You can use Quicken's loan feature to help you evaluate different loans before you choose one.

First, create a new Quicken data file to play "what ifs" with different loans. Create a new "fake" chequing account when Quicken prompts you. Create as many loans as you are considering. For details on setting up a loan, see "Owning your home" below.

To display the Loan Calculator

From the Planning menu, choose Financial Calculators and then Loan.

To set up a loan

From the Household menu, choose Loans. In the View Loans window, click New. Follow the step-by-step instructions.

When you're done, delete the data file you've been using to test the loans.

To learn about...	Search the Help Index for...
creating a new Quicken file	files
creating a loan in Quicken	loans, setting up
deleting a Quicken data file	files, deleting

Owning your home

Once you've purchased your home, Quicken can help you manage your mortgage payments, figure out how much insurance you need and prepare for emergencies.

Tara and Rob just purchased their first home. They want to track their mortgage payments in Quicken. To do this, they need to set up their loan in Quicken. They can also set up their payment so Quicken enters it in their register automatically when it's due and reminds them to pay it.

Quicken also creates a liability account to track the principal remaining on the loan. To complete the picture, they need to create an asset account to track the resale value of their home.

To create a net worth report that shows home equity

From the Reports menu, choose EasyAnswer Reports and Graphs and then “What am I worth?” Click Show Report.

In the Net Worth Report window, click Customize. Click the Accounts tab.

You only want to include asset and liability accounts, so click Clear All to remove the check marks from all accounts. Then select just the asset and liability accounts.

When you click Create, Quicken displays the net worth report. The Overall Total amount is the equity in your home.

Memorize the report and name it something like “home equity.”

When they run a net worth report, the difference between what they owe (tracked in a liability account) and the resale value (tracked in an asset account) is their equity.

Account	Type	Description	Trans	Balance	Cheques
Chequing	Bank		3	\$1,100.00	
Money Market	Bank		1	\$5,000.00	
Home	Asset		2	\$256,387.75	
Home Mortgage	Liability		1	\$158,925.36	

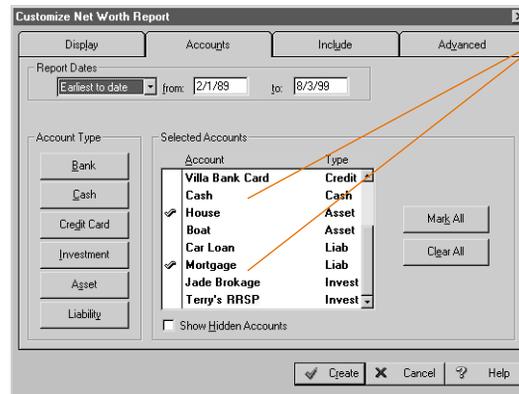
Tara and Rob track the value of their home in an asset account called “Home.” They track what they owe on their home in a liability account called “Home Mortgage.”

After they’ve set up their loan in Quicken, they’ll reap these benefits:

- They can see the amount of interest they pay each year.
- They can see how the loan’s outstanding balance affects their net worth.
- They can include the equity they have in their home in a net worth report, provided they also track the current value of their home in an asset account.

Tracking your home equity

As Tara and Rob record house payments each month, Quicken transfers the portion of the payment that applies to the principal to their liability account to decrease its balance. Their decreasing debt and increasing equity is then reflected in their net worth report.



Include your asset and liability accounts. If you’ve taken out a second mortgage or an equity loan on your house, include those accounts too.

Quicken helps you track your loan payments automatically. Be sure to update the value of your home as time goes on. Track any home improvements you make. These improvements affect the appraisal value of your home when you sell it.

To learn about...	Search the Help Index for...
tracking loans and mortgages	loans, using
making loan payments	loans, payments
adjustable-rate loans	loans, adjustable rate
handling loans with balloon payments (and interest-only loans)	loans, payments
handling loans with negative amortization	amortization
making additional prepayments of principal	loans, payments
changing the details of a loan	loans, changing
refinancing a loan	loans, refinancing
deleting a loan you've paid off or refinanced	loans, paying off
tracking loans with semi-annual compounding	amortization

Thinking about refinancing?

After you purchase your home, you may want or need to change the conditions of your mortgage. Refinancing costs money and time, so you need to weigh the costs against the expected benefits.

To display the Refinance Calculator

From the Planning menu, choose Financial Calculators and then Refinance.

Reasons to refinance

- You need to borrow more money. You can take out a larger mortgage or a personal line of credit and then use the extra money to remodel your kitchen or pay for your child's university tuition. Borrowing more against your home can make good financial sense because interest rates on mortgages and personal lines of credit tend to be lower than on personal loans. Just be sure you can afford the higher payments.
- If interest rates decline, you may be able to refinance and obtain a loan at a lower interest rate. Remember, when you refinance, you may have to pay service fees. You need to figure out how long it will take to recover the cost of refinancing, based on your new, lower interest rate and lower monthly payment.
- Sometimes it's to your advantage to switch to a different kind of mortgage. For example, if you have an adjustable-rate loan and interest rates have plummeted, look at refinancing it as a fixed-rate loan. Remember, it's impossible to predict changes in interest rates.

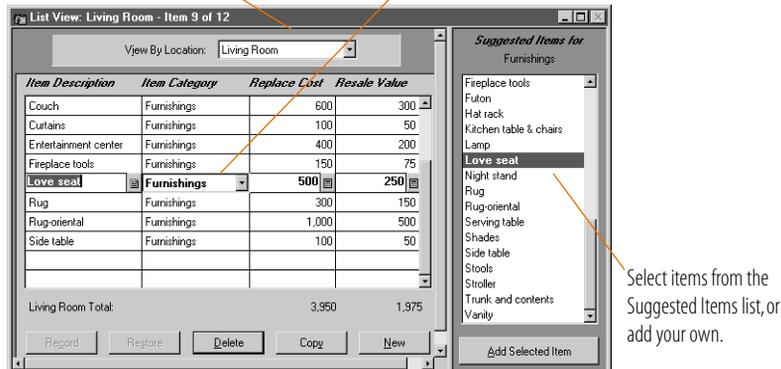
You can use Quicken's Refinance Calculator to figure out if a new loan is more economical than your current loan. Quicken also calculates how long it will take for you to break even if you choose to refinance.

Figuring out the value of what you own

Whether you own a home or rent one, you've probably accumulated a number of valuable possessions over the years. Quicken Home Inventory can help you figure out the total value of what you own. Once you know this value, you can see whether your insurance coverage is adequate. In case of catastrophe, a list of all your belongings and their value can help substantiate an insurance claim.

Select the room or location you want to inventory.

Then select an item category, such as electronic equipment. The Furnishings category contains the greatest variety of items.



Once you've gone through the contents of your home and entered them in Quicken Home Inventory, store a backup disk and a printed report of your home inventory data in a fireproof box, or better yet, in a location other than your home. This safety measure can help you substantiate an insurance claim if your home is destroyed.

Determining your insurance coverage

Let's say you've been putting money aside and have an adequate emergency fund. You've also invested wisely and you contribute to your RRSP. Feel set for life? Are you prepared if the worst happens and you lose your home in a fire or other disaster? You could see your savings quickly disappear if you don't have adequate insurance coverage.

A brief look at insurance Review your current policy limits. To recover the entire loss of your home, your policy must cover the **total replacement cost**. This cost is the amount it would take to rebuild the house after it is totally destroyed. And it's definitely to your advantage to insure your home and contents for at least 80% of their value. If you insure your home for less, and then incur a loss, your insurance company will prorate its reimbursement to you.

To start Quicken Home Inventory

From the Household menu, choose Quicken Home Inventory.

To check your coverage with Quicken Home Inventory

In Quicken Home Inventory, from the View menu, choose Policy List. Then select Homeowner/Renter (or the policy you are assigning your belongings to). Click Edit. Enter all the information about your policy, including the full amount of your coverage in the Coverage field and click OK.

The Policy list now shows the difference between your insurance coverage and replacement cost.

If this difference is positive, you're probably adequately covered; if the difference is negative, consider purchasing additional coverage.

To create an insurance coverage report

From the Reports menu in Quicken Home Inventory, choose Insurance Coverage Summary.

If you have the option, consider signing up for an inflation guard endorsement. It's a clause in your policy that increases the policy limits for your coverage by a specific percentage on a regular basis. For example, you may have your limits increased by 1% every four months to keep ahead of inflation. You still need to check your coverage every year. Construction costs may run ahead of inflation in your area. If you make any improvements or renovations to your home, you should take another look at your coverage.

How Quicken Home Inventory can help After you've entered your home and all your belongings, you'll need to record information about your current insurance coverage. Once you've done this, Quicken Home Inventory shows you the difference between your insurance coverage and the replacement cost of your inventory items.

To see insurance coverage details, create and print an insurance coverage summary report.

Selling a home

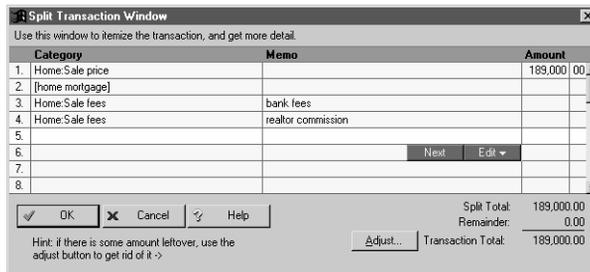
When you sell your home, you can use Quicken to track all sale-related expenses. Set up an expense category called Home and several subcategories (see the accompanying table for suggestions) to track expenses.

Category name	Use for
Home:Sale price	The total sale price to your buyer.
Home:Sale fees	Expenses associated with the sale of the house, such as legal fees and realtor's commissions.
Home:House profit	The amount you realize from the sale of the house.
Home:Fixup	Expenses for repairs necessary for your sale.

When you close the sale on your house, some of the money goes to pay off your old mortgage, some of it goes to your realtor, some for bank and legal fees, and some to your bank account as profit. A realty company usually takes care of distributing these funds.

If you have been tracking your loan and selling expenses in Quicken:

- Record a transaction in your Quicken chequing register (or whatever account you choose to put the money in).
- Split the transaction to match the distribution of the money.



- Next, delete your loan, since it's paid off.

Quicken asks if you want to delete the liability account that tracked your loan. Don't delete the account, since you probably want to keep it for your records.

- Do close out the liability account that tracked the mortgage loan you deleted.

After you record the sales transaction, this liability account's balance is zero. Close out the account by marking the opening and closing transactions as cleared. Click twice in the **Clr** column, telling Quicken you *don't* want to reconcile.

Organizing all those papers

Store these items in a secure place, such as a safe deposit box:

Here's a sample transaction.

First split line lists the full sale price assigned to *Home:Sale*.

Second line transfers the amount necessary to pay off the mortgage to the mortgage liability account.

Third line assigns bank fees to *Home:Sale fees*.

Fourth line assigns Realtor's commission to *Home:Sale fees*.

To start the Emergency Records Organizer

From the Household menu, choose Emergency Records Organizer. Click the Create/Update Records tab and enter information about your home records.

- Deeds, title, survey map, title insurance.
- Homeowner's insurance policy.
- A copy of your home inventory on disk and an inventory detail report.

Videotape or take pictures of your furnishings (especially valuable antiques and jewelry) and include the video or photos with your home inventory information.

- Records of permanent home improvements you've made.
- Payment records for the sale or purchase of a home.
- Warranties and service agreements.

You can track the whereabouts of all these items using Quicken's Emergency Records Organizer. For details, see "Know where your records and policies are located" on page 15.

“ How should we invest for retirement? ”



Are you ready to plunge in and start investing? This chapter provides some background information and a few suggestions to get you started.

Investing is not as complicated as you may think. You need to understand your goals and figure out what kind of return you need to achieve them. You need to know your time frame, your comfort in taking risk, and the best way to allocate your resources.

To make retirement plans

From the Planning menu, choose Financial Calculator, and then Retirement.

Before you roll up your sleeves and start planning your investments, you need to:

- Set aside an emergency fund.

Have an emergency fund of three to six month's worth of living expenses tucked away in a money market fund or other investment you can easily liquidate. For details, see "Are you covering the bases?" on page 22.

- Pay off your credit card and consumer debt.

Credit cards and auto loans carry relatively high interest rates and are not tax-deductible. Compare the interest rate you're paying on these debts with the after-tax rate of return you would expect earn on your investments.

One Quicken tool that can help you manage and reduce your debt is the Debt Reduction Planner. For details, see "Reduce your debt" on page 29.

- Fund your retirement.

The beauty of a tax-deferred retirement account like an RRSP or RPP, is that your contributions are tax deferred. The money in these accounts compounds over time without being taxed until you withdraw it.

Just look at the savings. Suppose that you're paying about 35% in taxes on your last dollars of income. If you can contribute \$3,000 to a tax-deductible retirement plan, you'll probably find that your tax bill decreases by about \$1,050.

Common types of retirement accounts

Registered Retirement Savings Plan (RRSP) RRSPs can give you two major benefits: contributions are tax deductible, and income earned in an RRSP is not currently taxed. Tax is deferred until you withdraw funds from the plan.

There are a number of different types of RRSPs:

- Deposit plans

Probably the most common RRSP is a deposit with a bank, trust company, or other financial institution. These are low-risk, interest-bearing investments which are generally insured by the Canada Deposit Insurance Corporation.

- Managed plans

These are investment funds operated by financial institutions, life insurance companies, and independent mutual fund companies. Contributions may be pooled with those of other investors in a broad range of investments, including Canadian stocks, bonds, and mortgages.

- Self-administered plans

This type of plan is for those who like a high degree of control over how their contributions are invested. A self-administered plan may invest directly in deposits of financial institutions, Canadian stocks, bonds, mortgages, options, and (within limits) foreign securities. The plan has a trustee (usually a trust company or bank) responsible for the administration of the plan, but you decide how to invest your contributions. This type of plan offers the greatest flexibility, but requires the time and inclination to manage your investments directly. Self-administered plans are offered through most trust companies, banks and investment dealers.

.....

Note

Information about retirement accounts was current as of the date this book was written.

Generally, you should make your RRSP contribution in early January of the year, instead of late in February the following year, since tax on the income earned on your funds during that 14-month period will be deferred. However, if you can't make a lump-sum payment, consider a monthly contribution—you'll be surprised how it grows. Make contributions early in your career and contribute as much as you can each year (up to your contribution limit).

Registered Pension Plan (RPP) RPPs are retirement investment plans which are set up by employers, rather than individuals. There are two main categories of RPPs:

- **Defined benefits plans**

In this type of RPP, the pension is based on a formula which includes employment earnings and years of service.

- **Money purchase plans**

In this type of RPP, the pension depends on the amount contributed to the plan and the earnings on those contributions.

Deferred Profit Sharing Plan (DPSP) Some employers use a DPSP to provide retirement benefits. In a DPSP, only the employer makes contributions, which are linked to the employer's profits for the year. Once you retire, or on your 69th birthday, your entire share of the plan becomes payable to you. In some plans, it may be possible for you to receive the benefits over an extended period—up to ten years. Alternatively, you can use the DPSP to purchase an annuity (before you turn 69) with a guaranteed term of up to 15 years.

How Quicken can help

If you have an RRSP, Quicken can help you track your contributions painlessly. For information about using this feature, see “Contribute to retirement accounts” on page 36.

Do you need a quick summary of how well your retirement savings plan is working? Take a look at the Retirement Calculator. It may also provide some incentive to save more.

The image shows two overlapping windows from the Quicken software. The background window is titled "Retirement Calculator" and contains the following fields: Current Savings: 10,000.00; Annual Yield: 8.000%; Annual Contribution: 3,000.00; Current Age: 35; Retirement Age: 67; Withdrawal Until Age: 85; Other Income (CPP, etc.): 0.00; Annual Income After Taxes: 9,464.94. It also has an Inflation section with Predicted Inflation: 4.000% and an "Inflate Contributions" checkbox. The foreground window is titled "Deposit Schedule" and displays a table with the following data:

Age	Deposit	Income	Balance
60	3,000.00	0.00	313,826.78
61	3,000.00	0.00	341,932.92
62	3,000.00	0.00	372,287.55
63	3,000.00	0.00	405,070.56
64	3,000.00	0.00	440,476.20
65	3,000.00	0.00	478,714.30
66	3,000.00	0.00	520,011.44
67	0.00	39,063.02	519,424.30
68	0.00	40,625.54	517,102.66
69	0.00	42,250.56	512,840.27
70	0.00	43,940.58	506,411.66

For example, you are 35 years old and have saved \$10,000 towards retirement. You plan to contribute \$3,000 a year to your retirement plan. If you retire at age 67, you'll have over \$519,000 in your retirement plan.

Getting started with investments

Once you've taken care of your emergency fund, paid off your credit cards, and funded your retirement accounts, start thinking about and funding your other financial goals. Investing wisely may help you save for a down payment on a house, finance your child's education, and enjoy a comfortable retirement.

Your investment plan can be fairly simple. Think about the time frame in which you hope to achieve your goals, since the length of time you have in mind affects the type of investing you consider. Know your comfort level with different kinds of risk, and don't forget about taxes.

To learn how to track an RRSP or RPP

If you want to learn how to track an RRSP or RPP account in Quicken, choose Index from the Help menu and enter *investments, setting up*.

For instance, if you need a higher return because your time frame is short, you'll probably have to take greater risks. If you have a long investment time frame, you are in a position to take a more conservative, cautious approach.

Balancing risk and reward

Some investments can fluctuate in value a great deal from year to year. If you put your money in a volatile investment, and it drops in value right when you need to sell it, you may take a loss.

Let's say you'd like to invest money to fund a down payment on a house. You want to cash in this investment in about four years, when you are ready to buy. Since your time frame is so short, a volatile investment, like stocks, may not be the best choice for you. You may be better off investing in money market mutual funds and GICs to invest for a short-term goal.

If you have small children and want to invest for their education, you'd choose a different investment strategy. To fund a long-term goal, you'd want to invest the majority of funds in stock mutual funds (index funds and growth funds), some in foreign stocks, and so on. Then, as your children get older, gradually move your investments to less volatile alternatives.

If you want to check how your education investment plan is working, use the University Calculator.

Your need to take risk

If the money you are investing for retirement grows too slowly, you may not be able to retire when you want or have the lifestyle you desire. As a minimum, you need to outpace inflation.

Let's say you put all your savings into GICs or T-Bills. After years of saving, you cash them in. You may be surprised at how little your money has grown. Taxes on your retirement account withdrawals take a huge bite and due to inflation, your money can't buy as much as it did when you started saving.

To reach your retirement goal, you may need to take more risk. On the other hand, if you're well on your way to achieving your goal, taking more risk than necessary may jeopardize your nest egg.

Your tax situation

If you don't pay attention to the tax implications of your investments, you may overlook easy ways to maximize the return on your investment. For example, make sure you've contributed what you can to your retirement accounts. Check your Notice of Assessment from Revenue Canada to see your current contribution limit. Currently, the standard limit is the lesser of 18% of your earned income or \$13,500, plus accumulated carry-forward amounts from previous years.

When making investment decisions, consider the impact of income taxes and the expected rate of inflation. In periods of low inflation, investments offering a lower nominal rate of return can be as attractive as those with higher nominal returns during a period of higher inflation. For example, a 6% nominal return when inflation is 2% returns 1% in real after-tax terms, while a 12% nominal return when inflation is 8% returns negative 2% in real after-tax terms, assuming a 50% tax rate in both cases.

Interest, dividends and capital gains are subject to different rates of income tax, which vary depending on your province of residence. In general, a lower rate of tax is imposed on Canadian dividends than on interest income. As a rule of thumb, an investor must earn over \$5 of interest to receive the same after-tax cash as he or she would receive from \$4 of Canadian dividend income. In general, the rate of tax on capital gains falls between the rates applied to interest and dividend income.

Capital gains may be tax-free if you sell "qualified small business corporation shares" or any "qualified farm property" where the enhanced capital gains exemption is available.

To create an asset allocation graph

If you've assigned an asset class to each security in your Quicken investment accounts, you can create an asset allocation graph.

From the Reports menu, choose Investing and then Investment Asset Allocation Graph. Click Create.

Allocating your assets

How can you put these pieces together into a plan? How can you balance long-term and short-term goals, the risk you should (or are willing) to take, so that your money grows and the tax implications for your investments are minimized?

Case studies

Asset allocation can help. Also think about your time horizon and don't be too conservative. Most of us will likely live to be 80 or 90, so your investments need to grow for decades. You only need a small fraction of the money when you first retire.

These sample allocations may give you some insight.

Example 1: Alex Alex is 30 and single. He wants to start aggressively saving for retirement. He's just starting to put money in his RRSP. This plan has four investment options:

- a money market fund
- a bond fund
- a Canadian equity fund
- an international equity fund

What mix should Alex consider?

- 80% in equity funds
- 20% in bonds

Example 2: Peter and Colleen Peter and Colleen are each in their mid-40s and are on track to achieve their retirement goals. They want to invest for growth (for a secure retirement) as well as help their children with education costs. They've travelled abroad extensively and believe that tremendous growth opportunities are available overseas and want to invest aggressively in international funds.

What mix should Peter and Colleen think about?

- 65% in equity funds
- 35% in bonds

Example 3: Pat and Chris Pat and Chris are both in their 50s. They are concerned about preserving their capital. They have sufficient assets (a house, a summer cottage, a few common stocks) and want to protect them. Growth is of secondary concern. Since they are nearing retirement age, they also have six month's worth of living expenses in a money market mutual fund.

What is a good investment mix for this couple?

- 50% equity funds
- 50% bonds

Finding the right investments for your goals

What about mutual funds?

You have two main options for investing in securities (like stocks and bonds):

- Research and buy individual securities.
- Purchase a mutual fund, which is a package of securities managed by an investment company.

Investing in mutual funds has several advantages:

Diversification If you invest in individual stocks, a wise strategy is to hold stocks in different industries and different stocks within an industry. A good mutual fund invests in this way; it puts money in dozens of securities.

Professional money management Unless you have endless time and lots of money, you probably can't research each investment as much as you'd like. A mutual fund manager works full-time to select investments and monitors them continually.

Note

These examples are for investments **inside** an RRSP, which means the investments are set up to be part of an RRSP contribution. Inside an RRSP, certain limits apply. For example, you can invest a maximum of 20% of the value of your portfolio in foreign investments.

To set up an investment account

From the Finance menu, choose Account List, and then click New. Choose an account type and click Next. Follow the EasyStep instructions to set up the account.

Cost effectiveness Good money managers are expensive. Since mutual fund companies buy and sell large blocks of securities and often manage hundreds of millions or even billions of dollars, the cost of services is spread across all fund investors.

What criteria should you use?

Experience and track records Look at the fund manager's track record and how long the manager has been in place. Review how the fund has performed over time—when the market is up and the market is down, ideally over a 5 to 10 year span. Some funds achieve high returns by taking great risks. The fund may sink in a down market, however. Look at the overall track records of the parent company offering the fund. Stick with fund companies that have a history of delivering many winning funds. Finally, look at the total assets the company has under management.

Costs Look at the fund's annual operating expenses and sales commission (also known as loads). These costs can lower your returns. Many excellent no-load stock funds charge 1% or less for operating fees annually. Many top bond and money market funds charge 0.5% or less per year.

Actively versus passively managed funds Most funds are managed actively. This means a portfolio management team is researching and initiating trades to ensure that the funds hold securities with the best prospects. In contrast, passively managed "index" funds invest in a relatively fixed group of securities that track a broad market index. For example, the TSE 300 Index tracks the performance of 300 large Canadian company stocks. Index mutual funds, which mimic these indices, can be operated at far lower cost than actively managed funds, since these funds don't require a team to research and monitor securities.

Take advantage of the BellCharts Mutual Fund Finder, which provides detailed insight into individual Canadian mutual funds.

To install and use the BellCharts Mutual Fund Finder

In Windows, choose the program group containing Quicken (using the Start menu in Windows 95/98), then select Install BellCharts Mutual Fund Finder.

Once you've installed the BellCharts Mutual Fund Finder, you can open it from the Quicken program group.

Setting up your investments in Quicken

With Quicken, you can set up your investments easily and keep it up to date with current information.

From the Investing menu, choose Security List and then click New. In the Set up a new security window, enter the name of the security in the Name field, the exchange the security is traded on in the Exchange field, and the ticker symbol in the Ticker symbol field. Quicken will automatically provide the complete online symbol from that information. Click Next and complete the rest of the set up.

After you have set up your securities, you can view them in three ways: the investment register, Portfolio View, and Security Detail View.

- **Portfolio View** shows price and performance data for any and all the investments you track in Quicken, organized by *account*. You can also group them by security, security type, investment goal, or asset class.
- **Security Detail View** shows transaction and price data for a *single security*.

You can enter these common transactions from either the investment register or Security Detail View.

To enter this transaction	Click EasyActions on the Investment Register or Security Detail View, and then choose this item
Interest earned in the account	Record an Income Event
A dividend that's been reinvested in more shares of a security	Reinvest Income
A capital gains distribution	Record an Income Event
A sale of shares	Sell/Remove Shares
A purchase of shares	Buy/Add Shares

To display the Security Detail View window

In either the Investment Register or Portfolio View, click Detail View.

To update prices online

In either Portfolio View or Security Detail View, click Update Prices, and then Get Online Quotes.

To use this feature, you need access to the Internet and you must set up Quicken for online features.

To enter this transaction

Click EasyActions on the Investment Register or Security Detail View, and then choose this item

A transfer of money into the account

Transfer Cash into Account

Quicken displays forms that you fill in for each transaction. When you're done, Quicken records the transaction in the investment register. To see an example of an investment form, see "Use transaction forms for investments" on page 14.

Date	Action	Security	Price	Shares	Amount	Comm/Fee	Clr	Cash Bal
6/5/99	BuyX	ABC	5 (Jade Brokerage)	10	\$50.00	\$0.00		0.00
6/5/99	MiscInc	Balance adjustment	(Jade Brokerage)		\$40.00	R		40.00
6/20/99	ReinvDiv	ABC	20	2	\$40.00	\$0.00		40.00
6/23/99	Action	Security	Price	Shares	Amount	Comm/Fee		
	Memo							
Enter	Edit	Form						
Market Value:				280.00	Ending Cash Bal:		40.00	

Use the Memo field to indicate why you increased or decreased your position in a security.

After you become familiar with how Quicken enters investment transactions in the register, you can type them directly in the register yourself, or continue using the forms.

Investment Register

The Investment Register shows individual transactions and balance updates for a single investment account.

Investing Centre

The Investing Centre in Quicken gives you at-a-glance analysis and summaries of the investments you own. You can view the value of your investments, check your asset allocation, or see

To view the Investing Centre

From the Investing menu, choose Investing Centre.

your WatchList. If you have Internet access, you can also link to the Web for powerful research tools or security news and prices.

To learn about...	Search the Help Index for...
handling common investment transactions	investments
rounding off rules	round-off rules for investments
reconciling an investment account	reconciling, investment accounts
entering the prior transaction history of a security	investment accounts, historical detail
tracking securities you don't own	Watch List

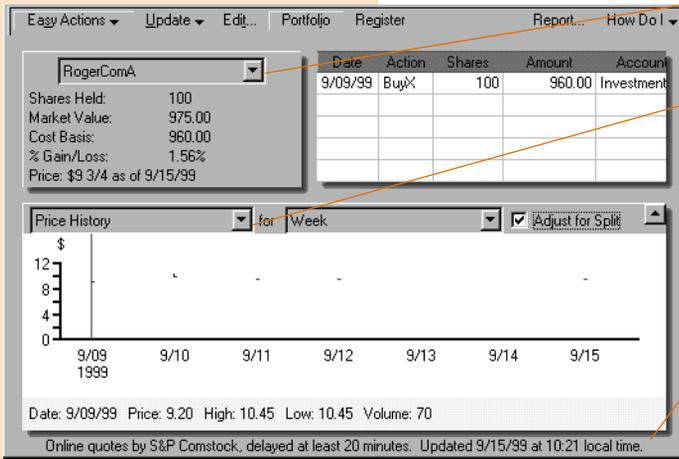
Updating security prices

If you have a modem, the quickest and easiest way to update prices of your securities is to retrieve prices online. If you don't have a modem, you can easily enter prices manually from either the Portfolio View or Security Detail View.

To learn about...	Search the Help Index for...
entering current prices in Portfolio View	updating, security prices
entering the price history for a security	prices, history
updating prices online	prices, updating online

Whenever you enter a buy or sell transaction, Quicken adds the new price to the security's price history and updates the calculations in the Portfolio View and Security View.

This lists all the transactions you've recorded for the security. Double-click a transaction to edit it.



Click here to display another security.

Click here to choose either a price history graph or market value graph.

As you hold down the mouse button and drag it left and right over the graph, price information for a particular day appears at the bottom of the graph.

Press the Left or Right Arrow key to move to the previous or next day.

Working with U.S. stock prices

When you look up a U.S. traded security, by putting a dollar sign before the security symbol, Quicken displays the price of the security in U.S. dollars.

Viewing a security's price history and market value graphs

The Security Detail View shows a price history graph based on the prices you entered or downloaded for that security.

Viewing how much your investments are worth

To answer the question "What are my investments worth?", you need to determine the *market value* of your investments.

Example John made the following transactions on stock ABC:

On this date	John made this transaction	At this price per share
12/31/98	Bought 100 shares	\$10
7/31/99	Bought 50 shares	\$15
1/4/00	Received a dividend of \$40, reinvested it in two more shares	\$20

John's market value in stock ABC as of 1/4/00 is:

$$\begin{aligned} \text{market value} &= \text{number of shares you own} \times \text{current market price per share} \\ &= 152 \text{ shares} \times \$20/\text{share} \\ &= \$3,040 \end{aligned}$$

There are several ways to see how much your investments are worth:

- View your market value in Portfolio View.
- Create a portfolio value report.
- Create a net worth report.

Viewing your market value in Portfolio View

Portfolio View shows all securities in all investment accounts. You can also view your securities by type, goal, asset class, or security name. You'll find these choices in the Group by dropdown list.

Group by list.

If you'd like to rearrange the columns or add new columns, such as ROI, Average Cost, or Amt Invested, click Customize.

Name	Cur	Mkt Price	Shares	Mkt Value
Investment	C \$			1,287.50
Intuit		25 3/4	50	1,287.50
Cash				0.00
Jade Brokerage	C \$			240.00
Penguin		20	12	240.00
Cash				0.00
Totals in Canadian Dollar				e-estimated 1,527.50

The market value of an account includes any cash that's in the account (unless you set up your investment account to have an accompanying linked chequing account).

To create a portfolio value report (subtotaled by goal)

From the Reports menu, choose Investing and then Portfolio Value Report. Click Customize and then click the Display tab. Select Investment Goal in the Subtotal by drop-down list and then click Create.

To create a net worth report

From the Reports menu, choose Own&Owe and then Net Worth Report.

Creating a portfolio value report

The portfolio value report provides the same totals as Portfolio View, except you can subtotal by security type, goal, or asset class. For example, you can create a portfolio value report subtotaled by investment goal.

Viewing your net worth

To see how your investments contribute to your total net worth, create a net worth report.

If your investments don't appear on the net worth report, click Customize, and then click Accounts. Make sure your investment accounts are selected, and then click Create to re-create the report.

Tracking the return on your investments

To answer the question "What return am I getting on my investments?", Quicken offers two measurements: Return on Investment (ROI) and Internal Rate of Return (IRR).

Example Let's review John's transactions on stock ABC:

On this date	John created this transaction	At this price per share
12/31/98	Bought 100 shares	\$10

On this date	John created this transaction	At this price per share
7/31/99	Bought 50 shares	\$15
1/4/00	Received a dividend of \$40, which he reinvested in two more shares	\$20

Return on Investment (ROI) ROI shows the total profit he could make from a security if he sold his shares today. It is equal to dollars returned divided by dollars invested in the security.

\$ return is the total profit he's made from a security since he started investing in it. This includes the current market value plus cash received from sales of shares, minus \$ invested.

\$ invested is the amount he has invested in a security, excluding reinvested income.

John's \$ invested in stock ABC from 12/31/98 to 1/4/00 is:

$$\begin{aligned} \text{\$ invested} &= (100 \times 10) + (50 \times 15) \\ &= \$1,750 \end{aligned}$$

John's \$ return in stock ABC from 12/31/98 to 1/4/00 is:

$$\begin{aligned} \text{\$ return} &= \text{current market value} + \text{cash received from sale of shares} \\ &\quad - \text{\$ invested} \\ &= \$2,376 + 360 - \$1,750 \\ &= \$986 \end{aligned}$$

John's ROI in stock ABC from 12/31/98 to 1/4/00 is:

$$\begin{aligned} \text{ROI} &= \text{\$ return} / \text{\$ invested} \\ &= \$986 / \$1,750 \\ &= 56\% \end{aligned}$$

TIP

The performance numbers listed on your brokerage statement may not match what you see in Quicken.

.....
To see complete descriptions of ROI and IRR

From the Help menu, choose Index and enter *ROI, return on investment*.

To create a graph

From the Investing Centre, under Investing Activities, click Chart Multiple Securities. Follow the onscreen directions to create a graph that can include multiple items from your Security List and selected market indexes.

It's probably a timing issue; the information your broker sends is not as up-to-date as what you see in your current Quicken data.

Internal Rate of Return (IRR) IRR is a percentage equal to the interest rate on a bank account that would give you the same total return on your investment. IRR is also called *average annual total return*.

Review these examples:

If a mutual fund lists its one-year average annual total return as 20% and you invest \$100 in that fund, you'd have \$120 by the end of the year.

If a mutual fund lists its three-year average annual total return as 20%, and you invest \$100 in that fund, you'd have \$172.80 (an increase of \$72.80 or 72.8%) at the end of three years:

	Ending balance
1st year	\$120.00
2nd year	\$144.00
3rd year	\$172.80

To learn about...

other investment reports

investment graphs

investment terms

other performance measures

Search the Help Index for...

investment, reports

investments, graphs

investments, terminology

portfolio view, columns in

To get meaningful graphs and reports, you need to enter your transactions with care and categorize them properly.

Tracking capital gains and taxable investment income

Quicken provides reports that let you track your capital gains and taxable investment income. You can use the reports to com-

plete your tax forms; for instance, your capital gains transactions will be in a format suitable for Schedule 3 of your T1 return.

Important Quicken uses the average cost basis of your investment to calculate your capital gains. Please note that using lot handling features in Quicken will change the way that your Canadian capital gains amounts are calculated on the Capital Gains report. Using Quicken's lot handling features will make the Capital Gains report amounts incorrect for reporting in Canada and therefore is not recommended.

Six reasons to go online

If you have Internet access, Quicken can update your portfolio throughout the day or week, and deliver the latest research and news directly to your Quicken desktop.

Update security prices and security news

The quickest way to update your security prices is to retrieve them from the Internet. Click One Step Update and select Online Quotes and Security News. Simply enter the ticker symbols for all your securities and let Quicken do the rest.

Download historical prices for US securities

Knowing today's security price doesn't tell you much until you know how it compares to past performance. To see how your securities perform over time, from the Security Detail View, click Update, and then select Get Historical Prices.

Investment research and analysis

Use the powerful Quicken.com investment research and analysis tools to learn about US stocks and mutual funds before you buy. Also use Quicken.com for market analysis, company profiles, and expert advice.

Download transactions from your broker

Sign up for online access with a participating broker to download investment holdings and transactions directly into Quicken.

Monitor your portfolio away from home

Portfolio Export lets you place a copy of your Quicken portfolio on the Web at Quicken.com. You can track your portfolio at home or away, from any PC with Web access. From the Finance menu, choose One Step Update. Click Customize to select a portfolio to export, and when you are done, click Update Now. If you do not already have a Quicken.com user name, when you are prompted, click "Go online to Quicken.com" to create a new one. Save your Quicken.com user name and password -you'll need them to export your portfolio and to view it from the Web.

Investment Alerts

If you update securities prices using One Step Update, Quicken can alert you when key events occur, including news events, maturity dates, or when a stock in your Security List reaches a high or low price that you specify. Enter ticker symbols for your securities, and from the Finance menu, choose Alerts. Click the Investments tab and then the alerts and conditions you want.

“How do I contact Intuit?”



Do you need to know how to do something in Quicken? Are you running low on Quicken cheques? Here's how to reach us.

Intuit supports convenient fax, phone, and Web-based services that quickly deliver the information and products you need. Visit our Technical Support website for answers to your Quicken questions, or shop the Web for software, supplies, and Quicken cheques. To find out which service or support option is right for you, take a look at the contact information on the following pages.

Product support

Quicken Help

- Quicken's Help system is the fastest and easiest way to get answers. Choose Index from the Help menu.

Product Support on the Web

- Quicken's Web page provides easy access to Quicken-specific information, including updates, utilities, and answers to common questions.

<http://www.intuit.com/canada/support>

Technical Support for Quicken for Windows

- Talk to a Quicken representative.

All Quicken Technical Support is fee-based at a rate of \$9.95 (plus applicable taxes) per call.

Quicken2000 for Windows

Technical Support **877-442-8905**

Monday - Friday, 8 am - 5 pm Mountain time

Quicken99 for Windows

Technical Support **877-440-9444**

Monday - Friday, 8 am - 5 pm Mountain time

Quicken 98

Technical Support **877-440-9433**

Monday - Friday, 8 am - 5 pm Mountain time

Please note that technical support hours are subject to change.

Technical Support Value Packs

Our Value Packs provide up to 50% off of your technical support calls.

- 3 calls for \$19.95 (plus applicable taxes). You save 30%.
- 5 calls for \$29.95 (plus applicable taxes). You save 40%.
- 10 calls for \$49.95 (plus applicable taxes). You save 50%.

Please note that technical support prices are subject to change.

Placing orders

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Canadian Mutual Funds

This Appendix provides a list of Canadian mutual funds. The list is sorted alphabetically by the company which provides the mutual fund, and by the name of the fund. Use this list to enter Canadian mutual funds into Quicken. Check with your broker or fund company if you are unsure about the type of fund you own. At the time this manual was printed, not all funds were available for pricing. As more companies are added, updated lists will be available on our www.quicken.ca website.

Note

Some symbols already have the exchange identifier and a colon (:) at the beginning of the symbol. This exchange prefix will have to be removed before you enter the symbol in Quicken.

About the Canadian Exchanges

Unlike the U.S. stock market exchanges, the same stock ticker symbol can reside on all of the Canadian stock market exchanges. When you enter a symbol for a new security, Quicken automatically place the correct exchange prefix (the exchange identifier code followed by a colon) in front of Canadian security symbols. For US securities, Quicken uses a dollar sign (\$) **without** a colon.

To get a quote on a **preferred** stock, replace the .PR with a minus sign (-). For example, the Alcan Aluminum LTD Preferred E security on the Toronto exchange (AL.PRE) would become AL-E , and Quicken will automatically place the correct exchange identifier in front of it (T:AL-E).

Likewise, to get a quote for a **warrant**, replace the .WT with a plus sign (+). For instance, BRI.WT would become BRI+.

Classes

Some stocks have multiple classes, such as class A or class B, and so on. You designate the class of a stock by entering a period and the class after the symbol. For example, the stock RCI has two classes (A and B) on the Toronto exchange. To price class B of this stock, enter RCI.B

Fixed-price securities

Some of the funds listed on the following pages are fixed-price funds, which means that the price of an individual security doesn't change. For example, money market funds are fixed priced, and generally trade at \$10 per unit. The income from these funds is not based on the price—it is based upon a percentage value earned by the fund. Because the price never fluctuates, these funds are not priced from within Quicken.

Where do the prices come from?

The prices for Canadian mutual funds that you receive within Quicken are provided by CANNEX Financial Exchanges. CANNEX is an independent third-party provider who gathers, compiles, and distributes interest rate and product information for a variety of retail financial products offered by financial institutions in Canada, the United States, and Australia.

Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
@rgentum Mgt. & Research				20/20 Aggressive Global Stock Fund	AGF795	CAD	FE	Canadian Bond - AA	AGF206	CAD	FE
Canadian Equity Portfolio Fund	ARC901	CAD	FE	20/20 Aggressive Global Stock Fund	AGF695	CAD	DM	Canadian Bond - AA	AGF936	CAD	DM
Canadian Equity Portfolio Fund	ARC931	CAD	BE	20/20 Aggressive Global Stock Fund (US\$)	AGF495	USD	FE	Canadian Bond Fund	AGF203	CAD	FE
Canadian Equity Portfolio Fund	ARC961	CAD	VS	20/20 Aggressive Global Stock Fund (US\$)	AGF595	USD	DM	Canadian Bond Fund	AGF933	CAD	DM
Canadian Performance Portfolio Fund	ARC932	CAD	BE	20/20 Aggressive Growth Fund	AGF789	CAD	FE	Canadian Equity Fund Limited - AA	AGF207	CAD	FE
Canadian Performance Portfolio Fund	ARC962	CAD	VS	20/20 Aggressive Growth Fund	AGF680	CAD	DM	Canadian Equity Fund Limited - AA	AGF937	CAD	DM
Canadian Performance Portfolio Fund	ARC902	CAD	FE	20/20 Aggressive Growth Fund (US\$)	AGF489	USD	FE	Canadian Growth & Income Fund	AGF980	CAD	DM
Discovery Portfolio Fund	ARC911	CAD	FE	20/20 Aggressive Growth Fund (US\$)	AGF580	USD	DM	Canadian Growth & Income Fund	AGF280	CAD	FE
Discovery Portfolio Fund	ARC941	CAD	BE	20/20 Canadian Resource Fund Limited	AGF210	CAD	FE	Canadian Growth Equity Fund Limited	AGF934	CAD	DM
Discovery Portfolio Fund	ARC971	CAD	VS	20/20 Canadian Resource Fund Limited	AGF940	CAD	DM	Canadian Growth Equity Fund Limited	AGF204	CAD	FE
Income Portfolio Fund	ARC903	CAD	FE	20/20 Emerging Markets Value Fund	AGF791	CAD	FE	Canadian High Income Fund	AGF945	CAD	DM
Income Portfolio Fund	ARC933	CAD	BE	20/20 Emerging Markets Value Fund	AGF691	CAD	DM	Canadian High Income Fund	AGF215	CAD	FE
Income Portfolio Fund	ARC963	CAD	VS	20/20 Emerging Markets Value Fund (US\$)	AGF491	USD	FE	Canadian Stock Fund	AGF781	CAD	FE
International Master Portfolio Fund	ARC904	CAD	FE	20/20 Emerging Markets Value Fund (US\$)	AGF591	USD	DM	Canadian Stock Fund	AGF681	CAD	DM
International Master Portfolio Fund	ARC934	CAD	BE	20/20 India Fund	AGF793	CAD	FE	Canadian Tactical Asset Allocation	AGF783	CAD	FE
International Master Portfolio Fund	ARC964	CAD	VS	20/20 India Fund	AGF693	CAD	DM	Canadian Tactical Asset Allocation	AGF683	CAD	DM
International Master Portfolio Fund(US\$)	ARC905	USD	FE	20/20 India Fund (US\$)	AGF493	USD	FE	China Focus Class	AGF801	CAD	FE
International Master Portfolio Fund(US\$)	ARC935	USD	BE	20/20 India Fund (US\$)	AGF593	USD	DM	China Focus Class (US\$)	AGF802	CAD	DM
International Master Portfolio Fund(US\$)	ARC965	USD	VS	20/20 India Fund (US\$)	AGF790	CAD	FE	China Focus Class (US\$)	AGF701	USD	FE
Market Neutral Portfolio Fund	ARC909	CAD	FE	20/20 Latin America Fund	AGF690	CAD	DM	China Focus Class (US\$)	AGF702	USD	DM
Market Neutral Portfolio Fund	ARC939	CAD	BE	20/20 Latin America Fund (US\$)	AGF490	USD	FE	Dividend Fund	AGF776	CAD	FE
Market Neutral Portfolio Fund	ARC969	CAD	VS	20/20 Latin America Fund (US\$)	AGF590	USD	DM	Dividend Fund	AGF676	CAD	DM
Market Neutral Portfolio Fund (US\$)	ARC910	USD	FE	20/20 Managed Futures Value Fund	AGF794	CAD	FE	European Asset Allocation Fund	AGF176	CAD	FE
Market Neutral Portfolio Fund (US\$)	ARC940	USD	BE	20/20 Managed Futures Value Fund	AGF694	CAD	DM	European Asset Allocation Fund	AGF670	CAD	DM
Market Neutral Portfolio Fund (US\$)	ARC970	USD	VS	20/20 RSP Aggressive Equity Fund	AGF178	CAD	FE	European Asset Allocation Fund (US\$)	AGF476	USD	FE
Quebec Balanced Portfolio Fund	ARC930	CAD	BE	20/20 RSP Aggressive Equity Fund	AGF672	CAD	DM	European Asset Allocation Fund (US\$)	AGF570	USD	DM
Quebec Balanced Portfolio Fund	ARC960	CAD	VS	20/20 RSP Aggressive Smaller Companies	AGF796	CAD	FE	European Growth Class	AGF811	CAD	FE
Quebec Balanced Portfolio Fund	ARC900	CAD	FE	20/20 RSP Aggressive Smaller Companies	AGF696	CAD	DM	European Growth Class	AGF812	CAD	DM
U.S. Master Portfolio Fund	ARC907	CAD	FE	American Growth Class	AGF201	CAD	FE	European Growth Class (US\$)	AGF711	USD	FE
U.S. Master Portfolio Fund	ARC937	CAD	BE	American Growth Class	AGF931	CAD	DM	European Growth Class (US\$)	AGF712	USD	DM
U.S. Master Portfolio Fund	ARC967	CAD	VS	American Growth Class (US\$)	AGF531	USD	FE	European Growth Class (US\$)	AGF710	USD	DM
U.S. Master Portfolio Fund (US\$)	ARC908	USD	FE	American Growth Class (US\$)	AGF631	USD	DM	Germany Class	AGF270	CAD	FE
U.S. Master Portfolio Fund (US\$)	ARC938	USD	BE	American Tactical Asset Allocation (US\$)	AGF484	USD	FE	Germany Class	AGF970	CAD	DM
U.S. Master Portfolio Fund (US\$)	ARC968	USD	VS	American Tactical Asset Allocation (US\$)	AGF584	USD	DM	Germany Class (US\$)	AGF575	USD	FE
ABC Funds				American Tactical Asset Allocation Fund	AGF784	CAD	FE	Germany Class (US\$)	AGF675	USD	DM
American Value Fund	ABCAVF	CAD	NL	American Tactical Asset Allocation Fund	AGF684	CAD	DM	Germany Class Series M	AGF360	CAD	NL
Fully Managed Fund	ABCFMF	CAD	NL	American Tactical Asset Allocation Fund	AGF780	CAD	BE	Germany Class Series M (US\$)	AGF460	USD	NL
Fundamental Value Fund	ABCFVF	CAD	NL	Asian Growth Class	AGF214	CAD	FE	Global Government Bond Fund	AGF787	CAD	FE
AGF Funds Inc.				Asian Growth Class	AGF944	CAD	DM	Global Government Bond Fund	AGF687	CAD	DM
Americas Small Cap Equity Pooled Fund	HAR007	CAD	NL	Asian Growth Class (US\$)	AGF544	USD	FE	Global Government Bond Fund (US\$)	AGF487	USD	FE
Canadian Equity Pooled Fund	HAR002	CAD	NL	Asian Growth Class (US\$)	AGF644	USD	DM	Global Government Bond Fund (US\$)	AGF587	USD	DM
Canadian Fixed Income Pooled Fund	HAR001	CAD	NL	Canada Class	AGF224	CAD	FE	Global Real Estate Equity Fund	AGF216	CAD	FE
North American Small Cap Pooled Fund	HAR004	CAD	NL	Canada Class	AGF924	CAD	DM	Global Real Estate Equity Fund	AGF916	CAD	DM
Overseas Equity Pooled Fund	HAR005	CAD	NL	Canada Class (US\$)	AGF524	USD	FE	Global Real Estate Equity Fund (US\$)	AGF516	USD	FE
U.S. Active Equity Pooled Fund	HAR006	CAD	NL	Canada Class (US\$)	AGF624	USD	DM	Global Real Estate Equity Fund (US\$)	AGF616	USD	DM
U.S. Equity Pooled Fund	HAR003	CAD	NL					International Short-Term Income CI (US\$)	AGF523	USD	FE
AGF Management Ltd.								International Short-Term Income Class	AGF623	USD	DM
								International Short-Term Income Class	AGF223	CAD	FE
								International Short-Term Income Class	AGF923	CAD	DM
								International Stock Class Fund	AGF955	CAD	DM

Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
International Stock Class Fund	AGF255	CAD	FE	Value Fund	AIC118	CAD	DO	World Equity Segregated Fund	TAI637	CAD	LL
International Stock Class Fund (US\$)	AGF555	USD	FE	Value Fund	AIC117	CAD	FE	Fund Family: Platinum 100% Guarantee			
International Stock Class Fund (US\$)	AGF655	USD	DM	Value Fund	AIC491	CAD	FM	Advantage Segregated Fund II	TAI502	CAD	DM
International Value Fund	AGF782	CAD	FE	Value Fund (US\$)	AIC717	CAD	LL	Advantage Segregated Fund II	TAI501	CAD	FE
International Value Fund	AGF682	CAD	DM	Value Fund (US\$)	AIC917	USD	FE	American Advantage Segregated Fund	TAI510	CAD	DO
International Value Fund (US\$)	AGF482	USD	FE	Value Fund (US\$)	AIC817	USD	LL	American Advantage Segregated Fund	TAI509	CAD	FE
International Value Fund (US\$)	AGF582	USD	DM	World Advantage Fund	AIC918	USD	DO	American Advantage Segregated Fund	TAI529	CAD	LL
Japan Class	AGF211	CAD	FE	World Advantage Fund	AIC111	CAD	FE	American Advantage Segregated Fund	TAI512	CAD	DO
Japan Class	AGF941	CAD	DM	World Advantage Fund	AIC711	CAD	LL	American Income Equity Segregated Fund	TAI511	CAD	FE
Japan Class (US\$)	AGF541	USD	FE	World Advantage Fund (US\$)	AIC911	USD	FE	American Income Equity Segregated Fund	TAI531	CAD	LL
Japan Class (US\$)	AGF641	USD	DM	World Advantage Fund (US\$)	AIC811	USD	LL	American Income Equity Segregated Fund	TAI504	CAD	DO
RSP Global Bond Fund	AGF177	CAD	FE	World Advantage Fund (US\$)	AIC912	USD	DO	Diversified Canada Segregated Fund	TAI503	CAD	FE
RSP Global Bond Fund	AGF671	CAD	DM	World Equity	AIC234	CAD	DO	Diversified Canada Segregated Fund	TAI506	CAD	DO
RSP International Equity Allocation Fund	AGF179	CAD	FE	World Equity	AIC233	CAD	FE	Income Equity Segregated Fund	TAI505	CAD	FE
RSP International Equity Allocation Fund	AGF673	CAD	DM	World Equity (US\$)	AIC733	CAD	LL	Income Equity Segregated Fund	TAI525	CAD	LL
Special U.S. Class	AGF202	CAD	FE	World Equity (US\$)	AIC933	USD	FE	Money Market Segregated Fund	TAI508	CAD	DO
Special U.S. Class	AGF932	CAD	DM	World Equity (US\$)	AIC833	USD	LL	Money Market Segregated Fund	TAI507	CAD	FE
Special U.S. Class (US\$)	AGF532	USD	FE	Fund Family: Advantage Fund Series				Money Market Segregated Fund	TAI527	CAD	LL
Special U.S. Class (US\$)	AGF632	USD	DM	American Advantage Fund	AIC309	CAD	FE	Value Segregated Fund	TAI514	CAD	DO
Sunset Funds	AGF775	CAD	BE	American Advantage Fund	AIC310	CAD	DO	Value Segregated Fund	TAI513	CAD	FE
U.S. Income Fund	AGF228	CAD	FE	American Advantage Fund	AIC709	CAD	LL	Value Segregated Fund	TAI533	CAD	LL
U.S. Income Fund	AGF938	CAD	DM	American Advantage Fund (US\$)	AIC909	USD	FE	World Advantage Segregated Fund	TAI516	CAD	DO
U.S. Income Fund (US\$)	AGF538	USD	FE	American Advantage Fund (US\$)	AIC809	USD	LL	World Advantage Segregated Fund	TAI515	CAD	FE
U.S. Income Fund (US\$)	AGF638	USD	DM	American Advantage Fund (US\$)	AIC910	USD	DO	World Advantage Segregated Fund	TAI535	CAD	LL
U.S. Short-Term High Yield Fund	AGF792	CAD	FE	AIC Segregated Funds				World Equity Segregated Fund	TAI518	CAD	DO
U.S. Short-Term High Yield Fund	AGF692	CAD	DM	Advantage Segregated Fund II	TAI601	CAD	FE	World Equity Segregated Fund	TAI517	CAD	FE
U.S. Short-Term High Yield Fund (US\$)	AGF492	USD	FE	Advantage Segregated Fund II	TAI602	CAD	DO	World Equity Segregated Fund	TAI537	CAD	LL
U.S. Short-Term High Yield Fund (US\$)	AGF592	USD	DM	American Advantage Segregated Fund	TAI609	CAD	FE	AIM Family of Funds			
World Balanced Fund	AGF779	CAD	FE	American Advantage Segregated Fund	TAI610	CAD	DO	AIM American Aggressive Growth Fund	AIM132	CAD	FE
World Balanced Fund	AGF679	CAD	DM	American Advantage Segregated Fund	TAI629	CAD	LL	AIM American Aggressive Growth Fund	AIM133	CAD	DM
World Balanced Fund	AGF778	CAD	BE	American Income Equity Segregated Fund	TAI611	CAD	FE	AIM American Aggressive Growth Fund	AIM134	CAD	LL
World Balanced Fund (US\$)	AGF479	USD	FE	American Income Equity Segregated Fund	TAI612	CAD	DO	AIM American Aggressive Growth Fund(US\$)	AIM135	USD	FE
World Balanced Fund (US\$)	AGF579	USD	DM	American Income Equity Segregated Fund	TAI631	CAD	LL	AIM American Aggressive Growth Fund(US\$)	AIM136	USD	DM
World Equity Class	AGF260	CAD	FE	American Income Equity Segregated Fund	TAI608	CAD	DO	AIM American Aggressive Growth Fund(US\$)	AIM137	USD	LL
World Equity Class	AGF960	CAD	DM	Diversified Canada Segregated Fund	TAI603	CAD	FE	AIM American Premier Fund	AIM793	CAD	LL
World Equity Class (US\$)	AGF560	USD	FE	Diversified Canada Segregated Fund	TAI604	CAD	DO	AIM American Premier Fund	AIM795	CAD	DM
World Equity Class (US\$)	AGF660	USD	DM	Income Equity Segregated Fund	TAI605	CAD	FE	AIM American Premier Fund	AIM794	CAD	FE
AIC Ltd				Income Equity Segregated Fund	TAI606	CAD	DO	AIM American Premier Fund (US\$)	AIM798	USD	LL
Advantage Fund	AIC490	CAD	FM	Income Equity Segregated Fund	TAI625	CAD	LL	AIM American Premier Fund (US\$)	AIM797	USD	DM
Advantage Fund	AIC116	CAD	DO	Money Market Segregated Fund	TAI607	CAD	FE	AIM American Premier Fund (US\$)	AIM796	USD	FE
Advantage Fund	AIC115	CAD	FE	Money Market Segregated Fund	TAI608	CAD	DO	AIM Canadian Balanced Fund	AIM906	CAD	LL
Advantage II	AIC120	CAD	DO	Money Market Segregated Fund	TAI627	CAD	LL	AIM Canadian Balanced Fund	AIM598	CAD	DM
Advantage II	AIC119	CAD	FE	Value Segregated Fund	TAI613	CAD	FE	AIM Canadian Balanced Fund	AIM597	CAD	FE
American Income Equity Fund	AIC403	CAD	FE	Fund Family: Gold 75% Guarantee				AIM Canadian Bond Fund	AIM903	CAD	LL
American Income Equity Fund	AIC703	CAD	LL	Value Segregated Fund	TAI614	CAD	DO	AIM Canadian Bond Fund	AIM991	CAD	FE
American Income Equity Fund	AIC404	CAD	DO	Value Segregated Fund	TAI633	CAD	LL	AIM Canadian Bond Fund	AIM992	CAD	DM
American Income Equity Fund (US\$)	AIC903	USD	FE	World Advantage Segregated Fund	TAI615	CAD	FE	AIM Canadian Bond Fund (US\$)	AIM401	USD	DM
American Income Equity Fund (US\$)	AIC803	USD	LL	World Advantage Segregated Fund	TAI616	CAD	DO				
American Income Equity Fund (US\$)	AIC904	USD	DO	World Advantage Segregated Fund	TAI635	CAD	LL				
Diversified Canada Fund	AIC302	CAD	DO	World Advantage Segregated Fund	TAI617	CAD	FE				
Diversified Canada Fund	AIC301	CAD	FE	World Equity Segregated Fund	TAI618	CAD	DO				
Income Equity Fund	AIC401	CAD	FE								
Income Equity Fund	AIC402	CAD	DO								
Income Equity Fund	AIC701	CAD	LL								

DO - Deferred based on Original amount DM - Deferred based on Market value FO - Either Front end or deferred on Original FM - Either Front end or deferred on Market
FE - Front End Load BE - Back End Load FB - Either Front End or Back end load AC - Acquisition Charge LL - Low Load NL - No Load VS - Volume Sales Charge

Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
AIM Canadian Bond Fund (US\$)	AIM400	USD	FE	Global Health Care Class (US\$)	GTC572	USD	DM	Canadian Equity Fund	CEM425	CAD	FE
AIM Canadian Bond Fund (US\$)	AIM402	USD	LL	Global Health Care Class (US\$)	GTC574	USD	FE	Canadian Equity Fund	CEM426	CAD	DM
AIM Canadian Premier Fund	AIM729	CAD	LL	Global Infrastructure Class	GTC511	CAD	DM	Fund Family: Acuity Pooled Trust Funds			
AIM Canadian Premier Fund	AIM925	CAD	DM	Global Infrastructure Class	GTC513	CAD	FE	Acuity Pooled Balanced Fund	CEM710	CAD	NL
AIM Canadian Premier Fund	AIM924	CAD	FE	Global Infrastructure Class (US\$)	GTC512	USD	DM	Acuity Pooled Canadian Equity Fund	CEM730	CAD	NL
AIM European Growth Fund	AIM596	CAD	DM	Global Infrastructure Class (US\$)	GTC514	USD	FE	Acuity Pooled Conservative Asset Allocat	CEM720	CAD	NL
AIM European Growth Fund	AIM595	CAD	FE	Global Natural Resources Class	GTC531	CAD	DM	Acuity Pooled Environmental Sci & Tech	CEM740	CAD	NL
AIM European Growth Fund	AIM904	CAD	LL	Global Natural Resources Class	GTC533	CAD	FE	Acuity Pooled Fixed Income Fund	CEM750	CAD	NL
AIM European Growth Fund (US\$)	AIM501	USD	DM	Global Natural Resources Class (US\$)	GTC532	USD	DM	Acuity Pooled Global Balanced Fund	CEM760	CAD	NL
AIM European Growth Fund (US\$)	AIM500	USD	FE	Global Natural Resources Class (US\$)	GTC534	USD	FE	Acuity Pooled Global Equity Fund	CEM770	CAD	NL
AIM European Growth Fund (US\$)	AIM502	USD	LL	Global Telecommunications Class	GTC551	CAD	DM	Acuity Pooled High Income Fund	CEM780	CAD	NL
AIM Global Health Sciences	AIM804	CAD	LL	Global Telecommunications Class	GTC553	CAD	FE	Acuity Pooled Short-Term Fund	CEM790	CAD	NL
AIM Global Health Sciences	AIM803	CAD	DM	Global Telecommunications Class (US\$)	GTC552	USD	DM	Fund Family: Clean Environment Funds			
AIM Global Health Sciences	AIM802	CAD	FE	Global Telecommunications Class (US\$)	GTC554	USD	FE	Balanced Fund	CEM627	CAD	FE
AIM Global Health Sciences (US\$)	AIM900	USD	LL	Global Theme Class	GTC591	CAD	DM	Balanced Fund	CEM628	CAD	DM
AIM Global Health Sciences (US\$)	AIM899	USD	DM	Global Theme Class	GTC593	CAD	FE	Equity Fund	CEM625	CAD	FE
AIM Global Health Sciences (US\$)	AIM898	USD	FE	Global Theme Class (US\$)	GTC592	USD	DM	Equity Fund	CEM626	CAD	DM
AIM Global Technology Fund	AIM124	CAD	LL	Global Theme Class (US\$)	GTC594	USD	FE	International Equity	CEM315	CAD	FE
AIM Global Technology Fund	AIM123	CAD	DM	Latin America Growth Class	GTC521	CAD	DM	International Equity	CEM316	CAD	DM
AIM Global Technology Fund	AIM122	CAD	FE	Latin America Growth Class	GTC523	CAD	FE	Aderes Portfolio Mgt.			
AIM Global Technology Fund (US\$)	AIM127	USD	LL	Latin America Growth Class (US\$)	GTC522	USD	DM	Diversified American Fund	ADE260	CAD	DO
AIM Global Technology Fund (US\$)	AIM126	USD	DM	Latin America Growth Class (US\$)	GTC524	USD	FE	Diversified American Fund	ADE261	CAD	FE
AIM Global Technology Fund (US\$)	AIM125	USD	FE	Pacific Growth Class	GTC541	CAD	DM	Diversified Canadian Fund	ADE250	CAD	DO
AIM International Value Fund	AIM990	CAD	DM	Pacific Growth Class	GTC543	CAD	FE	Diversified Canadian Fund	ADE251	CAD	FE
AIM International Value Fund	AIM989	CAD	FE	Pacific Growth Class (US\$)	GTC542	USD	DM	Focus American Fund	ADE160	CAD	DO
AIM International Value Fund	AIM907	CAD	LL	Pacific Growth Class (US\$)	GTC544	USD	FE	Focus American Fund	ADE161	CAD	FE
AIM International Value Fund (US\$)	AIM335	USD	LL	Short-Term Income Class A	GTC563	CAD	FE	Focus Canadian Fund	ADE150	CAD	DO
AIM International Value Fund (US\$)	AIM333	USD	FE	Short-Term Income Class A (US\$)	GTC564	USD	FE	Focus Canadian Fund	ADE151	CAD	FE
AIM International Value Fund (US\$)	AIM334	USD	DM	Short-Term Income Class B	GTC561	CAD	DM	All Canadian Management			
AIM International Value Fund (US\$)	AIM334	USD	DM	Short-Term Income Class B (US\$)	GTC562	USD	DM	Capital Fund	ACF455	CAD	FE
AIM GT Family of Funds				Acadia Investment Funds				Alpha Fund			
America Growth Class	GTC501	CAD	DM	Atlantic Fund	AIFATL	CAD	DM	Alpha Quantitative Equity Fund	FCG400	CAD	FE
America Growth Class	GTC503	CAD	FE	Balanced Fund	AIFBAL	CAD	DM	Alpha Quantitative Equity Fund	FCG450	CAD	DO
America Growth Class (US\$)	GTC502	USD	DM	Bond Fund	AIFBON	CAD	DM	Alpha Quantitative Value Fund	FCG300	CAD	FE
America Growth Class (US\$)	GTC504	USD	FE	Canadian Equity Fund	AIFEQU	CAD	DM	Alpha Quantitative Value Fund	FCG350	CAD	DO
Canada Growth Class	GTC301	CAD	DM	Diversified Fund	AIFDIV	CAD	DM	Global Value Fund	FCG500	CAD	FE
Canada Growth Class	GTC303	CAD	FE	International Equity Fund	AIFITL	CAD	DM	Global Value Fund	FCG550	CAD	DO
Canada Income Class	GTC311	CAD	DM	Mortgage Fund	AIFMOR	CAD	DM	Global Value Fund (US\$)	FCG525	USD	FE
Canada Income Class	GTC313	CAD	FE	Acker Finley Inc.				Global Value Fund (US\$)	FCG575	USD	DO
Canada Value Class	GTC321	CAD	DM	QSA Canadian Equity Fund (Series A)	QSA001	CAD	FE	U.S. Small Cap Value Fund	FCG600	CAD	FE
Canada Value Class	GTC323	CAD	FE	QSA Canadian Equity Fund (Series B)	QSA101	CAD	IS	U.S. Small Cap Value Fund	FCG650	CAD	DO
Global Bond Fund	GTC011	CAD	DM	QSA Canadian Equity Fund (Series B)	QSA201	CAD	DO	U.S. Small Cap Value Fund (US\$)	FCG625	USD	FE
Global Bond Fund	GTC013	CAD	FE	QSA e-Business Fund	QSA100	CAD	FE	U.S. Small Cap Value Fund (US\$)	FCG675	USD	DO
Global Bond Fund (US\$)	GTC012	USD	DM	QSA e-Business Fund	QSA200	CAD	DO	Altamira Investment Serv			
Global Bond Fund (US\$)	GTC014	USD	FE	Acuity Funds Ltd.				Altafund	AIS509	CAD	NL
Global Growth & Income Fund	GTC001	CAD	DM	Acuity High Income Fund	CEM629	CAD	FE	Asia Pacific	AIS918	CAD	NL
Global Growth & Income Fund	GTC003	CAD	FE	Acuity High Income Fund	CEM630	CAD	DM	Balanced	AIS501	CAD	NL
Global Growth & Income Fund (US\$)	GTC002	USD	DM	Bond Fund	CEM411	CAD	FE	Bond	AIS502	CAD	NL
Global Growth & Income Fund (US\$)	GTC004	USD	FE	Bond Fund	CEM412	CAD	DM	Capital Growth	AIS506	CAD	NL
Global Health Care Class	GTC571	CAD	DM	Bond Fund	CEM427	CAD	FE	Dividend Fund	AIS923	CAD	NL
Global Health Care Class	GTC573	CAD	FE	Canadian Balanced Fund	CEM428	CAD	DM	Equity	AIS503	CAD	NL
				Canadian Balanced Fund	CEM428	CAD	DM	European Equity	AIS910	CAD	NL

Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
Global Bond	AIS919	CAD	NL	Artisan RSP Most Conservative Portfolio	ART106	CAD	DM	Canadian Income Trust Fund	ATL889	CAD	NL
Global Discovery Fund	AIS922	CAD	NL	Artisan RSP Most Conservative Portfolio	ART100	CAD	FE	Canadian Income Trust Fund	ATL829	CAD	NL
Global Diversified	AIS500	CAD	NL	Artisan U.S. Equity Portfolio	ART326	CAD	DM	Canadian Income Trust Fund	ATL859	CAD	DM
Global Small Companies Fund	AIS927	CAD	NL	Artisan U.S. Equity Portfolio	ART320	CAD	FE	Canadian Income and Growth Fund	ATL910	CAD	FE
Growth & Income	AIS505	CAD	NL	Ass. Pompiers Montreal				Canadian Income and Growth Fund	ATL884	CAD	NL
High Yield Bond Fund	AIS925	CAD	NL	Balanced Fund	APM44N	CAD	NL	Canadian Income and Growth Fund	ATL824	CAD	NL
Income	AIS507	CAD	NL	Associate Investors Ltd				Canadian Income and Growth Fund	ATL854	CAD	DM
Japanese Opportunity Fund	AIS921	CAD	NL	Associate Investors Fund	AIL300	CAD	FE	Canadian Income and Growth Fund	ATL909	CAD	FE
North American Recovery	AIS908	CAD	NL	Associate Investors Fund	AIL400	CAD	DM	Canadian Large Cap Growth Fund	ATL865	CAD	NL
Precious and Strategic Metal Fund	AIS920	CAD	NL	Atlas Management Inc.				Canadian Large Cap Growth Fund	ATL840	CAD	NL
Resource	AIS508	CAD	NL	American Advantage Value	ATL876	CAD	NL	Canadian Large Cap Growth Fund	ATL843	CAD	DM
Science & Technology Fund	AIS926	CAD	NL	American Advantage Value	ATL800	CAD	NL	Canadian Large Cap Growth Fund	ATL843	CAD	DM
Select American	AIS916	CAD	NL	American Advantage Value	ATL830	CAD	DM	Canadian Large Cap Growth Fund	ATL902	CAD	FE
Short Term Canadian Income	AIS929	CAD	NL	American Advantage Value	ATL912	CAD	FE	Canadian Large Cap Value Fund	ATL869	CAD	NL
Short Term Global Income	AIS917	CAD	NL	American Advantage Value (US\$)	ATL776	USD	NL	Canadian Large Cap Value Fund	ATL850	CAD	NL
Short Term Government Bond Fund	AIS924	CAD	NL	American Advantage Value (US\$)	ATL700	USD	NL	Canadian Large Cap Value Fund	ATL853	CAD	DM
Special Growth	AIS504	CAD	NL	American Advantage Value (US\$)	ATL730	USD	DM	Canadian Large Cap Value Fund	ATL901	CAD	FE
U.S. Larger Company	AIS909	CAD	NL	American Advantage Value (US\$)	ATL730	USD	DM	Canadian Small Cap Growth Fund	ATL882	CAD	NL
Value Fund	AIS1	CAD	FE	American Advantage Value (US\$)	ATL972	USD	FE	Canadian Small Cap Growth Fund	ATL822	CAD	NL
e-business Fund	AIS933	CAD	NL	American Large Cap Growth Fund	ATL866	CAD	NL	Canadian Small Cap Growth Fund	ATL852	CAD	DM
Fund Family: Index Family				American Large Cap Growth Fund	ATL803	CAD	NL	Canadian Small Cap Growth Fund	ATL905	CAD	FE
Precision Canadian Index Fund	AIS930	CAD	NL	American Large Cap Growth Fund	ATL833	CAD	DM	Canadian Small Cap Value Fund	ATL871	CAD	NL
Precision International RSP Index Fund	AIS932	CAD	NL	American Large Cap Growth Fund	ATL913	CAD	FE	Canadian Small Cap Value Fund	ATL810	CAD	NL
Precision U.S. RSP Index Fund	AIS931	CAD	NL	American Large Cap Growth Fund (US\$)	ATL867	USD	NL	Canadian Small Cap Value Fund	ATL813	CAD	DM
Anchorage Int'l Fund Mgt				American Large Cap Growth Fund (US\$)	ATL703	USD	NL	Canadian Small Cap Value Fund	ATL903	CAD	FE
ABAX Bradys Bond Fund	ABA100	CAD	FE	American Large Cap Growth Fund (US\$)	ATL733	USD	DM	European Value Fund	ATL168	CAD	NL
Artisan Funds				American Large Cap Growth Fund (US\$)	ATL973	USD	FE	European Value Fund	ATL160	CAD	NL
Artisan Aggressive Portfolio	ART236	CAD	DM	American RSP Index Fund	ATL885	CAD	NL	European Value Fund	ATL163	CAD	DM
Artisan Aggressive Portfolio	ART230	CAD	FE	American RSP Index Fund	ATL825	CAD	NL	European Value Fund	ATL917	CAD	FE
Artisan Canadian Equity Portfolio	ART306	CAD	DM	American RSP Index Fund	ATL855	CAD	DM	Global Value Fund	ATL868	CAD	NL
Artisan Canadian Equity Portfolio	ART300	CAD	FE	Canadian Balanced Fund	ATL862	CAD	NL	Global Value Fund	ATL880	CAD	NL
Artisan Canadian T-Bill Portfolio	ART316	CAD	DM	Canadian Balanced Fund	ATL806	CAD	NL	Global Value Fund	ATL883	CAD	DM
Artisan Canadian T-Bill Portfolio	ART310	CAD	FE	Canadian Balanced Fund	ATL836	CAD	DM	Global Value Fund	ATL915	CAD	FE
Artisan Conservative Portfolio	ART216	CAD	DM	Canadian Bond Fund	ATL906	CAD	FE	Int'l Emerging Markets Growth Fund	ATL888	CAD	NL
Artisan Conservative Portfolio	ART210	CAD	FE	Canadian Bond Fund	ATL861	CAD	NL	Int'l Emerging Markets Growth Fund	ATL828	CAD	NL
Artisan International Equity Portfolio	ART336	CAD	DM	Canadian Bond Fund	ATL807	CAD	NL	Int'l Emerging Markets Growth Fund	ATL858	CAD	DM
Artisan International Equity Portfolio	ART330	CAD	FE	Canadian Bond Fund	ATL837	CAD	DM	Int'l Emerging Markets Growth Fund	ATL920	CAD	FE
Artisan Moderate Portfolio	ART226	CAD	DM	Canadian Bond Fund	ATL907	CAD	FE	International Large Cap Growth Fund	ATL887	CAD	NL
Artisan Moderate Portfolio	ART220	CAD	FE	Canadian Emerging Growth Fund	ATL873	CAD	NL	International Large Cap Growth Fund	ATL827	CAD	NL
Artisan Most Aggressive Portfolio	ART246	CAD	DM	Canadian Emerging Growth Fund	ATL809	CAD	NL	International Large Cap Growth Fund	ATL857	CAD	DM
Artisan Most Aggressive Portfolio	ART240	CAD	FE	Canadian Emerging Growth Fund	ATL904	CAD	FE	International Large Cap Growth Fund	ATL916	CAD	FE
Artisan Most Conservative Portfolio	ART206	CAD	DM	Canadian Emerging Growth Fund	ATL839	CAD	DM	International RSP Index Fund	ATL886	CAD	NL
Artisan Most Conservative Portfolio	ART200	CAD	FE	Canadian High Yield Bond Fund	ATL878	CAD	NL	International RSP Index Fund	ATL826	CAD	NL
Artisan RSP Aggressive Portfolio	ART136	CAD	DM	Canadian High Yield Bond Fund	ATL820	CAD	NL	International RSP Index Fund	ATL856	CAD	DM
Artisan RSP Aggressive Portfolio	ART130	CAD	FE	Canadian High Yield Bond Fund	ATL823	CAD	DM	International RSP Index Fund	ATL914	CAD	FE
Artisan RSP Conservative Portfolio	ART116	CAD	DM	Canadian High Yield Bond Fund	ATL908	CAD	FE	Latin American Value Fund	ATL445	CAD	NL
Artisan RSP Conservative Portfolio	ART110	CAD	FE								
Artisan RSP Moderate Portfolio	ART126	CAD	DM								
Artisan RSP Moderate Portfolio	ART120	CAD	FE								
Artisan RSP Most Aggressive Portfolio	ART146	CAD	DM								
Artisan RSP Most Aggressive Portfolio	ART140	CAD	FE								

DO - Deferred based on Original amount DM - Deferred based on Market value FO - Either Front end or deferred on Original FM - Either Front end or deferred on Market
FE - Front End Load BE - Back End Load FB - Either Front End or Back end Load AC - Acquisition Charge LL - Low Load NL - No Load VS - Volume Sales Charge

Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
American Sector Shares	CIG278	CAD	DO	Global Telecom Sector Shares (US\$)	CIG304	USD	FE	Monarch Canadian Sector Shares	CIG210	CAD	FE
American Sector Shares (US\$)	CIG379	USD	FE	Global Telecom Sector Shares (US\$)	CIG404	USD	DO	Monarch Canadian Sector Shares (US\$)	CIG410	USD	DO
American Sector Shares (US\$)	CIG478	USD	DO	Global Telecommunications Sector Shares	CIG204	CAD	FE	Monarch Canadian Sector Shares (US\$)	CIG310	USD	FE
Canadian Sector Shares	CIG656	CAD	FE	Global Telecommunications Sector Shares	CIG704	CAD	DO	Pacific Sector Shares	CIG657	CAD	FE
Canadian Sector Shares	CIG663	CAD	DO	Hansberger Asian Sector Shares	CIG869	CAD	FE	Pacific Sector Shares	CIG664	CAD	DO
Canadian Sector Shares (US\$)	CIG356	USD	FE	Hansberger Asian Sector Shares	CIG725	CAD	DO	Pacific Sector Shares (US\$)	CIG357	USD	FE
Canadian Sector Shares (US\$)	CIG463	USD	DO	Hansberger Asian Sector Shares (US\$)	CIG369	USD	FE	Pacific Sector Shares (US\$)	CIG464	USD	DO
Emerging Markets Sector Shares	CIG277	CAD	FE	Hansberger Asian Sector Shares (US\$)	CIG425	USD	DO	Short-Term Sector Shares	CIG661	CAD	FE
Emerging Markets Sector Shares	CIG276	CAD	DO	Hansberger Dev Markets Sector Shares	CIG208	CAD	FE	Short-Term Sector Shares (US\$)	CIG668	CAD	DO
Emerging Markets Sector Shares (US\$)	CIG377	USD	FE	Hansberger Dev Markets Sector Shares	CIG708	CAD	DO	Short-Term Sector Shares (US\$)	CIG361	USD	FE
Emerging Markets Sector Shares (US\$)	CIG476	USD	DO	Hansberger Dev Mkts Sector Shares (US\$)	CIG308	USD	FE	Short-Term Sector Shares (US\$)	CIG468	USD	DO
Global Boomernomics Sector Shares	CIG280	CAD	FE	Hansberger Dev Mkts Sector Shares (US\$)	CIG408	USD	DO	Fund Family: C.I. Segregated Funds			
Global Boomernomics Sector Shares	CIG780	CAD	DO	Hansberger European Sector Shares	CIG275	CAD	FE	American Segregated Fund	CIG023	CAD	FE
Global Boomernomics Sector Shares (US\$)	CIG380	USD	FE	Hansberger European Sector Shares	CIG274	CAD	DO	American Segregated Fund	CIG923	CAD	DO
Global Boomernomics Sector Shares (US\$)	CIG480	USD	DO	Hansberger European Sector Shares (US\$)	CIG375	USD	FE	Global Segregated Fund	CIG025	CAD	FE
Global Consumer Products Sector Shares	CIG211	CAD	FE	Hansberger European Sector Shares (US\$)	CIG474	USD	DO	Global Segregated Fund	CIG925	CAD	DO
Global Consumer Products Sector Shares	CIG711	CAD	DO	Hansberger Glo 5m Cap Sector Shares(US\$)	CIG307	USD	FE	Hansberger Value Segregated Fund	CIG024	CAD	FE
Global Consumer Products Sector Shares(US\$)	CIG311	USD	FE	Hansberger Glo 5m Cap Sector Shares(US\$)	CIG407	USD	DO	Hansberger Value Segregated Fund	CIG924	CAD	DO
Global Consumer Products Sector Shares(US\$)	CIG411	USD	DO	Hansberger Glo Small Cap Sector Shares	CIG207	CAD	FE	Harbour Growth & Income Seg Fund	CIG022	CAD	FE
Global Energy Sector Shares	CIG281	CAD	FE	Hansberger Glo Small Cap Sector Shares	CIG707	CAD	DO	Harbour Growth & Income Seg Fund	CIG922	CAD	DO
Global Energy Sector Shares	CIG781	CAD	DO	Hansberger Int'l Sector Shares (US\$)	CIG405	USD	DO	Harbour Segregated Fund	CIG021	CAD	FE
Global Energy Sector Shares (US\$)	CIG481	USD	DO	Hansberger Int'l Sector Shares (US\$)	CIG305	USD	FE	Harbour Segregated Fund	CIG921	CAD	DO
Global Energy Sector Shares (US\$)	CIG381	USD	FE	Hansberger International Sector Shares	CIG205	CAD	FE	Money Market Segregated Fund	CIG020	CAD	FE
Global Fin'l Services Sector Shares(US\$)	CIG300	USD	FE	Hansberger International Sector Shares	CIG705	CAD	DO	Money Market Segregated Fund	CIG920	CAD	DO
Global Fin'l Services Sector Shares(US\$)	CIG400	USD	DO	Hansberger Value Sector Shares	CIG206	CAD	FE	Fund Family: Insight Program			
Global Financial Services Sector Shares	CIG200	CAD	FE	Hansberger Value Sector Shares	CIG706	CAD	DO	Insight Canadian Dividend Growth Pool	CIG967	CAD	NL
Global Financial Services Sector Shares	CIG700	CAD	DO	Hansberger Value Sector Shares (US\$)	CIG306	USD	FE	Insight Canadian Fixed Income Pool	CIG986	CAD	NL
Global Health Science Sector Shares	CIG201	CAD	FE	Harbour Explorer Sector Shares (US\$)	CIG391	USD	FE	Insight Canadian Growth Pool	CIG966	CAD	NL
Global Health Science Sector Shares	CIG701	CAD	DO	Harbour Explorer Sector Shares (US\$)	CIG491	USD	DO	Insight Canadian High Yield Income Pool	CIG985	CAD	NL
Global Health Science Sector Shares(US\$)	CIG301	USD	FE	Harbour Explorer Sector Shares Fund	CIG291	CAD	FE	Insight Canadian Small Cap Pool	CIG968	CAD	NL
Global Health Science Sector Shares(US\$)	CIG401	USD	DO	Harbour Explorer Sector Shares Fund	CIG791	CAD	DO	Insight Canadian Value Pool	CIG965	CAD	NL
Global Resource Sector Shares	CIG202	CAD	FE	Harbour Sector Shares	CIG290	CAD	FE	Insight Global Equity Pool	CIG977	CAD	NL
Global Resource Sector Shares	CIG702	CAD	DO	Harbour Sector Shares	CIG790	CAD	DO	Insight Global Equity RSP Pool	CIG978	CAD	NL
Global Resource Sector Shares (US\$)	CIG302	USD	FE	Harbour Sector Shares (US\$)	CIG390	USD	FE	Insight Global Fixed Income Pool	CIG990	CAD	NL
Global Resource Sector Shares (US\$)	CIG402	USD	DO	Latin American Sector Shares	CIG870	CAD	FE	Insight Global Small Cap Pool	CIG979	CAD	NL
Global Sector Shares	CIG660	CAD	FE	Latin American Sector Shares (US\$)	CIG370	USD	FE	Insight International Growth Pool	CIG976	CAD	NL
Global Sector Shares	CIG667	CAD	DO	Latin American Sector Shares (US\$)	CIG415	USD	DO	Insight International Value Pool	CIG975	CAD	NL
Global Sector Shares (US\$)	CIG467	USD	DO	Monarch Canadian Sector Shares	CIG710	CAD	DO	Insight U.S. Growth Pool	CIG971	CAD	NL
Global Sector Shares (US\$)	CIG360	USD	FE					Insight U.S. Value Pool	CIG970	CAD	NL
Global Technology Sector Shares	CIG203	CAD	FE					C.S.F.P.Q.			
Global Technology Sector Shares	CIG703	CAD	DO					Balance Fund	CSF37N	CAD	NL
Global Technology Sector Shares (US\$)	CIG303	USD	FE					CIBC Securities Inc.			
Global Technology Sector Shares (US\$)	CIG403	USD	DO					5 Yr Protected Balanced Index Fund	CIB901	CAD	NL
								5 Yr Protected Canadian Bond Index Fund	CIB900	CAD	NL
								5 Yr Protected Canadian Index Fund	CIB902	CAD	NL
								5 Yr Protected International Index Fund	CIB904	CAD	NL
								5 Yr Protected U.S. Index Fund	CIB903	CAD	NL
								Balanced Fund	CIB477	CAD	NL
								Canadian Bond Fund	CIB476	CAD	NL
								Canadian Bond Index Fund	CIB503	CAD	NL

Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
Generations Managed Fund (INDAGO)	CLAS035	CAD	BE	Canadian Asset Allocation Fund	CAR325	CAD	LL	International Equity Fund (US\$)	CCM352	USD	FE
Generations Money Market Fund (INDAGO)	CLAS029	CAD	BE	Canadian Asset Allocation Fund	CAR350	CAD	BE	International Equity Fund (US\$)	CCM353	USD	DO
Generations No-Load Money Market INDAGO	CLAS188	CAD	NL	Canadian Equity Fund	CAR400	CAD	FE	U.S. Equity Fund	CCM100	CAD	FE
Generations Small Cap Equity (Bissett)	CLAS105	CAD	BE	Canadian Equity Fund	CAR425	CAD	LL	U.S. Equity Fund	CCM101	CAD	DO
Generations True North Fund (Fidelity)	CLAS176	CAD	BE	Canadian Equity Fund	CAR450	CAD	BE	U.S. Equity Fund (US\$)	CCM103	USD	DO
Generations U.S. Equity Fund (Scudder)	CLAS114	CAD	BE	Global Equity Fund	CAR700	CAD	FE	U.S. Equity Fund (US\$)	CCM102	USD	FE
Generations U.S. Value Fund (AIC)	CLAS178	CAD	BE	Global Equity Fund	CAR725	CAD	LL	U.S. Smaller Company Growth	CCM200	CAD	FE
Generations World Equity Fund (AIC)	CLAS182	CAD	BE	Global Equity Fund	CAR750	CAD	BE	U.S. Smaller Company Growth	CCM201	CAD	DO
Canadian Dental Assoc.				Small Cap Canadian Equity Fund	CAR500	CAD	FE	Co-operative Life			
Ethical Balanced Pooled Fund (Ethical)	CDAD8	CAD	NL	Small Cap Canadian Equity Fund	CAR525	CAD	LL	Balanced Fund	COP100	CAD	NL
Fund Family: Altamira				Small Cap Canadian Equity Fund	CAR550	CAD	BE	Canadian Equity	COP101	CAD	NL
Aggressive Equity Fund (Altamira)	CDADD2	CAD	NL	U.S. Equity Fund	CAR600	CAD	FE	Fixed Income Fund	COP102	CAD	NL
Common Stock Fund (Altamira)	CDADD3	CAD	NL	U.S. Equity Fund	CAR625	CAD	LL	Money Market Fund	COP104	CAD	NL
Fund Family: Canagex				U.S. Equity Fund	CAR650	CAD	BE	U.S. Diversified Fund	COP105	CAD	NL
Bond & Mortgage Fund (Canagex)	CDADC9	CAD	NL	Cdn Anaesthetists - CAMAF				U.S. Equity Fund	COP103	CAD	NL
Money Market Fund (Canagex)	CDADB9	CAD	NL	Cdn Anaesthetists Mutual Accumulating Fd	CMF101	CAD	NL	Commercial Union Life			
Fund Family: KBSH				Fund Family: Class B				Asset Allocation Fund	COM601	CAD	BE
Balanced Fund (KBSH)	CDADD1	CAD	NL	Cdn Anaesthetists Mutual Accumulating Fd	CMF102	CAD	NL	Canadian Bond Index Fund	COM602	CAD	BE
Balanced Fund Non-registered (KBSH)	CDADD8	CAD	NL	Cdn Council of Engineers				Canadian TSE 35 Total Return Index Fund	COM605	CAD	BE
Emerging Markets Fund (KBSH)	CDADC8	CAD	NL	Diversified Fund	CCP100	CAD	NL	International G7 Index Fund	COM603	CAD	BE
European Fund (KBSH)	CDADC6	CAD	NL	Fixed Income Fund	CCP101	CAD	NL	United States Equity Index Fund	COM606	CAD	BE
International Equity Fund (KBSH)	CDADC4	CAD	NL	Global Equity Fund	CCP102	CAD	NL	Concordia Life Insurance			
Pacific Basin Fund (KBSH)	CDADC7	CAD	NL	Growth Fund	CCP103	CAD	NL	Bond Fund	COLBONA	CAD	DO
Special Equity (KBSH)	CDADC3	CAD	NL	Money Market Fund	CCP104	CAD	NL	Bond Fund	COLBONB	CAD	NL
US Equity (KBSH)	CDADC5	CAD	NL	U.S. Equity Fund	CCP105	CAD	NL	Equity Fund	COLEQTA	CAD	DO
Fund Family: McLean Budden				Cdn Venture Opport. Fund				Equity Fund	COLEQTB	CAD	NL
Fixed Income Fund (McLean Budden)	CDADD4	CAD	NL	Cdn Venture Opportunities Fund Ltd.	CVO869	CAD	DM	Money Market Fund	COLMMKA	CAD	DO
Fund Family: Sun Life				Centerfire Invest. Mgt.				Money Market Fund	COLMMKB	CAD	NL
S&P 500 Index Fund (Sun Life)	CDADD6	CAD	FE	Centerfire Growth Fund Inc.	CFG777	CAD	DM	Special Growth	COLSPGA	CAD	DO
TSE 35 Index Fund (Sun Life)	CDADD7	CAD	NL	Clarington Capital				Special Growth	COLSPGB	CAD	NL
Fund Family: Templeton				Asia Pacific Fund	CCM330	CAD	FE	Strategic Balanced Fund	COLABALA	CAD	DO
Global Stock Fund (Templeton)	CDADD5	CAD	NL	Asia Pacific Fund	CCM331	CAD	DO	Strategic Balanced Fund	COLABALB	CAD	NL
Fund Family: Trimark				Canadian Balanced Fund	CCM400	CAD	FE	Corp Maitres Electricien			
Canadian Equity (Trimark)	CDADC1	CAD	NL	Canadian Balanced Fund	CCM401	CAD	DO	Cornel Balanced	CMEQU	CAD	NL
Global Fund (Trimark)	CDADC2	CAD	NL	Canadian Equity Fund	CCM500	CAD	FE	Corp. Fin. LaSalle Inc.			
Canso Fund Management				Canadian Equity Fund	CCM501	CAD	DO	Balanced Fund	LAS100	CAD	FE
Canadian Equity Fund	CFM501	CAD	FE	Canadian Income Fund	CCM420	CAD	FE	Equity Fund	LAS101	CAD	FE
Canadian Equity Fund	CFM551	CAD	DO	Canadian Income Fund	CCM421	CAD	DO	Corp. Maitres Mecanicien			
Value Bond Fund	CFM504	CAD	FE	Canadian Micro-Cap Fund	CCM530	CAD	FE	Remec Balance Fund	CMM61N	CAD	NL
Value Bond Fund	CFM554	CAD	DO	Canadian Micro-Cap Fund	CCM531	CAD	DO	Cote 100			
Capital Alliance Venture				Canadian Small Cap	CCM520	CAD	FE	America Fund	COTAME	CAD	NL
Capital Alliance Ventures Inc.	CAV001	CAD	DM	Canadian Small Cap	CCM521	CAD	DO	EXP Fund	COTEXP	CAD	NL
Capstone Group of Funds				Global Communications Fund	CCM320	CAD	FE	Fonds Cote 100 Excel	COTEXC	CAD	NL
Capstone Balanced Trust Fund	CAP041	CAD	NL	Global Communications Fund	CCM321	CAD	DO	REA Fund	COTREA	CAD	NL
Capstone International Investment Trust	CAP042	CAD	NL	Global Communications Fund (US\$)	CCM322	USD	FE	RRSP Fund	COTRRSP	CAD	NL
Cartier Mutual Funds Inc.				Global Communications Fund (US\$)	CCM323	USD	DO	NL	COTUS		USD
Bond Fund	CAR200	CAD	FE	Global Communications Fund (US\$)	CCM340	CAD	FE	Crocus Investment Fund			
Bond Fund	CAR225	CAD	LL	Global Equity Fund	CCM341	CAD	DO	Crocus Investment Fund	CRO001	CAD	NL
Bond Fund	CAR250	CAD	BE	Global Equity Fund (US\$)	CCM342	USD	FE	Cumis Life Insurance Co.			
Canadian Asset Allocation Fund	CAR300	CAD	FE	Global Equity Fund (US\$)	CCM343	USD	DO	Balanced Fund	CUM203	CAD	DO
				Global Opportunities Fund	CCM300	CAD	FE	Canadian Bond Fund	CUM202	CAD	DO
				Global Opportunities Fund	CCM301	CAD	DO	Global Balanced Fund	CUM205	CAD	DO
				International Equity Fund	CCM350	CAD	FE	Growth Equity Fund	CUM201	CAD	DO
				International Equity Fund	CCM351	CAD	DO	Davis Rea Inv. Counsel			
								MTC Growth Fund	DAV200	CAD	NL
								Desjardins Laurentienne			
								Distinct Bond Fund	ADLOBL	CAD	NL
								Distinct Diversified Fund	ADLDIV	CAD	NL

Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
Distinct Equity Fund	ADLACT	CAD	NL	Dynamic Americas Fund	DYN041	CAD	FE	Elliott & Page Limited			
Distinct Mortgage Fund	ADLHYP	CAD	NL	Dynamic Americas Fund (US\$)	DYN744	USD	DM	Active Bond Fund	EPL385	CAD	FE
Desjardins Trust Inc.				Dynamic Americas Fund (US\$)	DYN044	USD	FE	Active Bond Fund	EPL485	CAD	DM
American Fund	DESFDMA	CAD	NL	Dynamic Canadian Growth Fund	DYN053	CAD	DM	Active Bond Fund	EPL585	CAD	LL
Asia Pacific Fund	DESFAF	CAD	NL	Dynamic Canadian Growth Fund	DYN052	CAD	FE	American Growth	EPL378	CAD	DM
Balanced Fund	DESFDE	CAD	NL	Dynamic Canadian Real Estate Fund	DYN785	CAD	DM	American Growth	EPL377	CAD	FE
Bond Fund	DESFD0	CAD	NL	Dynamic Canadian Real Estate Fund	DYN085	CAD	FE	American Growth	EPL577	CAD	LL
Dividend Fund	DESFDD	CAD	NL	Dynamic Dividend Fund	DYN748	CAD	DM	Asian Growth Fund	EPL478	CAD	DM
Environment Fund	DESFDV	CAD	NL	Dynamic Dividend Fund	DYN048	CAD	FE	Asian Growth Fund	EPL477	CAD	FE
Equity Fund	DESFDA	CAD	NL	Dynamic Dividend Growth Fund	DYN056	CAD	DM	Asian Growth Fund	EPL578	CAD	LL
Europe Fund	DESFDEU	CAD	NL	Dynamic Dividend Growth Fund	DYN054	CAD	FE	Balanced	EPL376	CAD	DM
Growth Fund	DESFDC	CAD	NL	Dynamic Europe Fund	DYN055	CAD	DM	Balanced	EPL372	CAD	FE
High Potential Sectors Fund	DESFDMP	CAD	NL	Dynamic Europe Fund	DYN047	CAD	FE	Balanced	EPL572	CAD	LL
International Fund	DESFDI	CAD	NL	Dynamic Far East Fund	DYN779	CAD	DM	Emerging Markets Fund	EPL479	CAD	DM
Mortgage Fund	DESFDH	CAD	NL	Dynamic Far East Fund	DYN079	CAD	FE	Emerging Markets Fund	EPL473	CAD	FE
Quebec Fund	DESFDQ	CAD	NL	Dynamic Fund of Canada Ltd. Fund	DYN740	CAD	DM	Emerging Markets Fund	EPL573	CAD	LL
World Balanced Fund	DESFDME	CAD	NL	Dynamic Fund of Canada Ltd. Fund	DYN040	CAD	FE	Equity	EPL375	CAD	DM
Fund Family: Desjardins Select Fund				Dynamic Global Bond Fund	DYN758	CAD	DM	Equity	EPL371	CAD	FE
Select American Fund	DES11N	CAD	NL	Dynamic Global Bond Fund	DYN058	CAD	FE	Equity	EPL571	CAD	LL
Select Balanced Fund	DES13N	CAD	NL	Dynamic Global Income & Growth Fund	DYN784	CAD	DM	European Equity Fund	EPL389	CAD	FE
Select Canadian Fund	DES10N	CAD	NL	Dynamic Global Income & Growth Fund	DYN084	CAD	FE	European Equity Fund	EPL489	CAD	DM
Select Cartier Fund	DES20N	CAD	NL	Dynamic Global Partners Fund	DYN778	CAD	DM	European Equity Fund	EPL589	CAD	LL
Select Global Fund	DES12N	CAD	NL	Dynamic Global Partners Fund	DYN078	CAD	FE	Generation Wave Fund	EPL386	CAD	FE
Fund Family: Diversified				Dynamic Global Precious Metals Fund	DYN082	CAD	FE	Generation Wave Fund	EPL486	CAD	DM
Diversified Ambitious Fund	DESFDDB	CAD	NL	Dynamic Global Precious Metals Fund	DYN782	CAD	DM	Generation Wave Fund	EPL586	CAD	LL
Diversified Audacious Fund	DESFDDA	CAD	NL	Dynamic Global Resource Fund	DYN780	CAD	DM	Global Equity Fund	EPL575	CAD	LL
Diversified Moderate Fund	DESFDMM	CAD	NL	Dynamic Global Resource Fund	DYN080	CAD	FE	Global Equity Fund	EPL475	CAD	DM
Diversified Security Fund	DESFDSS	CAD	NL	Dynamic Income Fund	DYN742	CAD	DM	Global Equity Fund	EPL471	CAD	FE
Directors Guild of Cda.				Dynamic Income Fund	DYN042	CAD	FE	Growth Opportunity Fund	EPL388	CAD	FE
DGC Entertainment Ventures Corp.	EVC001	CAD	DM	Dynamic International Fund	DYN077	CAD	DM	Growth Opportunity Fund	EPL488	CAD	DM
Dundee Mutual Funds				Dynamic International Fund	DYN076	CAD	FE	Growth Opportunity Fund	EPL588	CAD	LL
Dundee Dollar Cost Averaging Fund	DYN941	CAD	DM	Dynamic International Partners Fund	DYN043	CAD	DM	Monthly High Income Fund	EPL383	CAD	FE
Dynamic Canadian Resource Fund	DYN090	CAD	FE	Dynamic Partners Fund	DYN050	CAD	FE	Monthly High Income Fund	EPL483	CAD	DM
Dynamic Canadian Resource Fund	DYN790	CAD	DM	Dynamic Precious Metals Fund	DYN746	CAD	DM	Monthly High Income Fund	EPL583	CAD	LL
Dynamic International Fund (US\$)	DYN091	USD	FE	Dynamic Precious Metals Fund	DYN046	CAD	FE	Sector Rotation Fund	EPL387	CAD	FE
Dynamic International Fund (US\$)	DYN791	USD	DM	Dynamic Quebec Fund	DYN783	CAD	DM	Sector Rotation Fund	EPL487	CAD	DM
Dynamic Protected Americas Fund	DYN020	CAD	FE	Dynamic Quebec Fund	DYN083	CAD	FE	Sector Rotation Fund	EPL587	CAD	LL
Dynamic Protected Americas Fund	DYN720	CAD	DM	Dynamic Real Estate Equity Fund	DYN781	CAD	DM	U.S. Mid Cap Fund	EPL384	CAD	FE
Dynamic Protected Dividend Growth Fund	DYN021	CAD	FE	Dynamic Real Estate Equity Fund	DYN081	CAD	FE	U.S. Mid Cap Fund	EPL484	CAD	DM
Dynamic Protected Dividend Growth Fund	DYN721	CAD	DM	Dynamic Small Cap Fund	DYN087	CAD	FE	U.S. Mid Cap Fund	EPL584	CAD	LL
Dynamic Protected Global Partners Fund	DYN022	CAD	FE	Dynamic Small Cap Fund	DYN787	CAD	DM	Value Equity Fund	EPL382	CAD	FE
Dynamic Protected Global Partners Fund	DYN722	CAD	DM	Fund Family: Power Funds				Value Equity Fund	EPL482	CAD	DM
Dynamic Protected International Fund	DYN023	CAD	FE	Power American Fund	DYN004	CAD	FE	Value Equity Fund	EPL582	CAD	LL
Dynamic Protected International Fund	DYN723	CAD	DM	Power American Fund	DYN704	CAD	DM	Empire Life			
Dynamic Protected Partners Fund	DYN024	CAD	FE	Power Balance Fund	DYN001	CAD	FE	Asset Allocation Fund	EMPA	CAD	DO
Dynamic Protected Partners Fund	DYN724	CAD	DM	Power Balance Fund	DYN701	CAD	DM	Balanced Fund	EMP8	CAD	DO
Fund Family: Dynamic Funds				Power Bond Fund	DYN002	CAD	FE	Bond Fund	EMP2	CAD	DO
Dundee Fund of Funds	DYN759	CAD	DM	Power Bond Fund	DYN702	CAD	DM	Dividend Growth Fund	EMPD1	CAD	DO
Dundee Fund of Funds	DYN059	CAD	FE	Power Canadian Fund	DYN003	CAD	FE	Elite Equity Fund	EMP5	CAD	DO
Dynamic Americas Fund	DYN741	CAD	DM	Power Canadian Fund	DYN703	CAD	DM	Equity Growth Fund	EMP3	CAD	DO
								Foreign Currency Canadian Bond Fund	EMPF	CAD	DO
								International Fund	EMP9	CAD	DO
								Money Market Fund	EMP7	CAD	DO
								Premier Equity Fund	EMP1	CAD	DO
								Small Cap Equity Fund	EMPSMCAP	CAD	DO
								US Equity Index Fund	EMPSM500	CAD	DO
								Equitable Life			
								Accumulative Income Fund	EQUUSULF	CAD	DM
								Asset Allocation Fund	EQUSPPA	CAD	DM
								Canadian Bond Fund	EQUSPIPB	CAD	DM

DO - Deferred based on Original amount DM - Deferred based on Market value FO - Either Front end or deferred on Original FM - Either Front end or deferred on Market
FE - Front End Load BE - Back End Load FB - Either Front End or Back end load AC - Acquisition Charge LL - Low Load NL - No Load VS - Volume Sales Charge

Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
Canadian Stock Fund	EQU5PIPS	CAD	DM	Enterprise Venture Cap of Cda. Ltd.	ENT100	CAD	DM	Far East Fund (US\$)	FID422	USD	DM
Common Stock Fund	EQU5SULV	CAD	DM					Far East Fund (US\$)	FID722	USD	LL
International Fund	EQU5PPII	CAD	DM					Far East Fund (US\$)	FID322	USD	FE
Ethical Funds				Fed Medecins Omni				Global Asset Allocation Fund			
Balanced Fund	EFI064	CAD	FE	Balanced Fund	FMO86N	CAD	NL	Global Asset Allocation Fund	FID249	CAD	LL
Balanced Fund	EFI164	CAD	DM	Bond Fund	FMO33N	CAD	NL	Global Asset Allocation Fund	FID349	CAD	DM
Balanced Fund	EFI264	CAD	NL	Canadian Equity Fund	FMO90N	CAD	NL	Global Asset Allocation Fund	FID149	CAD	FE
Global Bond Fund	EFI066	CAD	FE	International Equity Fund	FMO91N	CAD	NL	Global Asset Allocation Fund (US\$)	FID729	USD	LL
Global Bond Fund	EFI166	CAD	DM	Investment Fund	FMO31N	CAD	NL	Global Asset Allocation Fund (US\$)	FID539	USD	DM
Global Bond Fund	EFI266	CAD	NL	Money Market Fund	FMO32N	CAD	NL	Global Asset Allocation Fund (US\$)	FID429	USD	FE
Growth Fund	EFI060	CAD	FE	Omnibus Fund	FMO30N	CAD	NL				
Growth Fund	EFI419	CAD	DM					Fidelity Investments Cnd			
Growth Fund	EFI260	CAD	NL	Canadian Asset Allocation Fund	FID581	CAD	DM	Growth America Fund	FID534	CAD	DM
Income Fund	EFI062	CAD	FE	Canadian Asset Allocation Fund	FID281	CAD	LL	Growth America Fund	FID234	CAD	LL
Income Fund	EFI162	CAD	DM	Canadian Asset Allocation Fund	FID181	CAD	FE	Growth America Fund	FID134	CAD	FE
Income Fund	EFI262	CAD	NL	Canadian Balanced Fund	FID182	CAD	FE	Growth America Fund (US\$)	FID421	USD	DM
North American Equity Fund	EFI063	CAD	FE	Canadian Balanced Fund	FID282	CAD	LL	Growth America Fund (US\$)	FID721	USD	LL
North American Equity Fund	EFI163	CAD	DM	Canadian Balanced Fund	FID582	CAD	DM	Growth America Fund (US\$)	FID321	USD	FE
North American Equity Fund	EFI263	CAD	NL	Canadian Bond Fund	FID533	CAD	DM	International Portfolio Fund	FID530	CAD	DM
Pacific Rim Fund	EFI065	CAD	FE	Canadian Bond Fund	FID233	CAD	LL	International Portfolio Fund	FID230	CAD	LL
Pacific Rim Fund	EFI165	CAD	DM	Canadian Bond Fund	FID133	CAD	FE	International Portfolio Fund	FID130	CAD	FE
Pacific Rim Fund	EFI265	CAD	NL	Canadian Growth Company Fund	FID565	CAD	DM	International Portfolio Fund (US\$)	FID427	USD	DM
Special Equity Fund	EFI067	CAD	FE	Canadian Growth Company Fund	FID265	CAD	LL	International Portfolio Fund (US\$)	FID723	USD	LL
Special Equity Fund	EFI167	CAD	DM	Canadian Growth Company Fund	FID165	CAD	FE	International Portfolio Fund (US\$)	FID323	USD	FE
Special Equity Fund	EFI267	CAD	NL	Canadian Income Fund	FID585	CAD	DM	Japanese Growth Fund	FID821	CAD	DM
Evolution FM Inc				Canadian Income Fund	FID285	CAD	LL	Japanese Growth Fund	FID220	CAD	LL
Altum Asset Allocation Fund	EVO053	CAD	FE	Canadian Income Fund	FID185	CAD	FE	Japanese Growth Fund	FID820	CAD	FE
Altum Asset Allocation Fund	EVO353	CAD	DO	Capital Builder Fund	FID531	CAD	DM	Japanese Growth Fund (US\$)	FID823	USD	DM
Altum Canadian Equity Fund	EVO054	CAD	FE	Capital Builder Fund	FID231	CAD	LL	Japanese Growth Fund (US\$)	FID720	USD	LL
Altum Canadian Equity Fund	EVO354	CAD	DO	Capital Builder Fund	FID131	CAD	FE	Japanese Growth Fund (US\$)	FID822	USD	FE
Altum Expansion Quebec Fund	EVO051	CAD	FE	Disciplined Equity Fund	FID124	CAD	FE	Latin America Growth Fund	FID551	CAD	DM
Altum Expansion Quebec Fund	EVO351	CAD	DO	Disciplined Equity Fund	FID224	CAD	LL	Latin America Growth Fund	FID251	CAD	LL
Altum World Leaders Fund	EVO052	CAD	FE	Disciplined Equity Fund	FID524	CAD	DM	Latin America Growth Fund	FID151	CAD	FE
Altum World Leaders Fund	EVO352	CAD	DO	Emerging Markets Bond Fund	FID555	CAD	DM	Latin America Growth Fund (US\$)	FID452	USD	DM
Azura Aggressive Growth RRSP Fund	EVO106	CAD	DO	Emerging Markets Bond Fund	FID255	CAD	LL	Latin America Growth Fund (US\$)	FID752	USD	LL
Azura Aggressive Growth RRSP Fund	EVO006	CAD	FE	Emerging Markets Bond Fund (US\$)	FID756	USD	LL	Latin America Growth Fund (US\$)	FID352	USD	FE
Azura Balanced Fund	EVO102	CAD	DO	Emerging Markets Bond Fund (US\$)	FID456	USD	DM	North American Income (US\$)	FID897	USD	DM
Azura Balanced Fund	EVO002	CAD	FE	Emerging Markets Bond Fund (US\$)	FID356	USD	FE	North American Income (US\$)	FID717	USD	LL
Azura Balanced RRSP Fund	EVO104	CAD	DO	Emerging Markets Portfolio Fund (US\$)	FID476	USD	DM	North American Income (US\$)	FID317	USD	FE
Azura Balanced RRSP Fund	EVO004	CAD	FE	Emerging Markets Portfolio Fund (US\$)	FID776	USD	LL	North American Income Fund	FID247	CAD	LL
Azura Conservative Fund	EVO101	CAD	DO	Emerging Markets Portfolio fund	FID376	USD	FE	North American Income Fund	FID347	CAD	DM
Azura Conservative Fund	EVO001	CAD	FE	Emerging Markets Portfolio fund	FID575	CAD	DM	North American Income Fund	FID147	CAD	FE
Azura Future Sector Funds	EVO007	CAD	FE	Emerging Markets Portfolio fund	FID275	CAD	LL	Overseas Fund	FID170	CAD	FE
Azura Future Sector Funds	EVO107	CAD	DO	Emerging Markets Portfolio fund	FID175	CAD	FE	Overseas Fund	FID270	CAD	LL
Azura Growth Fund	EVO103	CAD	DO	European Growth Fund	FID428	CAD	DM	Overseas Fund (US\$)	FID570	CAD	DM
Azura Growth Fund	EVO003	CAD	FE	European Growth Fund	FID228	CAD	LL	Overseas Fund (US\$)	FID370	CAD	FE
Azura Growth RRSP Fund	EVO105	CAD	DO	European Growth Fund	FID128	CAD	FE	Overseas Fund (US\$)	FID470	CAD	DM
Azura Growth RRSP Fund	EVO005	CAD	FE	European Growth Fund (US\$)	FID538	USD	DM	Overseas Fund (US\$)	FID770	CAD	LL
Azura World Canada RSP Fund	EVO008	CAD	FE	European Growth Fund (US\$)	FID748	USD	LL	Small Cap America Fund	FID561	CAD	DM
Azura World Canada RSP Fund	EVO108	CAD	DO	European Growth Fund (US\$)	FID348	USD	FE	Small Cap America Fund	FID261	CAD	LL
Excel Funds Management				Far East Fund	FID537	CAD	DM	Small Cap America Fund (US\$)	FID462	USD	DM
Excel Canadian Balanced Fund	EXL101	CAD	IS	Far East Fund	FID227	CAD	LL	Small Cap America Fund (US\$)	FID762	USD	LL
Excel Canadian Balanced Fund	EXL201	CAD	DO	Far East Fund	FID127	CAD	FE	Small Cap America Fund (US\$)	FID362	USD	FE
Excel Canadian Balanced Fund	EXL301	CAD	VS					True North Fund	FID525	CAD	DM
Excel India Fund	EXL200	CAD	DO					True North Fund	FID225	CAD	LL
Excel India Fund	EXL300	CAD	VS					True North Fund	FID125	CAD	FE
Excel India Fund	EXL400	CAD	AC								
Excel India Fund	EXL100	CAD	IS								
FESA Services Corp.											

Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
Focus Consumer Industries Fund	FID112	CAD	FE	North American Technology 98 Trust (US\$)	FTC122	USD	FE	North American Growth	GBC310	CAD	FE
Focus Consumer Industries Fund	FID212	CAD	LL	North American Technology 99 Trust	FTC191	CAD	NL	North American Growth (US\$)	GBC314	USD	FE
Focus Consumer Industries Fund	FID512	CAD	DM	North American Technology 99 Trust (US\$)	FTC192	CAD	NL	Global Manager Ltd.			
Focus Consumer Industries Fund (US\$)	FID191	USD	FE	Pharmaceutical Trust 97	FTC601	CAD	FE	German Bear Fund (US\$)	BOBGRBR	USD	FE
Focus Consumer Industries Fund (US\$)	FID291	USD	LL	Pharmaceutical Trust 97 (US\$)	FTC602	USD	FE	German Geared Fund (US\$)	BOBGRGR	USD	FE
Focus Consumer Industries Fund (US\$)	FID591	USD	DM	Pharmaceutical Trust 98 Fund	FTC131	CAD	FE	German Index Fund (US\$)	BOBGRIX	USD	FE
Focus Financial Services Fund	FID148	CAD	FE	Pharmaceutical Trust 98 Fund (US\$)	FTC132	USD	FE	Hong Kong Bear Fund (US\$)	BOBHKBR	USD	FE
Focus Financial Services Fund	FID248	CAD	LL	Pharmaceutical Trust 99	FTC181	CAD	IS	Hong Kong Geared Fund (US\$)	BOBHKGR	USD	FE
Focus Financial Services Fund	FID548	CAD	DM	Pharmaceutical Trust 99 (US\$)	FTC182	USD	IS	Hong Kong Index Fund (US\$)	BOBHKIX	USD	FE
Focus Financial Services Fund (US\$)	FID188	USD	FE	REIT & Real Estate Growth Trust Fund	FTC111	CAD	FE	Japan Bear Fund (US\$)	BOBJPBR	USD	FE
Focus Financial Services Fund (US\$)	FID288	USD	LL	Target 10 Trust (Series 1)	FTC101	CAD	FE	Japan Geared Fund (US\$)	BOBJPGR	USD	FE
Focus Financial Services Fund (US\$)	FID588	USD	DM	Target 10 Trust (Series 1) (US\$)	FTC102	USD	FE	Japan Index Fund (US\$)	BOBJPIX	USD	FE
Focus Health Care Fund	FID199	CAD	FE	Target 10 Trust 97	FTC301	CAD	FE	Tactical Growth Fund (US\$)	BOBGMTG	USD	FE
Focus Health Care Fund	FID299	CAD	LL	Target 10 Trust 97 (US\$)	FTC302	USD	FE	U.K. Bear Fund (US\$)	BOBUBKR	USD	FE
Focus Health Care Fund	FID599	CAD	DM	Target 10 Trust 98	FTC901	CAD	FE	U.K. Geared Fund (US\$)	BOBUBGR	USD	FE
Focus Health Care Fund (US\$)	FID140	USD	FE	Target 10 Trust 98 (US\$)	FTC902	USD	FE	U.K. Index Fund (US\$)	BOBUXIX	USD	FE
Focus Health Care Fund (US\$)	FID240	USD	LL	The Dow Jones Internet Index Trust	FTC211	CAD	FE	U.S. Bear Fund (US\$)	BOBUSBR	USD	FE
Focus Health Care Fund (US\$)	FID540	USD	DM	The Dow Jones Internet Index Trust (US\$)	FTC212	USD	FE	U.S. Dollar Cash Fund (US\$)	BOBUSDC	USD	FE
Focus Natural Resources Fund	FID177	CAD	FE	The Dow Jones Internet Index Trust (US\$)	FTC212	USD	FE	U.S. Geared Fund (US\$)	BOBUSGR	USD	FE
Focus Natural Resources Fund	FID277	CAD	LL	The Dow Target 10 Portfolio 99	FTC161	CAD	FE	U.S. Index Fund (US\$)	BOBUSIX	USD	FE
Focus Natural Resources Fund	FID577	CAD	DM	The Dow Target 10 Portfolio 99 (US\$)	FTC162	USD	FE	Global Strategy Group			
Focus Natural Resources Fund (US\$)	FID150	USD	FE	The Dow Target 10 Portfolio 99 (US\$)	FTC162	USD	FE	World Opportunities Fund	GSF411	CAD	FE
Focus Natural Resources Fund (US\$)	FID250	USD	LL	The Pharmaceutical Trust Series 2	FTC201	CAD	FE	World Opportunities Fund	GSF412	CAD	BE
Focus Natural Resources Fund (US\$)	FID550	USD	DM	The Pharmaceutical Trust Series 2 (US\$)	FTC202	USD	FE	World Trust Fund	GSF409	CAD	FE
Focus Technology Fund	FID197	CAD	FE	Wealth Management Trust	FTC801	CAD	FE	World Trust Fund	GSF410	CAD	BE
Focus Technology Fund	FID297	CAD	LL	World's Leading Brands Trust 98 (US\$)	FTC142	USD	IS	Fund Family: Class "A" Units			
Focus Technology Fund	FID597	CAD	DM	World's Leading Brands Trust 98 Fund	FTC141	CAD	IS	Bond	GSF420	CAD	BE
Focus Technology Fund (US\$)	FID160	USD	FE	Fonds des Professionnels				Bond	GSF419	CAD	FE
Focus Technology Fund (US\$)	FID260	USD	LL	Asian Equity Fund	FPQ081	CAD	NL	Canada Growth	GSF386	CAD	BE
Focus Technology Fund (US\$)	FID560	USD	DM	Balanced Fund	FPQ070	CAD	NL	Canada Growth	GSF885	CAD	FE
First Horizon Capital				Bond Fund	FPQ074	CAD	NL	Canadian Opportunities	GSF428	CAD	BE
Aggressive Fund	FHG102	CAD	FE	Canadian Equity Fund	FPQ073	CAD	NL	Canadian Opportunities	GSF427	CAD	FE
Aggressive Fund	FHG101	CAD	BE	European Equity Fund	FPQ080	CAD	NL	Canadian Small Cap	GSF306	CAD	BE
Horizons Multi-Asset	FHG006	CAD	DO	Growth & Income Fund	FPQ078	CAD	NL	Canadian Small Cap	GSF305	CAD	FE
Horizons Multi-Asset	FHG007	CAD	FE	International Equity Fund	FPQ072	CAD	NL	Diversified Europe	GSF424	CAD	BE
Horizons RRSF Hedge Fund	FHG004	CAD	DO	Short-Term Fund	FPQ076	CAD	NL	Diversified Europe	GSF823	CAD	FE
Horizons RRSF Hedge Fund	FHG005	CAD	FE	U.S. Equity Fund	FPQ079	CAD	NL	Diversified Japan Plus	GSF418	CAD	BE
Strategic Fund	FHG202	CAD	FE	Formula Growth Fund Ltd.				Diversified Japan Plus	GSF417	CAD	FE
Strategic Fund	FHG201	CAD	BE	Formula Growth Fund	FOR11	CAD	BE	Diversified World Bond Fund	GSF571	CAD	FE
First Ontario Fund				Friedberg Commodity Mgmt				Diversified World Bond Fund	GSF572	CAD	BE
First Ontario Fund	FOM001	CAD	NL	First Mercantile Currency Fund	FCM12	CAD	NL	Diversified World Equity	GSF308	CAD	BE
First Trust Canadian				Foreign Bond Fund	FCM2	CAD	NL	Diversified World Equity	GSF307	CAD	FE
Canada's Leading Companies Trust 99	FTC171	CAD	IS	Futures Fund (US\$)	FCM9	USD	NL	Europe Plus	GSF580	CAD	BE
Financial Institutions Trust	FTC701	CAD	FE	Precious Metals Fund	FCM3	CAD	DM	Europe Plus	GSF879	CAD	FE
Financial Institutions Trust 98	FTC151	CAD	FE	Toronto Trust Equity-Hedge Fund (US\$)	FCM10	USD	FE	Gold Plus	GSF333	CAD	FE
Global Target 15 Trust 97	FTC401	CAD	FE	Toronto Trust Int'l Securities Fund (US\$)	FCM11	USD	FE	Gold Plus	GSF334	CAD	BE
Global Target 15 Trust 97 (US\$)	FTC402	USD	FE	GBC Asset Management				Income Plus	GSF388	CAD	BE
North American Technology 97 Trust	FTC501	CAD	FE	Canadian Bond	GBC896	CAD	FE	Income Plus	GSF887	CAD	FE
North American Technology 97 Trust (US\$)	FTC502	USD	FE	Canadian Growth	GBC311	CAD	FE	U.S. Equity	GSF706	CAD	BE
North American Technology 98 Trust	FTC121	CAD	FE	International Growth Fund	GBC313	CAD	FE	U.S. Equity	GSF705	CAD	FE
Global Manager Ltd.				Fund Family: Class "X" Units				World Balanced	GSF302	CAD	BE
German Bear Fund (US\$)	BOBGRBR	USD	FE	Friedberg Commodity Mgmt				World Balanced	GSF301	CAD	FE
German Geared Fund (US\$)	BOBGRGR	USD	FE	First Mercantile Currency Fund	FCM12	CAD	NL	World Bond	GSF889	CAD	FE
German Index Fund (US\$)	BOBGRIX	USD	FE	Foreign Bond Fund	FCM2	CAD	NL	World Bond	GSF565	CAD	BE
Hong Kong Bear Fund (US\$)	BOBHKBR	USD	FE	Futures Fund (US\$)	FCM9	USD	NL	World Companies	GSF304	CAD	BE
Hong Kong Geared Fund (US\$)	BOBHKGR	USD	FE	Precious Metals Fund	FCM3	CAD	DM	World Companies	GSF303	CAD	FE
Hong Kong Index Fund (US\$)	BOBHKIX	USD	FE	Toronto Trust Equity-Hedge Fund (US\$)	FCM10	USD	FE	World Equity	GSF875	CAD	FE
Japan Bear Fund (US\$)	BOBJPBR	USD	FE	Toronto Trust Int'l Securities Fund (US\$)	FCM11	USD	FE	World Equity	GSF576	CAD	BE
Japan Geared Fund (US\$)	BOBJPGR	USD	FE	Currency Fund	FCM7	CAD	NL	Fund Family: Class "X" Units			
Japan Index Fund (US\$)	BOBJPIX	USD	FE	Diversified Fund (US\$)	FCM8	USD	NL	Canada Growth	GSF385	CAD	FE
Tactical Growth Fund (US\$)	BOBGMTG	USD	FE	GBC Asset Management				Diversified Europe	GSF423	CAD	FE
U.K. Bear Fund (US\$)	BOBUBKR	USD	FE	Canadian Bond	GBC896	CAD	FE				
U.K. Geared Fund (US\$)	BOBUBGR	USD	FE	Canadian Growth	GBC311	CAD	FE				
U.K. Index Fund (US\$)	BOBUXIX	USD	FE	International Growth Fund	GBC313	CAD	FE				
U.S. Bear Fund (US\$)	BOBUSBR	USD	FE								
U.S. Dollar Cash Fund (US\$)	BOBUSDC	USD	FE								
U.S. Geared Fund (US\$)	BOBUSGR	USD	FE								
U.S. Index Fund (US\$)	BOBUSIX	USD	FE								

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Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
Europe Plus	GSF579	CAD	FE	Moderate Portfolio RS Fund (G)	GWL72060	CAD	NL	Emerging Markets Classic Fund	GGF417	CAD	FE
Income Plus	GSF387	CAD	FE	Moderate Portfolio RS Fund (G)	GWL72160	CAD	BE	Enterprise Classic Fund	GGF405	CAD	FE
World Bond	GSF589	CAD	FE	Money Market Fund (G)	GWL72014	CAD	NL	European Equity Classic Fund	GGF449	CAD	FE
World Equity	GSF575	CAD	FE	Money Market Fund (G)	GWL72114	CAD	BE	Foreign Income A	GGF418	CAD	FE
GlobelInvest Funds				Mortgage Fund (G)	GWL72011	CAD	NL	Global Equity Classic Fund	GGF406	CAD	FE
Emerging Markets Country Fund	GIF001	CAD	FE	Mortgage Fund (G)	GWL72111	CAD	BE	Global Small Cap Classic Fund	GGF416	CAD	FE
Emerging Markets Country Fund (US\$)	GIF002	USD	FE	Real Estate Fund (G)	GWL72002	CAD	NL	Growth & Income Classic Fund	GGF443	CAD	FE
Gordon Daly Grenadier				Real Estate Fund (G)	GWL72102	CAD	BE	Growth Equity Classic Fund	GGF393	CAD	NL
First Capital Income & Growth Fund	FCI100	CAD	FE	U.S. Equity Fund (G)	GWL72024	CAD	NL	Growth Equity Classic Fund	GGF397	CAD	FE
First Capital Income & Growth Fund	FCI101	CAD	DM	U.S. Equity Fund (G)	GWL72124	CAD	BE	International Balanced Classic Fund	GGF400	CAD	FE
Great West Life				Fund Family: Mackenzie Financial				International Balanced Classic Fund	GGF391	CAD	NL
American Growth Fund (A)	GWL72076	CAD	NL	Balanced Fund (M)	GWL72030	CAD	NL	International Income Classic Fund	GGF407	CAD	FE
American Growth Fund (A)	GWL72176	CAD	BE	Balanced Fund (M)	GWL72130	CAD	BE	International Income Classic Fund	GGF408	CAD	NL
Asian Growth Fund (A)	GWL72078	CAD	NL	Canadian Opportunity Fund (M)	GWL72074	CAD	NL	International Income Classic Fund	GGF411	CAD	FE
Asian Growth Fund (A)	GWL72178	CAD	BE	Canadian Opportunity Fund (M)	GWL72174	CAD	BE	Monthly Dividend Classic Fund	GGF411	CAD	FE
Canadian Resources (A)	GWL72042	CAD	NL	Dividend/Growth Fund (M)	GWL72072	CAD	NL	Monthly High Income Classic Fund	GGF442	CAD	NL
Canadian Resources (A)	GWL72142	CAD	BE	Dividend/Growth Fund (M)	GWL72172	CAD	BE	Fund Family: Mutual Funds Unit			
Global Income (A)	GWL72038	CAD	NL	Equity Fund (M)	GWL72034	CAD	NL	American Equity Ltd.	GGF189	CAD	DO
Global Income (A)	GWL72138	CAD	BE	Equity Fund (M)	GWL72134	CAD	BE	American Equity Ltd.	GGF589	CAD	FE
Growth & Income Fund (A)	GWL72040	CAD	NL	Growth & Income Fund (M)	GWL72128	CAD	NL	American Large Cap Fund	GGF595	CAD	FE
Growth & Income Fund (A)	GWL72140	CAD	BE	Growth & Income Fund (M)	GWL72128	CAD	BE	American Large Cap Fund	GGF195	CAD	DO
Growth Equity Fund (A)	GWL72044	CAD	NL	Income Fund (M)	GWL72026	CAD	NL	Canadian Balanced	GGF180	CAD	DO
Growth Equity Fund (A)	GWL72144	CAD	BE	Income Fund (M)	GWL72126	CAD	BE	Canadian Balanced	GGF580	CAD	FE
Fund Family: Beutel Goodman				Larger Company Fund (M)	GWL72032	CAD	NL	Canadian Bond Fund	GGF196	CAD	DO
Balanced Fund (B)	GWL72048	CAD	NL	Larger Company Fund (M)	GWL72132	CAD	BE	Canadian Bond Fund	GGF596	CAD	FE
Balanced Fund (B)	GWL72148	CAD	BE	Smaller Company Fund (M)	GWL72036	CAD	NL	Canadian Bond Fund	GGF197	CAD	DO
Bond Fund (B)	GWL72046	CAD	NL	Smaller Company Fund (M)	GWL72136	CAD	BE	Canadian High Yield Fund	GGF597	CAD	FE
Bond Fund (B)	GWL72146	CAD	BE	Fund Family: Putnam Advisory Co				Canadian Income	GGF184	CAD	DO
North American Equity Fund (B)	GWL72050	CAD	NL	International Bond Fund (P)	GWL72120	CAD	BE	Canadian Income	GGF584	CAD	FE
North American Equity Fund (B)	GWL72150	CAD	BE	International Bond Fund (P)	GWL72020	CAD	NL	Canadian Large Cap Fund	GGF199	CAD	DO
Fund Family: Great-West Life				International Equity Fund (P)	GWL72122	CAD	BE	Canadian Large Cap Fund	GGF602	CAD	FE
Advanced Portfolio RS Fund (G)	GWL72164	CAD	BE	International Equity Fund (P)	GWL72022	CAD	NL	Emerging Markets Bond Fund	GGF198	CAD	DO
Advanced Portfolio RS Fund (G)	GWL72064	CAD	NL	International Opportunity Fund (P)	GWL72182	CAD	BE	Emerging Markets Bond Fund	GGF601	CAD	FE
Aggressive Portfolio RS Fund (G)	GWL72066	CAD	NL	International Opportunity Fund (P)	GWL72082	CAD	NL	Emerging Markets Fund	GGF191	CAD	DO
Aggressive Portfolio RS Fund (G)	GWL72166	CAD	BE	Fund Family: Sceptre Investment				Emerging Markets Fund	GGF591	CAD	FE
Balanced Portfolio RS Fund (G)	GWL72062	CAD	NL	Balanced Fund (S)	GWL72054	CAD	NL	Enterprise	GGF185	CAD	DM
Balanced Portfolio RS Fund (G)	GWL72162	CAD	BE	Balanced Fund (S)	GWL72154	CAD	BE	Enterprise	GGF585	CAD	FE
Canadian Bond Fund (G)	GWL72013	CAD	NL	Bond Fund (S)	GWL72052	CAD	NL	European Equity Fund	GGF200	CAD	DO
Canadian Bond Fund (G)	GWL72113	CAD	BE	Bond Fund (S)	GWL72152	CAD	BE	European Equity Fund	GGF600	CAD	FE
Canadian Equity Fund (G)	GWL72012	CAD	NL	Equity Fund (S)	GWL72056	CAD	NL	Foreign Income Fund B	GGF192	CAD	DO
Canadian Equity Fund (G)	GWL72112	CAD	BE	Equity Fund (S)	GWL72156	CAD	BE	Global Equity	GGF186	CAD	DO
Conservative Port RS Fund (G)	GWL72058	CAD	NL	European Equity Fund (S)	GWL72080	CAD	NL	Global Equity	GGF586	CAD	FE
Conservative Port RS Fund (G)	GWL72158	CAD	BE	European Equity Fund (S)	GWL72180	CAD	BE	Global Small Cap Fund	GGF190	CAD	DO
Diversified RS Fund (G)	GWL72100	CAD	BE	Guardian Mutual Fund				Global Small Cap Fund	GGF590	CAD	FE
Diversified RS Fund (G)	GWL72000	CAD	NL	American Equity Ltd. Classic Fund	GGF409	CAD	FE	Growth & Income Fund	GGF194	CAD	DO
Dividend Fund (G)	GWL72068	CAD	NL	American Large Cap Classic Fund	GGF444	CAD	FE	Growth & Income Fund	GGF594	CAD	FE
Dividend Fund (G)	GWL72168	CAD	BE	Canadian Balanced Classic Fund	GGF404	CAD	FE	Growth Equity	GGF398	CAD	DO
Equity Index Fund (G)	GWL72003	CAD	NL	Canadian Bond Classic Fund	GGF445	CAD	FE	Growth Equity	GGF598	CAD	FE
Equity Index Fund (G)	GWL72103	CAD	BE	Canadian Bond Classic Fund	GGF446	CAD	FE	International Balanced	GGF399	CAD	DO
Equity/Bond Fund (G)	GWL72001	CAD	NL	Canadian High Yield Classic Fund	GGF446	CAD	FE	International Balanced	GGF599	CAD	FE
Equity/Bond Fund (G)	GWL72101	CAD	BE	Canadian Income Classic Fund	GGF415	CAD	NL	International Income Fund	GGF587	CAD	FE
Government Bond Fund (G)	GWL72016	CAD	NL	Canadian Income Classic Fund	GGF441	CAD	FE	International Income Fund	GGF187	CAD	DO
Government Bond Fund (G)	GWL72116	CAD	BE	Canadian Large Cap Classic Fund	GGF448	CAD	FE	Monthly Dividend Fund Ltd	GGF188	CAD	DO
Income Fund (G)	GWL72018	CAD	NL	Fund Family: Classic Units				Monthly Dividend Fund Ltd	GGF588	CAD	FE
Income Fund (G)	GWL72118	CAD	BE	Emerging Markets Bonds Classic Fund	GGF447	CAD	FE	Monthly High Income Fund	GGF193	CAD	DO
Mid Cap Canada Fund (G)	GWL72070	CAD	NL	Guardian Timing Services				Monthly High Income Fund	GGF593	CAD	FE
Mid Cap Canada Fund (G)	GWL72170	CAD	BE	Emerging Markets Bonds Classic Fund	GGF447	CAD	FE	Canadian Protected Fund	GTSCPF	CAD	FE
								Canadian Protected Fund	GTSCPF2	CAD	DM

Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
First American Fund	GTSFAF	CAD	DM	Canadian Equity Fund	IMP902	CAD	FE	Ecoflex Bissett Canadian Equity Fund ABS	IAC260I	CAD	NL
Protected American Fund	GTSPAF	CAD	FE	Diversified Fund	IMP903	CAD	FE	Ecoflex Bond Fund "B"	IAC020I	CAD	DM
Protected American Fund	GTSPAF2	CAD	DM	Money Market Fund	IMP904	CAD	FE	Ecoflex Canadian Advantage Fund "N"	IAC190I	CAD	DM
HSBC Inv. Funds (Canada)				North American Equity Fund	IMP901	CAD	FE				
AsiaPacific Fund	HKB499	CAD	NL	Fund Family: Millennia III				Ecoflex Diversified Fund "D"	IAC040I	CAD	DM
Canadian Balanced Fund	HKB496	CAD	NL	American Equity Fund Series 1 Units	IMP431	CAD	DM	Ecoflex Diversified Opportunity Fund DO	IAC250I	CAD	NL
Canadian Bond Fund	HKB506	CAD	NL	American Equity Fund Series 2 Units	IMP432	CAD	NL	Ecoflex Diversified Security funds "DS"	IAC240I	CAD	NL
Dividend Income fund	HKB504	CAD	NL	American Equity Fund Series 4 Units	IMP434	CAD	NL	Ecoflex Dividend Fund "V"	IAC160I	CAD	DM
Emerging Markets Fund	HKB502	CAD	NL	Canadian Balanced Fund Series 1 Units	IMP491	CAD	DM	Ecoflex Emerging Markets Fund "E"	IAC110I	CAD	DM
Equity Fund	HKB497	CAD	NL	Canadian Balanced Fund Series 2 Units	IMP492	CAD	NL	Ecoflex Fidelity Canadian Growth Co. NFI	IAC280I	CAD	NL
European Fund	HKB500	CAD	NL	Canadian Balanced Fund Series 4 Units	IMP494	CAD	NL	Ecoflex Fidelity European Growth "KFI"	IAC290I	CAD	NL
Global Equity Fund	HKB507	CAD	NL	Canadian Dividend Fund Series 1 Units	IMP481	CAD	DM	Ecoflex Fidelity True North Stock "AFI"	IAC270I	CAD	NL
Mortgage Fund	HKB498	CAD	NL	Canadian Dividend Fund Series 2 Units	IMP482	CAD	NL	Ecoflex Global Bond Fund "G"	IAC100I	CAD	DM
Small Cap Growth Fund	HKB505	CAD	NL	Canadian Dividend Fund Series 4 Units	IMP484	CAD	NL	Ecoflex Income Fund "R"	IAC170I	CAD	DM
U.S. Equity Fund	HKB503	CAD	NL	Canadian Equity Fund Series 1 Units	IMP461	CAD	DM	Ecoflex International Fund "I"	IAC080I	CAD	DM
World Bond Fund	HKB501	CAD	NL	Canadian Equity Fund Series 2 Units	IMP462	CAD	DM	Ecoflex Money Market Fund "M"	IAC070I	CAD	DM
Fund Family: Lotus Family of Funds				Canadian Equity Fund Series 4 Units	IMP464	CAD	NL	Ecoflex Mortgage Fund "H"	IAC030I	CAD	DM
Lotus Balanced Fund	MKW302	CAD	NL	European Equity Fund Series 4 Units	IMP654	CAD	NL	Ecoflex Select Canadian Fund "T"	IAC150I	CAD	DM
Lotus Bond Fund	MKW301	CAD	NL	Global Balanced Fund Series 4 Units	IMP624	CAD	NL	Ecoflex Stock Fund "A"	IAC010I	CAD	DM
Lotus Canadian Equity Fund	MKW303	CAD	NL	Income Fund Series 1 Units	IMP521	CAD	DM	Ecoflex U.S. Advantage Fund "U"	IAC180I	CAD	DM
Hartford Life Ins. Co.				Income Fund Series 2 Units	IMP522	CAD	NL	Ecoflex U.S. Stock Fund "S"	IAC090I	CAD	DM
Aggressive Growth Equity Fund	HLC303	CAD	DM	Income Fund Series 4 Units	IMP524	CAD	NL	Emerging Markets Fund	IAC110C	CAD	NL
Asset Allocation Fund	HLC301	CAD	DM	International Equity Fund Series 1 Units	IMP401	CAD	DM	Fidelity Canadian Growth Co. Fund "NFI"	IAC280C	CAD	NL
Canadian Advanced Technology Fund	HLC306	CAD	DM	International Equity Fund Series 2 Units	IMP402	CAD	NL	Fidelity European Growth Fund "KFI"	IAC290C	CAD	NL
Canadian Equity Fund	HLC302	CAD	DM	International Equity Fund Series 4 Units	IMP404	CAD	NL	Fidelity True North Stock Fund "AFI"	IAC270C	CAD	NL
Canadian Income Fund	HLC304	CAD	DM	Money Market Fund Series 1 Units	IMP551	CAD	DM	Global Bond Fund	IAC100C	CAD	NL
Real Estate Income Fund	HLC307	CAD	DM	Money Market Fund Series 2 Units	IMP552	CAD	NL	Income Fund	IAC170C	CAD	DM
Select World Fund	HLC308	CAD	DM	Money Market Fund Series 4 Units	IMP554	CAD	NL	International Fund	IAC080C	CAD	NL
Hemisphere Capital Corp.				North American Small Company Series 1	IMP421	CAD	DM	Money Market Fund	IAC070C	CAD	NL
Value Fund	HEM100	CAD	FE	North American Small Company Series 2	IMP422	CAD	NL	Mortgages Fund	IAC030C	CAD	NL
Hillsdale Inv. Mgt. Inc.				North American Small Company Series 4	IMP424	CAD	NL	Stock Fund Series 2	IAC120C	CAD	NL
Long Short American Equity Fund	HIL100	USD	NL	Bissett Bonds Fund "BBS"	IAC230C	CAD	NL	Stocks Fund	IAC010C	CAD	NL
Hirsch Asset Management				Bissett Canadian Equity Fund "ABS"	IAC260C	CAD	NL	U.S. Advantage Fund	IAC180C	CAD	NL
Balanced Fund	HIR620	CAD	FE	Bond Fund Series 2	IAC130C	CAD	NL	U.S. Stock Fund	IAC090C	CAD	NL
Balanced Fund	HIR720	CAD	BE	Canadian Advantage Fund	IAC190C	CAD	DM	Fund Family: National Life			
Canadian Growth Fund	HIR600	CAD	FE	Canadian Bond Fund	IAC020C	CAD	NL	Bond Fund BNL	IAC210C	CAD	NL
Canadian Growth Fund	HIR700	CAD	BE	Diversified Fund	IAC040C	CAD	NL	Diversified Fund DNL	IAC220C	CAD	NL
Fixed Income Fund	HIR630	CAD	FE	Diversified Fund Series 2	IAC140C	CAD	NL	Ecoflex Bond Fund BNL	IAC210I	CAD	NL
Fixed Income Fund	HIR730	CAD	BE	Diversified Opportunity Fund "DO"	IAC250C	CAD	NL	Ecoflex Diversified Fund DNL	IAC220I	CAD	NL
Natural Resource fund	HIR610	CAD	FE	Diversified Security Fund "DS"	IAC240C	CAD	NL	Ecoflex Stock Fund ANL	IAC200I	CAD	NL
Natural Resource fund	HIR710	CAD	BE	Dividend Fund	IAC160C	CAD	DM	Stock Fund ANL	IAC200C	CAD	NL
Imperial Life				Ecoflex Bissett Bonds Fund "BBS"	IAC230I	CAD	NL	Infinity Inv. Advantage			
American Equity Fund Series 3 Units	IMP433	CAD	BE					Guaranteed Infinity Canadian Fund	INS109	CAD	BE
Canadian Balanced Fund Series 3 Units	IMP493	CAD	BE					Guaranteed Infinity Income & Growth Fund	INS107	CAD	BE
Canadian Dividend Fund Series 3 Units	IMP483	CAD	BE					Guaranteed Infinity International Fund	INS108	CAD	BE
Canadian Equity Fund Series 3 Units	IMP463	CAD	BE					Guaranteed Infinity Wealth Management	INS106	CAD	BE
European Equity Fund Series 3 Units	IMP653	CAD	BE					Infinity Investment			
Global Balanced Fund Series 3 Units	IMP623	CAD	BE					Canadian Fund	INF004	CAD	FE
Income Fund Series 3 Units	IMP523	CAD	BE					Canadian Fund	INF104	CAD	DM
International Equity Fund Series 3 Units	IMP403	CAD	BE								
Money Market Fund Series 3 Units	IMP553	CAD	BE								
North American Small Company Series 3	IMP423	CAD	BE								
Fund Family: Imperial Growth Plan											

Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
Income Fund	INF002	CAD	FE	Mortgage Fund	IVN816	CAD	NL	Fund Family: Rothschild			
Income Fund	INF102	CAD	DM	Secure Diversified Fund	IVN834	CAD	NL	American Equity Fund	IGIRAEF	CAD	FE
International Fund	INF003	CAD	FE	Small Capitalization Fund	IVN841	CAD	NL	Canadian Balanced Fund	IGIRCBF	CAD	FE
International Fund	INF103	CAD	DM	Fund Family: Protected Family				Canadian Equity Fund	IGIRCEF	CAD	FE
Wealth Management Fund	INF001	CAD	FE	Protected Canadian Bond Fund	IVN850	CAD	NL	International Bond Fund	IGIRIBF	CAD	NL
Wealth Management Fund	INF101	CAD	DM	Protected Canadian Equity Fund	IVN853	CAD	NL	International Equity Fund	IGIRIEF	CAD	FE
Integra Capital Mgmt								Fund Family: Sceptre			
Asset Allocation Private Trust	ICM053	CAD	NL	Protected Growth Balance Fund	IVN852	CAD	NL	Canadian Balanced Fund	IGISCBL	CAD	FE
Diversified Private Trust	ICM041	CAD	NL	Protected International Fund	IVN854	CAD	NL	Canadian Bond Fund	IGISCBN	CAD	NL
Equity Private Trust	ICM043	CAD	NL	Protected Retirement Balanced Fund	IVN851	CAD	NL	Canadian Equity Fund	IGISCEQ	CAD	FE
Growth & Income Private Trust	ICM044	CAD	NL					Iris Group of Funds			
International Diversified Private Trust	ICM045	CAD	NL	Investors Group				Balanced Fund	IRI701	CAD	NL
Fund Family: Integra Mutual Funds				Asset Allocation Fund	IGIAAF	CAD	FE	Bond Fund	IRI702	CAD	NL
ICM Balanced Fund	ICM011	CAD	NL	Canadian Balanced Fund	IGIICBL	CAD	FE	Canadian Equity Fund	IRI708	CAD	NL
ICM Bond Fund	ICM015	CAD	NL	Canadian Enterprise Fund	IGIICEN	CAD	FE	Dividend Fund	IRI707	CAD	NL
ICM Canadian Value Growth Fund	ICM039	CAD	NL	Canadian Equity Fund	IGIICEF	CAD	FE	Global Equity Fund	IRI471	CAD	NL
ICM Equity Fund	ICM013	CAD	NL	Canadian Natural Resource Fund	IGIICNR	CAD	FE	Mortgage Fund	IRI704	CAD	NL
ICM International Equity Fund	ICM019	CAD	NL	Canadian Small Cap Fund	IGIICSC	CAD	FE	North American High Yield Bond Fund	IRI705	CAD	NL
ICM U.S. Small Cap Equity Fund	ICM022	CAD	NL	Canadian Small Cap Fund II	IGIISC2	CAD	FE	Small Cap Canadian Equity Fund	IRI714	CAD	NL
ICM U.S. Value Growth Fund	ICM024	CAD	NL	Corporate Bond Fund	IGIICBF	CAD	NL	Strategic Growth Option Balanced Fund	IRI712	CAD	NL
Fund Family: Integra Pension Funds				Dividend Fund	IGIIDF	CAD	FE	Strategic Income Option Balanced Fund	IRI711	CAD	NL
Integra Asset Allocation Fund	ICM052	CAD	NL	European Growth Fund	IGIIEGF	CAD	FE	Tactical Option Balanced Fund	IRI713	CAD	NL
Integra Bond Fund	ICM034	CAD	NL	Global Bond Fund	IGIIGBF	CAD	NL	U.S. Equity Fund	IRI804	CAD	NL
Integra Canadian Value Growth Fund	ICM051	CAD	NL	Global Fund	IGIGLGA	CAD	FE	Lion Funds Management			
Integra Equity Fund	ICM033	CAD	NL	Global Science & Technology Fund	IGIIGST	CAD	FE	Global Knowledge Industries	LEO030	CAD	FE
Integra Global Equity Fund	ICM038	CAD	NL	Government Bond	IGIIGVB	CAD	NL	Global Knowledge Industries	LEO330	CAD	BE
Integra Global Life Cycle Fund #1	ICM047	CAD	NL	Growth Plus Portfolio Fund	IGIIGPP	CAD	FE	Lion Knowledge Industries	LEO010	CAD	FE
Integra Global Life Cycle Fund #2	ICM048	CAD	NL	Growth Portfolio Fund	IGIIGP	CAD	FE	Lion Knowledge Industries	LEO110	CAD	BE
Integra Global Life Cycle Fund #3	ICM049	CAD	NL	Income Plus Portfolio Fund	IGIIPP	CAD	FE	Natural Resources Fund	LEO020	CAD	FE
Integra International Equity Fund	ICM035	CAD	NL	Income Portfolio Fund	IGIIP	CAD	NL	Natural Resources Fund	LEO220	CAD	BE
Integra U.S. Small Cap Fund	ICM036	CAD	NL	Japanese Growth Fund	IGIJJGF	CAD	FE	London Life			
Integra U.S. Value Growth Fund	ICM037	CAD	NL	Latin American Growth Fund	IGIILAG	CAD	FE	LL American Equity Fund (Maxxum)	LLI201	CAD	BE
Integra Diversified Fund	ICM031	CAD	NL	Mortgage Fund	IGIIMF	CAD	NL	LL American Growth Fund (AGF)	LLI301	CAD	BE
InvesNat Group of Funds				Mutual of Canada	IGIIMC	CAD	FE	LL Asian Growth Fund (AGF)	LLI302	CAD	BE
Aggressive Diversified Fund	IVN837	CAD	NL	North American Fund	IGIINGF	CAD	FE	LL Balanced Fund (Beutel Goodman)	LLI401	CAD	BE
American Index Plus Fund	IVN832	CAD	NL	North American High Yield Bond Fund	IGIIHYB	CAD	NL	LL Balanced Fund (Sceptre)	LLI701	CAD	BE
American Index Plus Fund (US\$)	IVN833	USD	NL	Pacific International Fund	IGIIPF	CAD	FE	LL Balanced Growth Fund (LLIM)	LLI107	CAD	BE
American Index RSP Fund	IVN846	CAD	NL	Quebec Enterprise Fund	IGIIQEF	CAD	FE	LL Bond Fund (LLIM)	LLI100	CAD	BE
American Index RSP Fund (US\$)	IVN847	USD	NL	Real Property Fund	IGIIRPF	CAD	FE	LL Canadian Balanced Fund (Maxxum)	LLI202	CAD	BE
Balanced Fund	IVN811	CAD	NL	Retirement Growth Portfolio Fund	IGIIRGP	CAD	FE	LL Canadian Equity Fund (GWLIM)	LLI501	CAD	BE
Bond Fund	IVN840	CAD	FE	Retirement High Growth Portfolio Fund	IGIIRHP	CAD	NL	LL Canadian Equity Fund (LLIM)	LLI102	CAD	BE
Canadian Equity Fund	IVN812	CAD	NL	Retirement Mutual	IGIIRMF	CAD	FE	LL Canadian Equity Growth Fund (Maxxum)	LLI203	CAD	BE
Canadian Index Fund	IVN845	CAD	NL	Retirement Plus Portfolio Fund	IGIIRPP	CAD	FE	LL Canadian Opportunity Fund (Mackenzie)	LLI601	CAD	BE
Canadian Index Plus Fund	IVN831	CAD	NL	Special Fund	IGIISPF	CAD	FE	LL Diversified Fund (LLIM)	LLI101	CAD	BE
Conservative Diversified Fund	IVN835	CAD	NL	Summa Fund	IGIISF	CAD	FE	LL Dividend Fund (LLIM)	LLI108	CAD	BE
Dividend Fund	IVN326	CAD	NL	U.S. Growth Fund	IGIUSG	CAD	FE	LL Dividend Fund (Maxxum)	LLI204	CAD	BE
European Equity Fund	IVN819	CAD	NL	U.S. Opportunities fund	IGIUSO	CAD	FE	LL Equity Bond Fund (GWLIM)	LLI502	CAD	BE
Far East Fund	IVN821	CAD	NL	World Growth Portfolio Fund	IGIIWGP	CAD	FE	LL Equity Fund (Mackenzie)	LLI602	CAD	BE
Government Bond Fund	IVN810	CAD	NL	Fund Family: Beutel Goodman				LL Equity Fund (Sceptre)	LLI702	CAD	BE
International RSP Bond Fund	IVN822	CAD	NL	Canadian Balanced Fund	IGIBGBL	CAD	FE	LL European Equity Fund (Sceptre)	LLI703	CAD	BE
International RSP Index Fund	IVN839	CAD	NL	Canadian Equity Fund	IGIBGEQ	CAD	FE	LL Global Equity Fund (LLIM)	LLI109	CAD	BE
Intrepid Diversified Fund	IVN838	CAD	NL	Canadian Small Cap Fund	IGIBGSM	CAD	FE	Fund Family: Merrill Lynch			
Japan Equity Fund	IVN820	CAD	NL	Canadian Equity Fund	IGIMCEF	CAD	FE	Canadian Equity Fund	IGIMCEF	CAD	FE
Moderate Diversified Fund	IVN836	CAD	NL	Emerging Markets Fund	IGIMEMF	CAD	FE	Emerging Markets Fund	IGIMEMF	CAD	FE
				U.S. Allocation	IGIMCAF	CAD	FE	U.S. Allocation	IGIMCAF	CAD	FE
				World Allocation Fund	IGIMWAF	CAD	FE	World Allocation Fund	IGIMWAF	CAD	FE
				World Bond Fund	IGIMWBF	CAD	FE	World Bond Fund	IGIMWBF	CAD	FE

Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	
LL Global Equity Fund (Maxxum)	LLI206	CAD	BE	Mackenzie Sentinel Global	MFC603	CAD	BE	Ivy Enterprise	MFC296	CAD	FE	
LL Government Bond Fund (GWLIM)	LLI503	CAD	BE	Universal Select Managers Fund	MFC834	CAD	BE	Ivy Foreign Equity Fund	MFC611	CAD	BE	
LL Growth & Income Fund (AGF)	LLI303	CAD	BE	Universal Select Managers Fund	MFC734	CAD	FE	Ivy Foreign Equity Fund	MFC081	CAD	FE	
LL Growth Equity Fund (AGF)	LLI304	CAD	BE	Universal Select Managers Fund (US\$)	MFC835	USD	BE	Ivy Foreign Equity Fund (US\$)	MFC819	USD	BE	
LL Growth Equity Fund (LLIM)	LLI110	CAD	BE	Universal Select Managers Fund (US\$)	MFC735	USD	FE	Ivy Foreign Equity Fund (US\$)	MFC719	USD	FE	
LL Growth and Income Fund (Mackenzie)	LLI603	CAD	BE	Universal World Resource Fund	MFC752	CAD	FE	Ivy Growth and Income	MFC612	CAD	BE	
LL Income Fund (LLIM)	LLI111	CAD	BE	Universal World Resource Fund	MFC852	CAD	DO	Ivy Growth and Income	MFC082	CAD	FE	
LL Income Fund (Mackenzie)	LLI604	CAD	BE	Universal World Resource Fund (US\$)	MFC753	USD	FE	Ivy Mortgage	MFC618	CAD	BE	
LL Income Fund (Maxxum)	LLI205	CAD	BE	Universal World Resource Fund (US\$)	MFC853	USD	DO	Ivy Mortgage	MFC088	CAD	FE	
LL International Equity Fund (LLIM)	LLI103	CAD	BE	Fund Family: Cundill Family of Funds				Fund Family: Keystone				
LL Larger Company Fund (Mackenzie)	LLI605	CAD	BE	Cundill Canadian Balanced Fund Series C	MFC740	CAD	FE	Balanced Growth and Income Fund	MFC046	CAD	DO	
LL Mid Cap Canada Fund (GWLIM)	LLI504	CAD	BE	Cundill Canadian Balanced Fund Series C	MFC840	CAD	BE	Balanced Growth and Income Fund	MFC016	CAD	FE	
LL Money Market Fund (LLIM)	LLI104	CAD	BE	Cundill Canadian Security Fund Series C	MFC738	CAD	FE	Conservative Income and Growth Fund	MFC045	CAD	DO	
LL Mortgage Fund (LLIM)	LLI105	CAD	BE	Cundill Canadian Security Fund Series C	MFC838	CAD	BE	Conservative Income and Growth Fund	MFC015	CAD	FE	
LL N.A. Equity Fund (Beutel Goodman)	LLI402	CAD	BE	Cundill Recovery Fund Series C	MFC742	CAD	FE	Long-Term Growth Fund	MFC047	CAD	DO	
LL Natural Resource Fund (Maxxum)	LLI207	CAD	BE	Cundill Recovery Fund Series C	MFC842	CAD	BE	Long-Term Growth Fund	MFC017	CAD	FE	
LL North American Balanced Fund (LLIM)	LLI112	CAD	BE	Cundill Recovery Fund Series C (US\$)	MFC743	USD	FE	Maximum Equity Growth Fund	MFC049	CAD	DO	
LL Precious Metals Fund (Maxxum)	LLI208	CAD	BE	Cundill Recovery Fund Series C (US\$)	MFC843	USD	BE	Maximum Equity Growth Fund	MFC019	CAD	FE	
LL Real Estate Fund (GWLIM)	LLI505	CAD	BE	Cundill Value Fund Series C	MFC736	CAD	FE	Maximum Long-Term Growth Fund	MFC048	CAD	DO	
LL U.S. Equity Fund (LLIM)	LLI106	CAD	BE	Cundill Value Fund Series C	MFC836	CAD	BE	Maximum Long-Term Growth Fund	MFC018	CAD	FE	
MD Management Limited				Cundill Value Fund Series C (US\$)	MFC737	USD	FE	Registered Balance Growth & Income	MFC051	CAD	DO	
Balanced Fund	MDM020	CAD	NL	Cundill Value Fund Series C (US\$)	MFC837	USD	BE	Registered Balance Growth & Income	MFC021	CAD	FE	
Bond Fund	MDM010	CAD	NL	Fund Family: Industrial				Registered Conservative Income & Growth	MFC050	CAD	DO	
Bond and Mortgage Fund	MDM030	CAD	NL	Industrial American	MFC294	CAD	BE	Registered Conservative Income & Growth	MFC020	CAD	FE	
Dividend Fund	MDM040	CAD	NL	Industrial American	MFC284	CAD	FE	Registered Long-Term Growth	MFC052	CAD	DO	
Equity Fund	MDM050	CAD	NL	Industrial American (US\$)	MFC305	USD	BE	Registered Long-Term Growth	MFC022	CAD	FE	
Global Bond Fund	MDM080	CAD	NL	Industrial American (US\$)	MFC435	USD	FE	Registered Maximum Equity Growth	MFC054	CAD	DO	
Growth Fund	MDM070	CAD	NL	Industrial Balanced	MFC436	CAD	FE	Registered Maximum Equity Growth	MFC024	CAD	FE	
Select fund	MDM110	CAD	NL	Industrial Balanced	MFC306	CAD	BE	Registered Maximum Long-Term Growth	MFC053	CAD	DO	
U.S. Equity Fund	MDM120	CAD	NL	Industrial Bond	MFC302	CAD	BE	Registered Maximum Long-Term Growth	MFC023	CAD	FE	
MVP				Industrial Bond	MFC432	CAD	FE	Fund Family: Star Portfolio				
MVP Asian-Pacific Non-RSP Equity	METAPNE	CAD	DO	Industrial Dividend Growth Fund	MFC295	CAD	FE	Canadian Balanced Growth and Income	MFC040	CAD	BE	
MVP Asian-Pacific RSP Equity	METAPRE	CAD	DO	Industrial Dividend Growth Fund	MFC285	CAD	BE	Canadian Balanced Growth and Income	MFC010	CAD	FE	
MVP Balanced Fund	METBALA	CAD	DO	Industrial Equity	MFC280	CAD	BE	Canadian Conservative Income and Growth	MFC042	CAD	BE	
MVP Bond Fund	METBOND	CAD	DO	Industrial Equity	MFC290	CAD	FE	Canadian Conservative Income and Growth	MFC012	CAD	FE	
MVP Equity Fund	METEQUI	CAD	DO	Industrial Growth	MFC292	CAD	FE	Canadian Long-Term Growth	MFC043	CAD	BE	
MVP Global Equity Fund	METGLEQ	CAD	DO	Industrial Growth	MFC282	CAD	BE	Canadian Long-Term Growth	MFC013	CAD	FE	
MVP Growth Fund	METGROW	CAD	DO	Industrial Horizon	MFC300	CAD	BE	Canadian Maximum Equity Growth	MFC041	CAD	BE	
MVP Money Market Funds	METMMKT	CAD	DO	Industrial Income Class A	MFC281	CAD	BE	Canadian Maximum Equity Growth	MFC011	CAD	FE	
MVP U.S. Equity Fund	METUSEQ	CAD	DO	Industrial Income Class A	MFC291	CAD	FE	Canadian Maximum Long-Term Growth	MFC044	CAD	BE	
Fund Family: Agf Fund				Industrial Income Class B	MFC732	CAD	FE	Canadian Maximum Long-Term Growth	MFC014	CAD	FE	
MVP AGF Dividend Fund	METMADF	CAD	BE	Industrial Income Class B	MFC832	CAD	BE	Foreign Balanced Growth and Income	MFC069	CAD	BE	
Fund Family: Fidelity Fund				Industrial Mortgage Securities	MFC287	CAD	BE	Foreign Balanced Growth and Income	MFC059	CAD	FE	
MVP Fidelity European Growth Fund	METMFEQ	CAD	BE	Industrial Mortgage Securities	MFC297	CAD	FE	Foreign Balanced Growth and Income (US\$)	MFC061	USD	FE	
MVP Fidelity Small Cap America Fund	METMFSC	CAD	BE	Industrial Pension	MFC283	CAD	BE					
MacDougall MacDougall				Industrial Pension	MFC293	CAD	FE					
International Fund	MCD1	CAD	NL	Fund Family: Ivy								
Mackenzie Financial Corp				Ivy Canadian	MFC083	CAD	FE					
Ivy RSP Foreign Equity Fund	MFC754	CAD	FE	Ivy Canadian	MFC613	CAD	BE					
Ivy RSP Foreign Equity Fund	MFC854	CAD	BE	Ivy Enterprise	MFC286	CAD	BE					
Mackenzie Sentinel Canada Equity Ltd	MFC601	CAD	BE									

DO - Deferred based on Original amount DM - Deferred based on Market value FO - Either Front end or deferred on Original FM - Either Front end or deferred on Market
FE - Front End Load BE - Back End Load FB - Either Front End or Back End load AC - Acquisition Charge LL - Low Load NL - No Load VS - Volume Sales Charge

Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
AGF Canadian Growth & Income GIfE	MIF520	CAD	DM	Fidelity Canadian Bond GIfE	MIF507	CAD	DM	AGF High Income GIfE	MIF006	CAD	DM
AGF Canadian High Income GIfE	MIF406	CAD	FE	Fidelity Capital Builder GIfE	MIF444	CAD	FE	AGF High Income GIfE	MIF206	CAD	FE
AGF Canadian High Income GIfE	MIF506	CAD	DM	Fidelity Capital Builder GIfE	MIF544	CAD	DM	AIM GT Canada Growth Class GIfE	MIF046	CAD	DM
AGF Dividend GIfE	MIF415	CAD	FE	Fidelity Growth America GIfE	MIF492	CAD	FE	AIM GT Canada Growth Class GIfE	MIF246	CAD	FE
AGF Dividend GIfE	MIF515	CAD	DM	Fidelity Growth America GIfE	MIF592	CAD	DM	AIM GT Global America Growth Class GIfE	MIF093	CAD	DM
AGF Global Government Bond GIfE	MIF470	CAD	FE	Fidelity International Portfolio GIfE	MIF411	CAD	FE	AIM GT Global America Growth Class GIfE	MIF293	CAD	FE
Fund Family: Encore Series				Fidelity International Portfolio GIfE	MIF511	CAD	DM	C.I. Harbour GIfE	MIF248	CAD	FE
AGF Global Government Bond GIfE	MIF570	CAD	DM	Fidelity True North GIfE	MIF445	CAD	FE	C.I. Harbour GIfE	MIF048	CAD	DM
AIM GT Canada Growth Class GIfE	MIF446	CAD	FE	Fidelity True North GIfE	MIF545	CAD	DM	C.I. Harbour Growth & Income GIfE	MIF025	CAD	DM
AIM GT Canada Growth Class GIfE	MIF546	CAD	DM	Growth Asset Allocation GIfE	MIF530	CAD	DM	C.I. Harbour Growth & Income GIfE	MIF225	CAD	FE
AIM GT Global America Growth GIfE	MIF593	CAD	DM	Growth Asset Allocation GIfE	MIF430	CAD	FE	Canadian Equity Index GIfE	MIF350	CAD	NL
AIM GT Global America Growth GIfE	MIF493	CAD	FE	Merrill Lynch Global Growth GIfE	MIF418	CAD	FE	Dynamic Dividend Growth GIfE	MIF216	CAD	FE
Aggressive Asset Allocation GIfE	MIF431	CAD	FE	Merrill Lynch Global Growth GIfE	MIF518	CAD	DM	Dynamic Dividend Growth GIfE	MIF016	CAD	DM
Aggressive Asset Allocation GIfE	MIF531	CAD	DM	Merrill Lynch US Basic Value GIfE	MIF414	CAD	FE	Dynamic Global Bond GIfE	MIF271	CAD	FE
Atlas Canadian Balanced GIfE	MIF417	CAD	FE	Merrill Lynch US Basic Value GIfE	MIF514	CAD	DM	Dynamic Global Bond GIfE	MIF071	CAD	DM
Atlas Canadian Balanced GIfE	MIF517	CAD	DM	Moderate Asset Allocation GIfE	MIF428	CAD	FE	Dynamic Partners GIfE	MIF224	CAD	FE
Atlas Canadian Large Cap Growth GIfE	MIF412	CAD	FE	Moderate Asset Allocation GIfE	MIF528	CAD	DM	Dynamic Partners GIfE	MIF024	CAD	DM
Atlas Canadian Large Cap Growth GIfE	MIF512	CAD	DM	O'Donnell Canadian GIfE	MIF449	CAD	FE	E&P American Growth GIfE	MIF091	CAD	DM
Balanced Asset Allocation GIfE	MIF429	CAD	FE	O'Donnell Canadian GIfE	MIF549	CAD	DM	E&P American Growth GIfE	MIF291	CAD	FE
Balanced Asset Allocation GIfE	MIF529	CAD	DM	O'Donnell Select GIfE	MIF450	CAD	FE	E&P Balanced GIfE	MIF021	CAD	DM
C.I. Harbour GIfE	MIF448	CAD	FE	O'Donnell Select GIfE	MIF550	CAD	DM	E&P Balanced GIfE	MIF221	CAD	FE
C.I. Harbour GIfE	MIF548	CAD	DM	Sceptre Balanced Growth GIfE	MIF410	CAD	FE	E&P Equity GIfE	MIF042	CAD	DM
C.I. Harbour Growth & Income GIfE	MIF425	CAD	FE	Sceptre Balanced Growth GIfE	MIF510	CAD	DM	E&P Equity GIfE	MIF242	CAD	FE
C.I. Harbour Growth & Income GIfE	MIF525	CAD	DM	Sceptre Canadian Equity GIfE	MIF409	CAD	FE	E&P Money Market GIfE	MIF201	CAD	FE
Canadian Equity Index GIfE	MIF650	CAD	NL	Sceptre Canadian Equity GIfE	MIF509	CAD	DM	E&P Money Market GIfE	MIF001	CAD	DM
Conservative Asset Allocation GIfE	MIF427	CAD	FE	Talvest Canadian Asset Allocation GIfE	MIF426	CAD	FE	E&P Money Market No-Load GIfE	MIF901	CAD	NL
Conservative Asset Allocation GIfE	MIF527	CAD	DM	Talvest Canadian Asset Allocation GIfE	MIF526	CAD	DM	E&P Value Equity GIfE	MIF251	CAD	FE
Dynamic Dividend Growth GIfE	MIF416	CAD	FE	Talvest Income GIfE	MIF408	CAD	FE	E&P Value Equity GIfE	MIF051	CAD	DM
Dynamic Dividend Growth GIfE	MIF516	CAD	DM	Talvest Income GIfE	MIF508	CAD	DM	Fidelity Canadian Asset Allocation GIfE	MIF022	CAD	DM
Dynamic Global Bond GIfE	MIF471	CAD	FE	Talvest Value Line US Equity GIfE	MIF494	CAD	FE	Fidelity Canadian Asset Allocation GIfE	MIF222	CAD	FE
Dynamic Global Bond GIfE	MIF571	CAD	DM	Talvest Value Line US Equity GIfE	MIF594	CAD	DM	Fidelity Canadian Bond GIfE	MIF007	CAD	DM
Dynamic Partners GIfE	MIF424	CAD	FE	Trimark Select Balanced GIfE	MIF523	CAD	DM	Fidelity Canadian Bond GIfE	MIF207	CAD	FE
Dynamic Partners GIfE	MIF524	CAD	DM	Trimark Select Balanced GIfE	MIF423	CAD	FE	Fidelity Capital Builder GIfE	MIF044	CAD	DM
E&P American Growth GIfE	MIF491	CAD	FE	Trimark Select Canadian Growth GIfE	MIF447	CAD	FE	Fidelity Capital Builder GIfE	MIF244	CAD	FE
E&P American Growth GIfE	MIF591	CAD	DM	Trimark Select Canadian Growth GIfE	MIF547	CAD	DM	Fidelity Growth America GIfE	MIF092	CAD	DM
E&P Balanced GIfE	MIF421	CAD	FE	Trimark Select Growth GIfE	MIF413	CAD	FE	Fidelity Growth America GIfE	MIF292	CAD	FE
E&P Balanced GIfE	MIF521	CAD	DM	Trimark Select Growth GIfE	MIF513	CAD	DM	Fidelity International Portfolio GIfE	MIF311	CAD	FE
E&P Money Market GIfE	MIF401	CAD	FE	U.S. Equity Index GIfE	MIF630	CAD	NL	Fidelity International Portfolio GIfE	MIF111	CAD	DM
E&P Money Market GIfE	MIF501	CAD	DM	Fund Family: Guaranteed Investment				Fidelity True North GIfE	MIF045	CAD	DM
E&P Money Market No-Load GIfE	MIF601	CAD	NL	AGF American Growth Class GIfE	MIF090	CAD	DM	Fidelity True North GIfE	MIF245	CAD	FE
E&P Sector Rotation GIfE	MIF443	CAD	FE	AGF American Growth Class GIfE	MIF290	CAD	FE	O'Donnell Canadian GIfE	MIF249	CAD	FE
E&P Sector Rotation GIfE	MIF543	CAD	DM	AGF American Growth Class GIfE	MIF005	CAD	DM	O'Donnell Canadian GIfE	MIF049	CAD	DM
E&P Value Equity GIfE	MIF451	CAD	FE	AGF Canadian Bond GIfE	MIF205	CAD	FE	O'Donnell Select GIfE	MIF250	CAD	FE
E&P Value Equity GIfE	MIF551	CAD	DM	AGF Canadian Bond GIfE	MIF040	CAD	DM	O'Donnell Select GIfE	MIF050	CAD	DM
Fidelity Canadian Asset Allocation GIfE	MIF422	CAD	FE	AGF Canadian Equity GIfE	MIF240	CAD	FE	Talvest Canadian Asset Allocation GIfE	MIF226	CAD	FE
Fidelity Canadian Asset Allocation GIfE	MIF522	CAD	DM	AGF Dividend GIfE	MIF015	CAD	DM	Talvest Canadian Asset Allocation GIfE	MIF026	CAD	DM
Fidelity Canadian Bond GIfE	MIF407	CAD	FE	AGF Dividend GIfE	MIF215	CAD	FE	Talvest Income GIfE	MIF208	CAD	FE
				AGF Global Government Bond GIfE	MIF070	CAD	DM	Talvest Income GIfE	MIF008	CAD	DM
				AGF Global Government Bond GIfE	MIF270	CAD	FE	Talvest Value Line US Equity GIfE	MIF094	CAD	DM
				AGF Growth and Income GIfE	MIF020	CAD	DM	Talvest Value Line US Equity GIfE	MIF294	CAD	FE
				AGF Growth and Income GIfE	MIF220	CAD	FE	Trimark Select Balanced GIfE	MIF023	CAD	DM

DO - Deferred based on Original amount DM - Deferred based on Market value FO - Either Front end or deferred on Original FM - Either Front end or deferred on Market
FE - Front End Load BE - Back End Load FB - Either Front End or Back End load AC - Acquisition Charge LL - Low Load NL - No Load VS - Volume Sales Charge

Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
Trimark Select Balanced GIF	MIF223	CAD	FE	Bond Fund -MLIA (Series A)	MLABONA	CAD	NL	Canadian Income Fund	MAW101	CAD	NL
Trimark Select Canadian Growth GIF	MIF047	CAD	DM	Bond Fund -MLIP (Series B)	MLA050	CAD	BE	High Yield Bond Fund	MAW109	CAD	NL
Trimark Select Canadian Growth GIF	MIF247	CAD	FE	Canadian Equity Fund -CAP (Series C)	MLAMCEC	CAD	BE	New Canada Fund	MAW107	CAD	NL
Trimark Select Growth GIF	MIF113	CAD	DM	Canadian Equity Fund -MLIA (Series A)	MLAMCEA	CAD	NL	U.S. Equity Fund	MAW108	CAD	NL
Trimark Select Growth GIF	MIF313	CAD	FE	Canadian Equity Fund -MLIP (Series B)	MLA060	CAD	BE	World Investment Fund	MAW102	CAD	NL
U.S. Equity Index GIF	MIF330	CAD	NL	Discovery Fund -CAP (Series C)	MLADISC	CAD	BE	Maxxum Group			
Fund Family: Vista				Discovery Fund -MLIA (Series A)	MLADISA	CAD	NL	American Equity Fund	MAX767	CAD	FE
Vista American Stock Fund 1	MIF159	CAD	FE	Discovery Fund -MLIP (Series B)	MLA020	CAD	BE	American Equity Fund	MAX867	CAD	DM
Vista American Stock Fund 2	MIF259	CAD	DM	Diversified Equity Fund - CAP (Series C)	MLAMDEC	CAD	BE	Canadian Balanced Fund	MAX760	CAD	FE
Vista Bond Fund 1	MIF156	CAD	FE	Diversified Equity Fund -MLIA (Series A)	MLAMDEA	CAD	NL	Canadian Balanced Fund	MAX860	CAD	DM
Vista Bond Fund 2	MIF256	CAD	DM	Diversified Equity Fund -MLIP (Series B)	MLA140	CAD	BE	Canadian Equity Growth Fund	MAX762	CAD	FE
Vista Capital Gains Fund 1	MIF141	CAD	FE	Dividend Income Fund -CAP (Series C)	MLACDFC	CAD	BE	Canadian Equity Growth Fund	MAX862	CAD	DM
Vista Capital Gains Fund 2	MIF241	CAD	DM	Dividend Income Fund -MLIA (Series A)	MLACDFA	CAD	NL	Dividend Fund	MAX761	CAD	FE
Vista Diversified Fund 1	MIF109	CAD	FE	Dividend Income Fund -MLIP (Series B)	MLA070	CAD	BE	Dividend Fund	MAX861	CAD	DM
Vista Diversified Fund 2	MIF209	CAD	DM	EurAsia Fund -CAP (Series C)	MLAEAIC	CAD	BE	Global Equity Fund	MAX768	CAD	FE
Vista Equity Fund 2	MIF204	CAD	DM	EurAsia Fund -MLIA (Series A)	MLAEAIA	CAD	NL	Global Equity Fund	MAX868	CAD	DM
Vista Global Bond Fund 1	MIF1	CAD	FE	EurAsia Fund -MLIP (Series B)	MLA080	CAD	BE	Income Fund	MAX763	CAD	FE
Vista Global Bond Fund 2	MIF2	CAD	DM	Europe Fund -CAP (Series C)	MLAMEFC	CAD	BE	Income Fund	MAX863	CAD	DM
Vista Global Equity Fund 1	MIF164	CAD	FE	Europe Fund -MLIA (Series A)	MLAMEFA	CAD	NL	Natural Resource Fund	MAX765	CAD	FE
Vista Global Equity Fund 2	MIF264	CAD	DM	Europe Fund -MLIP (Series B)	MLA150	CAD	BE	Natural Resource Fund	MAX865	CAD	DM
Vista Short-Term Securities Fund 1	MIF186	CAD	FE	Global Equities Fund - CAP (Series C)	MLAGEFC	CAD	BE	Precious Metals	MAX766	CAD	FE
Vista Short-Term Securities Fund 2	MIF286	CAD	DM	Global Equities Fund - MLIP (Series B)	MLA090	CAD	BE	Precious Metals	MAX866	CAD	DM
Marathon Mutual Funds				Growth Fund -CAP (Series C)	MLAGROC	CAD	BE	McDonald Investment			
Marathon Performance Canadian 60 Fund	FMS660	CAD	DM	Growth Fund -MLIA (Series A)	MLAGROA	CAD	NL	Asia Plus Fund	MPF128	CAD	FE
Marathon Performance Canadian 60 Fund	FMS460	CAD	FE	Growth Fund -MLIP (Series B)	MLA100	CAD	BE	Canada Plus Fund	MPF129	CAD	FE
Marathon Performance Cdn. Balanced Fund	FMS602	CAD	BE	Money Market Fund -CAP (Series C)	MLAMMKC	CAD	BE	Emerging Economies Fund	MPF143	CAD	FE
Marathon Performance Cdn. Balanced Fund	FMS402	CAD	FE	Money Market Fund -MLIA (Series A)	MLAMMKA	CAD	NL	Enhanced Bond Fund	MPF144	CAD	FE
Marathon Performance Equity Fund	FMS911	CAD	NL	Pacific Basin Equities -CAP (Series C)	MLAPBEC	CAD	BE	Enhanced Global Fund	MPF132	CAD	NL
Marathon Performance Large Cap. Cdn.	FMS601	CAD	BE	Pacific Basin Equities -MLIA (Series A)	MLAPBEA	CAD	NL	Euro Plus Fund	MPF139	CAD	FE
Marathon Performance Large Cap. Cdn.	FMS401	CAD	FE	Pacific Basin Equities -MLIP (Series B)	MLA120	CAD	BE	New America Fund	MPF142	CAD	FE
Marathon Performance Large Cap. US Fund	FMS604	CAD	BE	S&P 500 Fund -CAP (Series C)	MLASP5C	CAD	BE	New Japan Fund	MPF141	CAD	FE
Marathon Performance Large Cap. US Fund	FMS404	CAD	FE	S&P 500 Fund -MLIA (Series A)	MLASP5A	CAD	NL	Fund Family: McDonald Ambassador Port.			
Marathon Performance NA Long-Short Fund	FMS405	CAD	FE	S&P 500 Fund -MLIP (Series B)	MLA130	CAD	BE	Ambassador Aggressive Global RRSP Port	MPF202	CAD	FE
Marathon Performance Resource Fund	FMS611	CAD	DM	Fund Family: Synchrony Segregated Fund				Ambassador Aggressive Portfolio Fund	MPF201	CAD	FE
Marathon Performance Resource Fund	FMS411	CAD	FE	Synchrony Conservative Portfolio	MLA175	CAD	FB	Ambassador Balanced Global RRSP Port	MPF204	CAD	FE
Maritime Life				Synchrony Conservative RRSP Portfolio	MLA174	CAD	FB	Ambassador Balanced Portfolio Fund	MPF203	CAD	FE
Aggressive Equity Fund -CAP (Series C)	MLAAEQC	CAD	BE	Synchrony Income and Growth Portfolio	MLA176	CAD	FB	Ambassador Conservative Global RRSP Port	MPF206	CAD	FE
Aggressive Equity Fund -MLIA (Series A)	MLAAEQA	CAD	NL	Synchrony Performance Portfolio	MLA173	CAD	FB	Ambassador Conservative Portfolio Fund	MPF205	CAD	FE
Aggressive Equity Fund -MLIP (Series B)	MLA343	CAD	BE	Mawer Investment				McClean Budden Limited			
Amer Growth & Income-CAP (Series C)	MLAAGIC	CAD	BE	Canadian Balanced RSP Fund	MAW104	CAD	NL	American Growth Fund	MBU003	CAD	NL
Amer Growth & Income-MLIP (Series B)	MLA030	CAD	BE	Canadian Bond Fund	MAW100	CAD	NL	Balanced Fund	MBU001	CAD	NL
Amer Growth & Income -MLIA (Series A)	MLAAGIA	CAD	NL	Canadian Diversified Investment Fund	MAW105	CAD	NL	Canadian Equity Value Fund	MBU007	CAD	NL
Balanced Fund - CAP (Series C)	MLABALC	CAD	BE	Canadian Equity Fund	MAW106	CAD	NL	Equity Growth Fund	MBU004	CAD	NL
Balanced Fund - MLIA (Series A)	MLABALA	CAD	NL	Merrill Lynch Asset Mgt.				Fixed Income Fund	MBU004	CAD	NL
Balanced Fund - MLIP (Series B)	MLA040	CAD	BE	Canadian Balanced Fund	MLF508	CAD	FE	International Growth Fund	MBU006	CAD	NL
Bond Fund -CAP (Series C)	MLABONC	CAD	BE	Canadian Balanced Fund	MLF507	CAD	DO	MB Private Balanced Growth Fund	MBUP15	CAD	NL
				Canadian Core Value Fund	MLF506	CAD	FE	Members Mutual Mgmt			
				Canadian Core Value Fund	MLF505	CAD	DO	Members Mutual Fund	MMFMF	CAD	NL
				Defined Assets Fund	MLF552	CAD	FE	Merrill Lynch Asset Mgt.			
				Defined Assets Fund	MLF553	CAD	DO	Canadian Balanced Fund	MLF508	CAD	FE
				Defined Assets Fund (US\$)	MLF752	USD	FE	Canadian Balanced Fund	MLF507	CAD	DO

Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
Defined Assets Fund (US\$)	MLF753	USD	DO	Canadian Financial Services Fund	MONFIN	CAD	BE	Ecoflex International Stock Fund "I"	NWL080N	CAD	DM
Global Growth Fund	MLF504	CAD	FE	Canadian Growth Fund	MONGRO	CAD	DO	Ecoflex Money Market Fund "M"	NWL070N	CAD	DM
Global Growth Fund	MLF503	CAD	BE	Canadian Resources Fund	MONRES	CAD	BE	Ecoflex Mortgage Fund "H"	NWL030N	CAD	DM
U.S. Basic Value Fund	MLF502	CAD	FE	Canadian Small Cap Fund	MONSCAP	CAD	BE	Ecoflex Select Canadian Fund "T"	NWL150N	CAD	DM
U.S. Basic Value Fund	MLF501	CAD	BE	Dividend Fund	MONDIV	CAD	DO	Ecoflex Stock Fund "A"	NWL010N	CAD	DM
Middlefield Group				European Equity Index Fund	MONEUR	CAD	BE	Ecoflex U.S. Advantage Fund "U"	NWL180N	CAD	DM
Canadian Realty Fund	MID146	CAD	FB	Information Technology Fund	MONTECH	CAD	BE	Ecoflex U.S. Stock Fund "S"	NWL090N	CAD	DM
Canadian Realty Fund	MID500	CAD	FE	International Bond Index Fund	MONIBND	CAD	BE	Fund Family: National Life			
Canadian Realty Fund	MID550	CAD	DM	International Brands Fund	MONBRND	CAD	BE	Ecoflex Bond Fund BNL	NWL210N	CAD	NL
Global Technology Fund	MID300	CAD	FE	NN Elite Fund	MONELT	CAD	DO	Ecoflex Diversified Fund DNL	NWL220N	CAD	NL
Global Technology Fund	MID350	CAD	DM	National Life				Ecoflex Stock Fund ANL	NWL200N	CAD	NL
Global Technology Fund	MID147	CAD	FB	Balanced Fund	NAL014	CAD	DO	Northwest Mutual Funds			
Growth Fund	MID450	CAD	DM	Dividend Income Fund	NAL020	CAD	DO	Balanced Fund	NWT106	CAD	FE
Growth Fund	MID148	CAD	FE	Equities	NAL010	CAD	DO	Balanced Fund	NWT207	CAD	DO
Millennium Funds MWIML				Fixed Income	NAL011	CAD	DO	Balanced Fund	NWT307	CAD	VS
Talvest Cdn Asset Allocation	MIL604	CAD	FE	Global Equities	NAL015	CAD	DO	Dividend Fund	NWT104	CAD	FE
Talvest Cdn Asset Allocation	MIL607	CAD	BE	International Equities Fund	NAL019	CAD	DO	Dividend Fund	NWT205	CAD	DO
Fund Family: Millennium				Money Market Fund	NAL013	CAD	DO	Dividend Fund	NWT305	CAD	VS
Talvest Millennium High Income Fund	MIL606	CAD	BE	U.S. Equity Index Fund	NAL021	CAD	DO	Growth Fund	NWT108	CAD	FE
Talvest Millennium High Income Fund	MIL603	CAD	FE	Navigator Fund Company				Growth Fund	NWT209	CAD	DO
Talvest Millennium Next Generation Fund	MIL602	CAD	FE	American Growth Fund	NFC013	CAD	FE	Growth Fund	NWT309	CAD	VS
Talvest Millennium Next Generation Fund	MIL605	CAD	BE	American Growth Fund	NFC513	CAD	DO	Income Fund	NWT102	CAD	FE
Montrusco Bolton				American Value Fund	NFC012	CAD	FE	Income Fund	NWT203	CAD	DO
Balanced	MSF0060	CAD	NL	American Value Fund	NFC512	CAD	DO	Income Fund	NWT303	CAD	VS
Balanced +	MSF0065	CAD	NL	Asia-Pacific Fund	NFC014	CAD	FE	International Fund	NWT110	CAD	FE
Bond Index +	MSF0230	CAD	NL	Asia-Pacific Fund	NFC514	CAD	DO	International Fund	NWT211	CAD	DO
Canadian Equity	MSF0240	CAD	NL	Canadian Focus Growth Portfolio Fund	NFC510	CAD	DO	International Fund	NWT311	CAD	VS
Continental Europe Equity	MSF0320	CAD	NL	Canadian Focus Growth Portfolio Fund	NFC010	CAD	FE	Nova Mutual Funds			
Europe Australia Far East	MSF0062	USD	NL	Canadian Growth & Income Fund	NFC017	CAD	FE	Balanced Fund	CPM324	CAD	NL
Global Balanced + Fund	MSF075	CAD	NL	Canadian Growth & Income Fund	NFC517	CAD	DO	Bond fund	CPM321	CAD	NL
Growth	MSF0260	CAD	NL	Canadian Growth Fund	NFC016	CAD	FE	Canadian Equity Fund	CPM322	CAD	NL
Income	MSF0220	CAD	NL	Canadian Growth Fund	NFC516	CAD	DO	International Equity Fund	CPM325	CAD	NL
Non-Taxable U.S. Equity	MSF0064	USD	NL	Canadian Income Fund	NFC011	CAD	FE	Ontario Teachers Group			
Strategic U.S. Equity	MSF0275	USD	NL	Canadian Income Fund	NFC511	CAD	DO	Balanced Fund	OTG100	CAD	NL
T-Max	MSF0210	CAD	NL	Canadian Technology Fund	NFC015	CAD	FE	Diversified Fund	OTG101	CAD	NL
Taxable U.S. Equity	MSF0280	USD	NL	Canadian Technology Fund	NFC515	CAD	DO	Global Fund	OTG103	CAD	NL
Mulvihill Capital Mgt				North West Life				Growth Fund	OTG104	CAD	NL
FIRM Canadian Dividend Fund	MWM200	CAD	NL	Ecoflex Bissett Bonds Fund "BBS"	NWL230N	CAD	NL	Mortgage Income Fund	OTG105	CAD	NL
FIRM Canadian Growth Fund	MWM100	CAD	NL	Ecoflex Bissett Canadian Equity Fund ABS	NWL260N	CAD	NL	Optima Strategy			
NCE Financial Corp.				Ecoflex Bond Fund "B"	NWL020N	CAD	DM	Canadian Equity Fund	OPT191	CAD	FE
Canadian Energy Growth Fund	NCE701	CAD	NL	Ecoflex Canadian Advantage Fund "N"	NWL190N	CAD	DM	Canadian Equity Fund	OPT194	CAD	DM
Precious Metals Growth Fund	NCE703	CAD	NL	Ecoflex Diversified Fund "D"	NWL040N	CAD	DM	Canadian Fixed Income	OPT195	CAD	DM
Real Estate Securities Fund	NCE705	CAD	NL	Ecoflex Diversified Opportunity Fund DO	NWL250N	CAD	NL	Canadian Fixed Income	OPT192	CAD	FE
NN Financial				Ecoflex Diversified Security Fund "DS"	NWL240N	CAD	NL	Global Fixed Income Fund	OPT303	CAD	FE
American Asset Allocation Fund	MONAAA	CAD	BE	Ecoflex Dividend Fund "V"	NWL160N	CAD	DM	Global Fixed Income Fund	OPT306	CAD	DM
American Equity Index Fund	MONMAN	CAD	BE	Ecoflex Emerging Markets Fund "E"	NWL110N	CAD	DM	International Equity Fund	OPT302	CAD	FE
Asset Allocation Fund	MONBAL	CAD	DO	Ecoflex Fidelity Canadian Growth Co. NFI	NWL280N	CAD	NL	International Equity Fund	OPT305	CAD	DM
Bond Fund	MONBON	CAD	DO	Ecoflex Fidelity European Growth Fund	NWL290N	CAD	NL	Real Estate Investment Fund	OPT286	CAD	FE
Can-Am Fund	MONCA	CAD	DO	Ecoflex Fidelity True North Stock "AFI"	NWL270N	CAD	NL	Real Estate Investment Fund	OPT287	CAD	DM
Can-Asian Fund	MONCAS	CAD	DO	Ecoflex Global Bond Fund "G"	NWL100N	CAD	DM	Short-Term Income	OPT193	CAD	FE
Can-Daq 100	MONDAQ	CAD	DO	Ecoflex Income Fund "R"	NWL170N	CAD	DM	Short-Term Income	OPT196	CAD	DM
Can-Emerge Fund	MONEME	CAD	DO					U.S. Equity Fund	OPT301	CAD	FE
Can-Euro Fund	MONCEU	CAD	DO					U.S. Equity Fund	OPT304	CAD	DM
Can-Global Bond Fund	MONGLB	CAD	DO					Orbit Mutual Funds			
Canadian 35 Index Fund	MON35	CAD	DO					Canadian Equity Fund	OMFI52	CAD	FO
Canadian Communications Fund	MONCOM	CAD	BE					North American Fund	OMFI50	CAD	FM
								World Fund	OMFI51	CAD	FM

Ordre des Ingenieurs

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Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
American Fund	OIQ053	CAD	NL	Demographic Trend Fund	VAL505	CAD	DM	Goodwood Fund	PFM1	CAD	NL
Balanced Fund	OIQ057	CAD	NL	Demographic Trend Fund	VAL905	CAD	NL	Pursuit Financial			
Bond Fund	OIQ051	CAD	NL	Diversified Fund	VAL103	CAD	FE	Canadian Bond Fund	PUR200	CAD	FE
Equity Fund	OIQ050	CAD	NL	Diversified Fund	VAL503	CAD	DM	Canadian Equity Fund	PUR500	CAD	FE
Growth Fund	OIQ054	CAD	NL	Diversified Fund	VAL903	CAD	NL	Global Bond Fund	PUR220	CAD	FE
International Fund	OIQ058	CAD	NL	Dividend Fund	VAL109	CAD	FE	Global Equity Fund	PUR520	CAD	FE
Short-Term Income Fund	OIQ056	CAD	NL	Dividend Fund	VAL509	CAD	DM	Growth Fund	PUR511	CAD	FE
Perigee Inv. Counsel Inc				Dividend Fund	VAL909	CAD	NL	Quebec Growth Fund			
International Equity Fund	PGC9	CAD	NL	Global Equity - Value	VAL107	CAD	FE	Quebec Growth Fund	QGF520	CAD	FE
T-Plus Fund	PGC11	CAD	NL	Global Equity - Value	VAL507	CAD	DM	Quebec Growth Fund	QGF120	CAD	DO
US Equity Fund	PGC12	CAD	NL	Global Equity - Value	VAL907	CAD	NL	Quebec Growth Fund	QGF119	CAD	FE
Peter Cundill & Assoc				U.S. Equity - Value	VAL106	CAD	FE	Research Capital Corp.			
McElvaine Investment Trust Fund	CND552	CAD	NL	U.S. Equity - Value	VAL506	CAD	DM	European Fund	RCCEF	CAD	BE
U.S. Equity - Value	VAL906	CAD	NL	U.S. Equity - Value	VAL906	CAD	NL	Retrocomm Growth Fund			
Fund Family: Series A				Primerica Concert Series				Growth Fund Inc. Class A	RGF001	CAD	DM
Canadian Security Fund Series A	CND550	CAD	FE	Canadian Aggressive Growth Portfolio	PCS111	CAD	FE	Growth Fund Inc. Class C	RGF002	CAD	FE
Value Fund Series A	CND551	CAD	FE	Canadian Aggressive Growth Portfolio	PCS311	CAD	BE	Royal & SunAlliance			
Fund Family: Series B				Canadian Balanced Portfolio Fund	PCS117	CAD	FE	Balanced Fund	RYL311	CAD	NL
Canadian Security Fund Series B	CND553	CAD	FE	Canadian Balanced Portfolio Fund	PCS317	CAD	BE	Balanced Fund	RYL300	CAD	DO
Value Fund Series B	CND554	CAD	FE	Canadian Balanced Portfolio Fund	PCS317	CAD	BE	Canadian Growth Fund	RYL500	CAD	DO
Phillips, Hager & North				Canadian Conservative Portfolio Fund	PCS118	CAD	FE	Canadian Growth Fund	RYL511	CAD	NL
Balanced Fund	PHN350	CAD	NL	Canadian Conservative Portfolio Fund	PCS318	CAD	BE	Dividend Fund	RYL911	CAD	NL
Balanced Pension Trust Fund	PHN300	CAD	NL	Canadian Conservative Portfolio Fund	PCS318	CAD	BE	Dividend Fund	RYL900	CAD	DO
Bond Fund	PHN110	CAD	NL	Canadian Growth Portfolio Fund	PCS113	CAD	FE	Equity Fund	RYL100	CAD	DO
Canadian Equity Fund	PHN130	CAD	NL	Canadian Growth Portfolio Fund	PCS313	CAD	BE	Equity Fund	RYL111	CAD	NL
Canadian Equity Pension Trust Fund	PHN240	CAD	NL	Canadian Growth Portfolio Fund	PCS313	CAD	BE	Global Emerging Market Fund	RYL800	CAD	DO
Canadian Equity Plus Fund	PHN140	CAD	NL	Canadian High Growth Portfolio Fund	PCS112	CAD	FE	Global Emerging Market Fund	RYL811	CAD	NL
Canadian Equity Pooled Pension Fund	PHN180	CAD	NL	Canadian High Growth Portfolio Fund	PCS312	CAD	BE	Income Fund	RYL200	CAD	DO
Dividend Income Fund	PHN150	CAD	NL	Canadian High Growth Portfolio Fund	PCS312	CAD	BE	Income Fund	RYL211	CAD	NL
Euro-Pacific Equity Fund	PHN210	CAD	NL	Canadian Income Portfolio Fund	PCS119	CAD	FE	International Equity Fund	RYL600	CAD	DO
Global Equity Trust	PHN220	CAD	NL	Canadian Income Portfolio Fund	PCS319	CAD	BE	International Equity Fund	RYL611	CAD	NL
High Yield Bond Trust Fund	PHN280	CAD	FE	Canadian Income Portfolio Fund	PCS319	CAD	BE	US Equity Fund	RYL700	CAD	DO
Institutional High Grade Corporate Bond	PHN290	CAD	NL	Int'l Aggressive Growth Portfolio Fund	PCS114	CAD	FE	US Equity Fund	RYL711	CAD	NL
Long Bond Pension Trust Fund	PHN270	CAD	NL	Int'l Aggressive Growth Portfolio Fund	PCS314	CAD	BE	Royal Mutual Funds			
N.A. Equity Fund	PHN260	CAD	NL	International Growth Portfolio Fund	PCS116	CAD	FE	Asian Growth Fund	RBF170	CAD	NL
Short-Term Bond & Mortgage Fund	PHN250	CAD	NL	International Growth Portfolio Fund	PCS316	CAD	BE	Balanced Fund	RBF272	CAD	NL
U.S. Equity Fund	PHN160	CAD	NL	International High Growth Portfolio Fund	PCS115	CAD	FE	Balanced Growth Fund	RBF553	CAD	NL
U.S. Pooled Pension Fund	PHN170	CAD	NL	International High Growth Portfolio Fund	PCS315	CAD	BE	Bond Fund	RBF270	CAD	NL
Vintage Fund	PHN400	CAD	NL	International High Growth Portfolio Fund	PCS315	CAD	BE	Canadian Equity Fund	RBF269	CAD	NL
Placements Optimum				Primerica Financial Serv				Canadian Growth Fund	RBF265	CAD	NL
Balanced Fund	POP100	CAD	NL	Asset Builder I Fund	PRI910	CAD	DM	Canadian Small Cap Fund	RBF467	CAD	NL
Bond Fund	POP103	CAD	NL	Asset Builder II Fund	PRI920	CAD	DM	Canadian Value Fund	RBF554	CAD	NL
Equity Fund	POP101	CAD	NL	Asset Builder III Fund	PRI930	CAD	DM	Dividend Fund	RBF266	CAD	NL
Growth & Income Fund	POP105	CAD	NL	Asset Builder IV Fund	PRI940	CAD	DM	Energy Fund	RBF462	CAD	NL
International Fund	POP104	CAD	NL	Asset Builder V Fund	PRI950	CAD	DM	European Growth Fund	RBF457	CAD	NL
Savings Fund	POP102	CAD	NL	Cash Management Fund	PRI900	CAD	NL	Global Bond Fund	RBF267	CAD	NL
Placements Valorem Inc.				Primus Capital Advisors				Global Education Fund	RBF562	CAD	NL
Canadian Bond - Value	VAL102	CAD	FE	Balanced Fund	PCA007	CAD	FE	International Equity Fund	RBF268	CAD	NL
Canadian Bond - Value	VAL502	CAD	DM	Canadian Equity Fund	PCA003	CAD	NL	Japanese Fund	RBF456	CAD	NL
Canadian Bond - Value	VAL902	CAD	NL	Canadian Fixed Income Fund	PCA002	CAD	NL	Latin American Fund	RBF275	CAD	NL
Canadian Demography Fund	VAL108	CAD	FE	EAFE Equity Fund	PCA005	CAD	NL	Life Science & Technology Fund	RBF274	CAD	NL
Canadian Demography Fund	VAL508	CAD	DM	Emerging Markets Fund	PCA006	CAD	NL	Monthly Income Fund	RBF448	CAD	NL
Canadian Demography Fund	VAL908	CAD	NL	Enhanced Global Bond Fund	PCA009	CAD	FE	Mortgage Fund	RBF264	CAD	NL
Canadian Equity - Value	VAL504	CAD	DM	U.S. Equity Fund	PCA004	CAD	NL	O'Shaughnessy Canadian Equity Fund	RBF550	CAD	NL
Canadian Equity - Value	VAL904	CAD	NL	Puccetti Fund Mgmt - GWF				O'Shaughnessy U.S. Growth Fund	RBF551	CAD	NL
Canadian Equity - Value	VAL104	CAD	FE					O'Shaughnessy U.S. Value Fund	RBF552	CAD	NL
Demographic Trend Fund	VAL105	CAD	FE					Precious Metals Fund	RBF468	CAD	NL
								U.S. Equity Fund	RBF263	CAD	NL

Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
U.S. Equity Fund (US\$)	RBF449	USD	NL	Emerging Market Fund	SVF812	CAD	FE	Canadian Bond Fund	OGF115	CAD	FE
Zweig Global Balanced Fund	RBF273	CAD	NL	Emerging Market Fund	SVF912	CAD	DM	Canadian Bond Fund	OGF215	CAD	DM
Zweig Growth Fund	RBF336	CAD	NL	Emerging Market Fund	SVF112	CAD	DM	Canadian Bond Fund	OGF315	CAD	VS
Zweig Growth Fund (US\$)	RBF337	USD	NL	Emerging Market Fund (US\$)	SVF854	USD	FE	Canadian Emerging Growth Fund	OGF202	CAD	DM
Fund Family: Royal Index Funds				Emerging Market Fund (US\$)	SVF954	USD	DM	Canadian Emerging Growth Fund	OGF102	CAD	FE
Canadian Index Fund	RBF556	CAD	NL	Emerging Market Fund (US\$)	SVF154	USD	DM	Canadian Emerging Growth Fund	OGF302	CAD	VS
International RSP Index Fund	RBF559	CAD	NL	Europe Fund	SVF813	CAD	FE	Canadian Fund	OGF111	CAD	FE
Premium Canadian Index Fund	RBF560	CAD	NL	Europe Fund	SVF913	CAD	DM	Canadian Fund	OGF211	CAD	DM
Premium U.S. Index Fund	RBF561	CAD	NL	Europe Fund	SVF113	CAD	DM	Canadian Fund	OGF311	CAD	VS
U.S. Index Fund	RBF557	CAD	NL	Europe Fund (US\$)	SVF855	USD	FE	Canadian Fund	OGF111	CAD	FE
U.S. RSP Index Fund	RBF558	CAD	NL	Europe Fund (US\$)	SVF955	USD	DM	Canadian Fund	OGF211	CAD	DM
Fund Family: Royal Trust Group				Europe Fund (US\$)	SVF155	USD	DM	Growth Fund	OGF201	CAD	DM
Royal Select Balance Portfolio	RBF460	CAD	NL	Global Balance Fund	SVF814	CAD	FE	Growth Fund	OGF101	CAD	FE
Royal Select Growth Portfolio	RBF459	CAD	NL	Global Balance Fund	SVF914	CAD	DM	Growth Fund	OGF301	CAD	VS
Royal Select Income Portfolio	RBF461	CAD	NL	Global Balance Fund	SVF114	CAD	DM	High Income Fund	OGF205	CAD	DM
SSQ-Soc. Assur.-Vie				Global Balance Fund (US\$)	SVF856	USD	FE	High Income Fund	OGF105	CAD	FE
Astra 110	AST110	CAD	BE	Global Balance Fund (US\$)	SVF956	USD	DM	High Income Fund	OGF305	CAD	VS
Astra American Equity Fund	AST100	CAD	BE	Global Balance Fund (US\$)	SVF156	USD	DM	Select Fund	OGF112	CAD	FE
Astra Balanced Fund	AST101	CAD	BE	Global Balanced RSP Fund	SVF805	CAD	FE	Select Fund	OGF212	CAD	DM
Astra Bond Fund	AST102	CAD	BE	Global Balanced RSP Fund	SVF905	CAD	DM	Select Fund	OGF312	CAD	VS
Astra Canadian Equity	AST105	CAD	BE	Global Balanced RSP Fund	SVF105	CAD	DM	U.S. High Income Fund	OGF113	USD	FE
Astra Demographic Tendency Fund	AST103	CAD	BE	Government Bond Fund	SVF815	CAD	FE	U.S. High Income Fund	OGF213	USD	DM
Astra Dividend Fund	AST104	CAD	BE	Government Bond Fund	SVF915	CAD	DM	U.S. High Income Fund	OGF313	USD	VS
Astra International Equity Fund	AST106	CAD	BE	Government Bond Fund	SVF115	CAD	DM	U.S. Mid-Cap Fund	OGF204	CAD	DM
SVC O'Donnell Fund Mgt.				Income Fund	SVF816	CAD	FE	U.S. Mid-Cap Fund	OGF104	CAD	FE
American Equity Fund Ltd.	SVF806	CAD	FE	Income Fund	SVF916	CAD	DM	U.S. Mid-Cap Fund	OGF304	CAD	VS
American Equity Fund Ltd.	SVF906	CAD	DM	Income Fund	SVF116	CAD	DM	U.S. Mid-Cap Fund (US\$)	OGF114	USD	FE
American Equity Fund Ltd.	SVF106	CAD	DM	International Fund	SVF817	CAD	FE	U.S. Mid-Cap Fund (US\$)	OGF214	USD	DM
American Equity Fund Ltd. (US\$)	SVF850	USD	FE	International Fund	SVF917	CAD	DM	U.S. Mid-Cap Fund (US\$)	OGF314	USD	VS
American Equity Fund Ltd. (US\$)	SVF950	USD	DM	International Fund	SVF117	CAD	DM	World Equity Fund	OGF109	CAD	FE
American Equity Fund Ltd. (US\$)	SVF150	USD	DM	International Fund (US\$)	SVF860	USD	FE	World Equity Fund	OGF209	CAD	DM
Asia Pacific Fund	SVF807	CAD	FE	International Fund (US\$)	SVF960	USD	DM	World Equity Fund	OGF309	CAD	VS
Asia Pacific Fund	SVF907	CAD	DM	International Fund (US\$)	SVF160	USD	DM	World Precious Metals Fund	OGF110	CAD	FE
Asia Pacific Fund	SVF107	CAD	DM	Value Fund	SVF800	CAD	FE	World Precious Metals Fund	OGF210	CAD	DM
Asia Pacific Fund (US\$)	SVF852	USD	FE	Value Fund	SVF900	CAD	DM	World Precious Metals Fund	OGF310	CAD	VS
Asia Pacific Fund (US\$)	SVF952	USD	DM	Value Fund	SVF100	CAD	DM	Fund Family: Option A			
Asia Pacific Fund (US\$)	SVF152	USD	DM	Fund Family: Endurance				American Equity Fund	SVF206	CAD	DM
Canadian Balanced Fund	SVF808	CAD	FE	American Equity Fund	SVF406	CAD	DM	Asia Pacific Fund	SVF207	CAD	DM
Canadian Balanced Fund	SVF908	CAD	DM	Asia Pacific Fund	SVF407	CAD	DM	Canadian Balanced Fund	SVF208	CAD	DM
Canadian Balanced Fund	SVF108	CAD	DM	Canadian Balanced Fund	SVF408	CAD	DM	Canadian Equity Fund	SVF209	CAD	DM
Canadian Balanced Fund Ltd.	SVF809	CAD	FE	Canadian Equity Fund	SVF409	CAD	DM	Canadian Equity Value Fund	SVF204	CAD	DM
Canadian Equity Fund Ltd.	SVF909	CAD	DM	Canadian Equity Value Fund	SVF404	CAD	DM	Canadian Small Companies	SVF219	CAD	DM
Canadian Equity Fund Ltd.	SVF109	CAD	DM	Canadian Small Companies	SVF419	CAD	DM	Commonwealth Fund	SVF210	CAD	DM
Canadian Equity Value Fund	SVF804	CAD	FE	Commonwealth Fund	SVF410	CAD	DM	Dividend Fund	SVF211	CAD	DM
Canadian Equity Value Fund	SVF904	CAD	DM	Dividend Fund	SVF411	CAD	DM	Emerging Market Fund	SVF212	CAD	DM
Canadian Equity Value Fund	SVF104	CAD	DM	Dividend Fund	SVF511	CAD	FM	Europe Fund	SVF213	CAD	DM
Canadian Small Companies	SVF819	CAD	FE	Emerging Market Fund	SVF412	CAD	DM	Global Balance Fund	SVF214	CAD	DM
Canadian Small Companies	SVF919	CAD	DM	Europe Fund	SVF413	CAD	DM	Global Balanced RSP Fund	SVF205	CAD	DM
Canadian Small Companies	SVF119	CAD	DM	Global Balance Fund	SVF414	CAD	DM	Government Bond Fund	SVF215	CAD	DM
Commonwealth Fund	SVF810	CAD	FE	Global Balanced RSP Fund	SVF405	CAD	DM	Income Fund	SVF216	CAD	DM
Commonwealth Fund	SVF910	CAD	DM	Global Balanced RSP Fund	SVF415	CAD	DM	International Fund	SVF217	CAD	DM
Commonwealth Fund	SVF110	CAD	DM	Government Bond Fund	SVF416	CAD	DM	Value Fund	SVF200	CAD	DM
Commonwealth Fund (US\$)	SVF853	USD	FE	Income Fund	SVF417	CAD	DM	Fund Family: Option B			
Commonwealth Fund (US\$)	SVF953	USD	DM	International Fund	SVF400	CAD	DM	American Equity Fund	SVF306	CAD	FE
Commonwealth Fund (US\$)	SVF153	USD	DM	Value Fund	SVF400	CAD	DM	Asia Pacific Fund	SVF307	CAD	FE
Dividend Fund	SVF811	CAD	FE	Fund Family: O'Donnell Group of Funds				Canadian Balanced Fund	SVF308	CAD	FE
Dividend Fund	SVF911	CAD	DM	American Sector Growth Fund	OGF203	CAD	DM	Canadian Equity Fund	SVF309	CAD	FE
Dividend Fund	SVF111	CAD	DM	American Sector Growth Fund	OGF103	CAD	FE	Canadian Equity Value Fund	SVF304	CAD	FE
				American Sector Growth Fund	OGF303	CAD	VS	Canadian Small Companies	SVF319	CAD	FE
				Balanced Fund	OGF108	CAD	FE	Commonwealth Fund	SVF310	CAD	FE
				Balanced Fund	OGF208	CAD	DM	Dividend Fund	SVF311	CAD	FE
				Balanced Fund	OGF308	CAD	VS				

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Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
Emerging Market Fund	SVF312	CAD	FE	Income Fund	SVF616	CAD	DM	Canadian Equity Fund	SIC007	CAD	FE
Europe Fund	SVF313	CAD	FE	Income Fund	SVF716	CAD	DM	Equity Growth Fund	SIC003	CAD	FE
Global Balance Fund	SVF314	CAD	FE	Income Fund	SVF016	CAD	FE	International Fund	SIC004	CAD	FE
Global Balanced RSP Fund	SVF305	CAD	FE	International Fund	SVF517	CAD	FM	U.S. Equity Fund	SIC008	CAD	FE
Government Bond Fund	SVF315	CAD	FE	International Fund	SVF617	CAD	DM	Scotia Securities Inc.			
Income Fund	SVF316	CAD	FE	International Fund	SVF717	CAD	DM	Scotia American Growth Fund	BNS353	CAD	NL
International Fund	SVF317	CAD	FE	International Fund	SVF017	CAD	FE	Scotia American Stock Index Fund	BNS382	CAD	NL
Value Fund	SVF300	CAD	FE	Value Fund	SVF500	CAD	FM	Scotia CanAm Income (US\$)	BNS359	USD	NL
Fund Family: Viking				Value Fund	SVF600	CAD	DM	Scotia CanAm Stock Index Fund	BNS351	CAD	NL
American Equity Fund	SVF506	CAD	FM	Value Fund	SVF700	CAD	DM	Scotia CanGlobal Income Fund	BNS379	CAD	NL
American Equity Fund	SVF606	CAD	DM	Value Fund	SVF999	CAD	FE	Scotia Canadian Balanced Fund	BNS378	CAD	NL
American Equity Fund	SVF706	CAD	DM	Sagit Investment				Scotia Canadian Blue Chip	BNS350	CAD	NL
American Equity Fund	SVF006	CAD	FE	American Growth	SGM063	CAD	DM	Scotia Canadian Dividend Fund	BNS385	CAD	NL
Asia Pacific Fund	SVF507	CAD	FM	American Growth	SGM763	CAD	FE	Scotia Canadian Growth Fund	BNS372	CAD	NL
Asia Pacific Fund	SVF607	CAD	DM	American Growth (US\$)	SGM263	USD	DM	Scotia Canadian Income Fund	BNS377	CAD	NL
Asia Pacific Fund	SVF707	CAD	DM	American Growth (US\$)	SGM163	USD	FE	Scotia Canadian Mid-Large Cap Fund	BNS380	CAD	NL
Asia Pacific Fund	SVF007	CAD	FE	Americas (US\$)	SGM260	USD	DM	Scotia Canadian Small Cap Fund	BNS384	CAD	NL
Canadian Balanced Fund	SVF508	CAD	FM	Americas (US\$)	SGM160	USD	FE	Scotia Canadian Stock Index Fund	BNS381	CAD	NL
Canadian Balanced Fund	SVF608	CAD	DM	Americas Fund	SGM060	CAD	DM	Scotia Emerging Markets Fund	BNS383	CAD	NL
Canadian Balanced Fund	SVF708	CAD	DM	Americas Fund	SGM760	CAD	FE	Scotia European Growth Fund	BNS376	CAD	NL
Canadian Balanced Fund	SVF008	CAD	FE	Balanced Fund	SGM051	CAD	DM	Scotia Global Income Fund	BNS365	CAD	NL
Canadian Equity Fund	SVF509	CAD	FM	Balanced Fund	SGM751	CAD	FE	Scotia International Growth Fund	BNS374	CAD	NL
Canadian Equity Fund	SVF609	CAD	DM	China Fund	SGM064	CAD	DM	Scotia Latin American Growth Fund	BNS364	CAD	NL
Canadian Equity Fund	SVF709	CAD	DM	China Fund	SGM764	CAD	FE	Scotia Mortgage Income Fund	BNS361	CAD	NL
Canadian Equity Fund	SVF009	CAD	FE	China Fund (US\$)	SGM264	USD	DM	Scotia Pacific Rim Growth Fund	BNS363	CAD	NL
Canadian Equity Value Fund	SVF504	CAD	FM	China Fund (US\$)	SGM164	USD	FE	Scotia Precious Metals Fund	BNS362	CAD	NL
Canadian Equity Value Fund	SVF604	CAD	DM	Global (US\$)	SGM255	USD	DM	Scotia Short-Term Income Fund	BNS354	CAD	NL
Canadian Equity Value Fund	SVF704	CAD	DM	Global (US\$)	SGM155	USD	FE	Scotia Total Return Fund	BNS371	CAD	NL
Canadian Equity Value Fund	SVF004	CAD	FE	Global Fund	SGM055	CAD	DM	Scudder Funds			
Canadian Small Companies	SVF519	CAD	FM	Global Fund	SGM755	CAD	FE	Canadian Bond Fund	SCU608	CAD	NL
Canadian Small Companies	SVF619	CAD	DM	Global Fund	SGM755	CAD	FE	Canadian Equity	SCU600	CAD	NL
Canadian Small Companies	SVF719	CAD	DM	Growth Fund	SGM053	CAD	DM	Canadian Small Company Fund	SCU609	CAD	NL
Canadian Small Companies	SVF019	CAD	FE	Growth Fund	SGM753	CAD	FE	Emerging Markets	SCU602	CAD	NL
Commonwealth Fund	SVF510	CAD	FM	Pacific (US\$)	SGM262	USD	DM	Global Fund	SCU603	CAD	NL
Commonwealth Fund	SVF610	CAD	DM	Pacific (US\$)	SGM162	USD	FE	Greater Europe	SCU604	CAD	NL
Commonwealth Fund	SVF710	CAD	DM	Pacific Fund	SGM062	CAD	DM	Pacific Fund	SCU605	CAD	NL
Commonwealth Fund	SVF010	CAD	FE	Pacific Fund	SGM762	CAD	FE	Short Term Bond Fund	SCU601	CAD	NL
Dividend Fund	SVF611	CAD	DM	Precious Metals Fund	SGM765	CAD	FE	US Growth & Income Fund	SCU606	CAD	NL
Dividend Fund	SVF711	CAD	DM	Precious Metals Fund	SGM065	CAD	DM	Sogefonds MFQ			
Dividend Fund	SVF011	CAD	FE	Resource Fund	SGM052	CAD	DM	Ficadre Balanced Fund	SOG102	CAD	DM
Emerging Market Fund	SVF512	CAD	FM	Resource Fund	SGM752	CAD	FE	Ficadre Bond Fund	SOG101	CAD	DM
Emerging Market Fund	SVF612	CAD	DM	Fund Family: Cambridge				Ficadre Defensive Balance Fund	SOG108	CAD	DM
Emerging Market Fund	SVF712	CAD	DM	Special Equity	SGM059	CAD	DM	Ficadre Demographic Fund	SOG106	CAD	DM
Emerging Market Fund	SVF012	CAD	FE	Special Equity	SGM759	CAD	FE	Ficadre Dividend Fund	SOG107	CAD	DM
Europe Fund	SVF513	CAD	FM	Fund Family: Trans-Canada				Ficadre Equity Fund	SOG103	CAD	DM
Europe Fund	SVF613	CAD	DM	Trans-Can Bond Fund	SGM057	CAD	DM	Spectrum United Funds			
Europe Fund	SVF713	CAD	DM	Trans-Can Bond Fund	SGM757	CAD	FE	SU American Equity Fund	SMF500	CAD	FE
Europe Fund	SVF013	CAD	FE	Trans-Can Dividend Fund	SGM056	CAD	DM	SU American Equity Fund	SMF505	CAD	BE
Global Balance Fund	SVF514	CAD	FM	Trans-Can Dividend Fund	SGM756	CAD	FE	SU American Growth Fund	SMF510	CAD	FE
Global Balance Fund	SVF614	CAD	DM	Trans-Can Pension Fund	SGM061	CAD	DM	SU American Growth Fund	SMF515	CAD	BE
Global Balance Fund	SVF714	CAD	DM	Trans-Can Pension Fund	SGM761	CAD	FE	SU American Growth Fund (US\$)	SMF518	USD	FE
Global Balance Fund	SVF014	CAD	FE	Trans-Can Pension Fund	SGM761	CAD	FE	SU American Growth Fund (US\$)	SMF519	USD	BE
Global Balanced RSP Fund	SVF505	CAD	FM	Trans-Can Value Fund	SGM054	CAD	DM	SU Asian Dynasty Fund	SMF650	CAD	FE
Global Balanced RSP Fund	SVF605	CAD	DM	Trans-Can Value Fund	SGM754	CAD	FE	SU Asian Dynasty Fund	SMF655	CAD	BE
Global Balanced RSP Fund	SVF705	CAD	DM	Saxon Funds				SU Asset Allocation Fund	SMF720	CAD	FE
Global Balanced RSP Fund	SVF005	CAD	FE	Balanced	SAX345	CAD	NL				
Government Bond Fund	SVF515	CAD	FM	High Income Fund	SAX347	CAD	NL				
Government Bond Fund	SVF615	CAD	DM	Small Cap	SAX346	CAD	NL				
Government Bond Fund	SVF715	CAD	DM	Stock	SAX344	CAD	NL				
Government Bond Fund	SVF015	CAD	FE	World Growth	SAX472	CAD	NL				
Income Fund	SVF516	CAD	FM	Sceptre Investment							
				Balanced Growth Fund	SIC001	CAD	FE				
				Bond Fund	SIC002	CAD	FE				

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Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
SU Asset Allocation Fund	SMF725	CAD	BE	Sportfund	SFM114	CAD	DM	Fidelity Growth America Fund	SUN406	CAD	BE
SU Canadian Balanced Portfolio	SMF710	CAD	FE					Fidelity Growth America Fund	SUN606	CAD	LL
				Sprott Securities Ltd.				Fidelity International Portfolio Fund	SUN201	CAD	FE
SU Canadian Balanced Portfolio	SMF715	CAD	BE	Canadian Equity Fund	SPR1	CAD	FE				
				Standard Life				Fidelity International Portfolio Fund	SUN401	CAD	BE
SU Canadian Conservative Portfolio	SMF770	CAD	FE	Balanced Fund	SLM050	CAD	DM	Fidelity International Portfolio Fund	SUN601	CAD	LL
SU Canadian Conservative Portfolio	SMF775	CAD	BE	Balanced Fund	SLM250	CAD	FE	Fidelity True North Fund	SUN210	CAD	FE
SU Canadian Equity Fund	SMF430	CAD	FE	Balanced Fund	SLM150	CAD	NL	Fidelity True North Fund	SUN410	CAD	BE
SU Canadian Equity Fund	SMF435	CAD	BE	Bond Fund	SLM052	CAD	DM	Fidelity True North Fund	SUN610	CAD	LL
SU Canadian Growth Fund	SMF440	CAD	FE	Bond Fund	SLM252	CAD	FE	Sceptre Balanced Growth Fund	SUN219	CAD	FE
SU Canadian Growth Fund	SMF445	CAD	BE	Bond Fund	SLM152	CAD	NL	Sceptre Balanced Growth Fund	SUN419	CAD	BE
SU Canadian Growth Portfolio	SMF780	CAD	FE	Canadian Dividend	SLM055	CAD	DM	Sceptre Balanced Growth Fund	SUN619	CAD	LL
SU Canadian Growth Portfolio	SMF785	CAD	BE	Canadian Dividend	SLM255	CAD	FE	Sceptre Bond Fund	SUN223	CAD	FE
SU Canadian Income Portfolio	SMF740	CAD	FE	Canadian Dividend	SLM155	CAD	NL	Sceptre Bond Fund	SUN423	CAD	BE
SU Canadian Income Portfolio	SMF745	CAD	BE	Equity Fund	SLM051	CAD	DM	Sceptre Bond Fund	SUN623	CAD	LL
SU Canadian Investment Fund	SMF420	CAD	FE	Equity Fund	SLM251	CAD	FE	Sceptre Canadian Equity Fund	SUN211	CAD	FE
SU Canadian Investment Fund	SMF425	CAD	BE	Equity Fund	SLM151	CAD	NL	Sceptre Canadian Equity Fund	SUN411	CAD	BE
SU Canadian Maximum Growth Portfolio	SMF790	CAD	FE	Growth Equity Fund	SLM154	CAD	NL	Sceptre Canadian Equity Fund	SUN611	CAD	LL
				Growth Equity Fund	SLM254	CAD	FE	Sceptre U.S. Equity Fund	SUN207	CAD	FE
SU Canadian Maximum Growth Portfolio	SMF795	CAD	BE	Growth Equity Fund	SLM054	CAD	DM	Sceptre U.S. Equity Fund	SUN407	CAD	BE
SU Canadian Resource Fund	SMF450	CAD	FE	International Bond	SLM056	CAD	DM	Sceptre U.S. Equity Fund	SUN607	CAD	LL
SU Canadian Resource Fund	SMF455	CAD	BE	International Bond	SLM256	CAD	FE	Spectrum United American Equity Fund	SUN208	CAD	FE
SU Canadian Small-Mid Cap Fund	SMF460	CAD	FE	International Bond	SLM156	CAD	NL	Spectrum United American Equity Fund	SUN408	CAD	BE
SU Canadian Small-Mid Cap Fund	SMF465	CAD	BE	International Equity Fund	SLM059	CAD	DM	Spectrum United American Equity Fund	SUN608	CAD	LL
SU Canadian Stock Fund	SMF410	CAD	FE	International Equity Fund	SLM259	CAD	FE	Spectrum United Canadian Equity Fund	SUN212	CAD	FE
SU Canadian Stock Fund	SMF415	CAD	BE	International Equity Fund	SLM159	CAD	NL	Spectrum United Canadian Equity Fund	SUN412	CAD	BE
SU Diversified Fund	SMF700	CAD	FE	Natural Resources Fund	SLM057	CAD	DM	Spectrum United Canadian Equity Fund	SUN612	CAD	LL
SU Diversified Fund	SMF705	CAD	BE	Natural Resources Fund	SLM257	CAD	FE	Spectrum United Canadian Investment Fund	SUN213	CAD	FE
SU Dividend Fund	SMF400	CAD	FE	Natural Resources Fund	SLM157	CAD	NL	Spectrum United Canadian Investment Fund	SUN413	CAD	BE
SU Dividend Fund	SMF405	CAD	BE	U.S. Equity Fund	SLM058	CAD	DM	Spectrum United Canadian Investment Fund	SUN613	CAD	LL
SU Emerging Markets	SMF640	CAD	FE	U.S. Equity Fund	SLM258	CAD	FE	Spectrum United Canadian Stock Fund	SUN215	CAD	FE
SU Emerging Markets	SMF645	CAD	BE	U.S. Equity Fund	SLM158	CAD	NL	Spectrum United Canadian Stock Fund	SUN415	CAD	BE
SU European Growth Fund	SMF630	CAD	FE					Spectrum United Canadian Stock Fund	SUN615	CAD	LL
SU European Growth Fund	SMF635	CAD	BE	Flagship Global Growth Fund	SCL996	CAD	DM	Spectrum United Cdn Balanced Portfolio	SUN220	CAD	FE
SU Global Bond Fund	SMF310	CAD	FE	Flagship Global Growth Fund	SCL995	CAD	IS	Spectrum United Cdn Balanced Portfolio	SUN420	CAD	BE
SU Global Bond Fund	SMF315	CAD	BE	Flagship Growth & Income Fund Canada	SCL446	CAD	DM	Spectrum United Cdn Balanced Portfolio	SUN620	CAD	LL
SU Global Diversified Fund	SMF730	CAD	FE	Flagship Growth & Income Fund Canada	SCL445	CAD	IS	Spectrum United Cdn Conservative Port.	SUN221	CAD	FE
SU Global Diversified Fund	SMF735	CAD	BE	Flagship Stock Fund Canada	SCL556	CAD	DM	Spectrum United Cdn Conservative Port.	SUN421	CAD	BE
SU Global Equity	SMF600	CAD	FE	Flagship Stock Fund Canada	SCL555	CAD	IS	Spectrum United Cdn Growth Portfolio	SUN621	CAD	LL
SU Global Equity	SMF605	CAD	BE					Spectrum United Cdn Growth Portfolio	SUN422	CAD	BE
SU Global Growth Fund	SMF610	CAD	FE	Sun Life of Canada				Spectrum United Cdn Growth Portfolio	SUN622	CAD	LL
SU Global Growth Fund	SMF615	CAD	BE	AGF American Growth Class Fund	SUN205	CAD	FE	Spectrum United Cdn Income Portfolio	SUN224	CAD	FE
SU Global Growth Portfolio	SMF800	CAD	FE	AGF American Growth Class Fund	SUN405	CAD	BE	Spectrum United Cdn Income Portfolio	SUN424	CAD	BE
SU Global Growth Portfolio	SMF805	CAD	BE	AGF American Growth Class Fund	SUN605	CAD	LL				
SU Global Telecommunications	SMF620	CAD	FE	AGF Canadian Growth and Income Fund	SUN217	CAD	FE				
SU Global Telecommunications	SMF625	CAD	BE	AGF Canadian Growth and Income Fund	SUN417	CAD	BE				
SU Long-Term Bond Fund	SMF210	CAD	FE	AGF Canadian Growth and Income Fund	SUN617	CAD	LL				
SU Long-Term Bond Fund	SMF215	CAD	BE	AGF Canadian Stock Fund	SUN209	CAD	FE				
SU Mid-Term Bond	SMF200	CAD	FE	AGF Canadian Stock Fund	SUN409	CAD	BE				
SU Mid-Term Bond	SMF205	CAD	BE	AGF Canadian Stock Fund	SUN609	CAD	LL				
SU Optimax USA Fund	SMF520	CAD	FE								
SU Optimax USA Fund	SMF525	CAD	BE								
SU RRSP International Bond Fund	SMF300	CAD	FE	Fund Family: 75% Guarantee							
SU RRSP International Bond Fund	SMF305	CAD	BE	Fidelity Canadian Asset Allocation Fund	SUN218	CAD	FE				
SU Short-Term Bond	SMF220	CAD	FE	Fidelity Canadian Asset Allocation Fund	SUN418	CAD	BE				
SU Short-Term Bond	SMF225	CAD	BE	Fidelity Canadian Asset Allocation Fund	SUN618	CAD	LL				
				Fidelity Growth America Fund	SUN206	CAD	FE				
Sportfund Management											

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Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
Global Momentum Class Fund (US\$)	SRG720	CAD	BE	Green Line Mortgage	TDB163	CAD	NL	Asian Fund	TAL519	CAD	DM
Global Style Management Fund	SRG430	CAD	DO	Green Line Mortgage-Backed	TDB971	CAD	NL	Bond Fund	TAL022	CAD	FE
Global Style Management Fund	SRG330	CAD	FE	Green Line Precious Metals Fund	TDB648	CAD	NL	Bond Fund	TAL122	CAD	DM
Global Style Management Fund (US\$)	SRG530	USD	FE	Green Line Real Return Bond Fund	TDB646	CAD	NL	Canadian Asset Allocation Fund	TAL024	CAD	FE
Global Style Management Fund (US\$)	SRG630	USD	DO	Green Line Resource	TDB644	CAD	NL	Canadian Asset Allocation Fund	TAL124	CAD	DM
Style Management Fund	SRG130	CAD	FE	Green Line Science & Technology	TDB645	CAD	NL	Canadian Equity Growth Fund	TAL152	CAD	DM
Style Management Fund	SRG230	CAD	DO	Green Line Short Term Income	TDB967	CAD	NL	Canadian Equity Growth Fund	TAL151	CAD	FE
Tactical Asset Allocation Fund	SRG001	CAD	FE	Green Line U.S. Blue Chip Equity Fund	TDB977	CAD	NL	Canadian Equity Value Fund	TAL020	CAD	FE
Tactical Asset Allocation Fund	SRG002	CAD	DO	Green Line U.S. Index	TDB661	CAD	NL	Canadian Equity Value Fund	TAL120	CAD	DM
Fund Family: Formula One Pricing				Green Line U.S. Index (US\$)	TDB217	USD	NL	Canadian Medical Discovery Fund Inc	TAL875	CAD	DM
Canadian Growth Fund	SRG010	CAD	BE	Green Line U.S. Mid-Cap Growth Fund	TDB974	CAD	NL	Canadian Resource Fund	TAL071	CAD	DM
Canadian Momentum Fund	SRG020	CAD	BE	Green Line U.S. RSP Index Fund	TDB655	CAD	NL	Canadian Resource Fund	TAL070	CAD	FE
Canadian Short-Term Income Fund	SRG035	CAD	BE	Green Line U.S. Small Cap Equity	TDB653	CAD	NL	Canadian Science and Technology Growth	TAL172	CAD	DM
Canadian Small Cap Fund	SRG025	CAD	BE	Green Line Value	TDB643	CAD	NL	China Plus Fund	TAL051	CAD	DM
Canadian Value Fund	SRG015	CAD	BE	TD Guaranteed Investment							
Global Momentum Class Fund	SRG820	CAD	BE	Managed Aggressive Growth GIP NR	TDM658	CAD	DM	China Plus Fund	TAL050	CAD	FE
Global Style Management Fund	SRG830	CAD	BE	Fund Family: Guaranteed Investment							
Global Style Management Fund (US\$)	SRG730	USD	BE	Balanced Growth GIF	TDM103	CAD	FE	Dividend Fund	TAL076	CAD	FE
Style Management Fund	SRG030	CAD	BE	Balanced Growth GIF	TDM303	CAD	BE	Dividend Fund	TAL876	CAD	DM
Tactical Asset Allocation Fund	SRG003	CAD	BE	Canadian Bond GIF	TDM102	CAD	FE	European Fund	TAL513	CAD	FE
TD Asset Management				Canadian Bond GIF	TDM302	CAD	BE	European Fund	TAL520	CAD	DM
Green Line Asian Growth	TDB642	CAD	NL	Canadian Equity GIF	TDM104	CAD	FE	Foreign Pay Canadian Bond Fund	TAL028	CAD	FE
Green Line Balanced Growth	TDB970	CAD	NL	Canadian Equity GIF	TDM304	CAD	BE	Foreign Pay Canadian Bond Fund	TAL872	CAD	DM
Green Line Balanced Income	TDB160	CAD	NL	Canadian Money Market GIF	TDM101	CAD	FE	Global Asset Allocation Fund	TAL026	CAD	FE
Green Line Blue Chip Equity	TDB968	CAD	NL	Global Select GIF	TDM108	CAD	FE	Global Asset Allocation Fund	TAL126	CAD	DM
Green Line Canadian Bond	TDB162	CAD	NL	Global Select GIF	TDM308	CAD	BE	Global Equity Fund	TAL031	CAD	DM
Green Line Canadian Equity	TDB161	CAD	NL	Health Sciences GIF	TDM107	CAD	FE	Global Equity Fund	TAL030	CAD	FE
Green Line Canadian Government Bond	TDB969	CAD	NL	Health Sciences GIF	TDM307	CAD	BE	Global Health Care Fund	TAL161	CAD	FE
Green Line Canadian Index	TDB216	CAD	NL	U.S. Blue Chip Equity GIF	TDM106	CAD	FE	Global Health Care Fund	TAL162	CAD	DM
Green Line Canadian Small Cap Equity	TDB654	CAD	NL	U.S. Blue Chip Equity GIF	TDM306	CAD	BE	Global RRSF Fund	TAL029	CAD	FE
Green Line Dividend	TDB972	CAD	NL	Value GIF	TDM105	CAD	FE	Global RRSF Fund	TAL873	CAD	DM
Green Line Dow Jones Ind.Avg.Index (US\$)	TDB218	USD	NL	Value GIF	TDM305	CAD	BE	Global Science & Technology Fund	TAL027	CAD	FE
Green Line Dow Jones Ind.Avg.Index Fund	TDB657	CAD	NL	Fund Family: TD Managed Portfolios							
Green Line Emerging Markets Fund	TDB638	CAD	NL	Managed Aggressive Growth GIP NR	TDM558	CAD	FE	Global Science & Technology Fund	TAL871	CAD	DM
Green Line Energy Fund	TDB347	CAD	NL	Managed Aggressive Growth GIP REG	TDM557	CAD	FE	Global Science & Technology Fund (US\$)	TAL227	USD	FE
Green Line Entertainment & Communication	TDB652	CAD	NL	Managed Aggressive Growth GIP REG	TDM657	CAD	DM	Global Science & Technology Fund (US\$)	TAL371	USD	DM
Green Line European Growth Fund	TDB649	CAD	NL	Managed Balanced Growth GIP NR	TDM556	CAD	FE	Global Small Cap Fund	TAL041	CAD	DM
Green Line European Index Fund	TDB659	CAD	NL	Managed Balanced Growth GIP NR	TDM656	CAD	DM	Global Small Cap Fund	TAL040	CAD	FE
Green Line Global Government Bond ClassA	TDB633	CAD	NL	Managed Balanced Growth GIP REG	TDM555	CAD	FE	High Yield Bond Fund	TAL511	CAD	FE
Green Line Global RSP Bond	TDB640	CAD	NL	Managed Balanced Growth GIP REG	TDM655	CAD	DM	High Yield Bond Fund	TAL518	CAD	DM
Green Line Global Select	TDB641	CAD	NL	Managed Income & Moderate Growth GIP NR	TDM552	CAD	FE	Income Fund	TAL021	CAD	FE
Green Line Health Sciences Fund	TDB976	CAD	NL	Managed Income & Moderate Growth GIP NR	TDM652	CAD	DM	Income Fund	TAL121	CAD	DM
Green Line International Equity Class A	TDB636	CAD	NL	Managed Income & Moderate Growth GIP REG	TDM551	CAD	FE	Small Cap Canadian Equity Fund	TAL524	CAD	FE
Green Line International RSP Index Fund	TDB656	CAD	NL	Managed Income & Moderate Growth GIP REG	TDM651	CAD	DM	Small Cap Canadian Equity Fund	TAL526	CAD	DM
Green Line Japanese Growth Fund	TDB650	CAD	NL	Managed Index GIP NR	TDM554	CAD	FE	Talvest Cdn Asset Allocation	TAL604	CAD	FE
Green Line Japanese Index fund	TDB658	CAD	NL	Managed Index GIP REG	TDM553	CAD	FE	Talvest Cdn Asset Allocation	TAL607	CAD	BE
Green Line Latin American Growth Fund	TDB651	CAD	NL	Talvest Fund Management							
Green Line Monthly Income Fund	TDB660	CAD	NL	Asian Fund	TAL512	CAD	FE	Value Line U.S. Equity Fund	TAL515	CAD	FE
								Value Line U.S. Equity Fund	TAL522	CAD	DM
								Value Line U.S. Equity Fund (US\$)	TAL322	USD	DM
								Value Line U.S. Equity Fund (US\$)	TAL215	USD	FE
								Fund Family: Millennium Funds			
								Talvest Millennium High Income Fund	TAL880	CAD	BE
								Talvest Millennium High Income Fund	TAL879	CAD	FE
								Talvest Millennium High Income Fund	TAL603	CAD	FE

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Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
Talvest Millennium High Income Fund	TAL606	CAD	BE	Growth Fund Ltd. (US\$)	TML702	USD	FE	Premier American Fund	MUTPAF	CAD	NL
Talvest Millennium Next Generation Fund	TAL877	CAD	FE	Growth Fund Ltd. (US\$)	TML102	USD	DO	Premier Blue Chip Fund	MUTPBC	CAD	NL
Talvest Millennium Next Generation Fund	TAL878	CAD	BE	International Balanced Fund	TML311	CAD	DO	Premier Bond Fund	MUTPBF	CAD	NL
Talvest Millennium Next Generation Fund	TAL605	CAD	BE	International Balanced Fund (US\$)	TML211	CAD	FE	Premier Diversified Fund	MUTPDF	CAD	NL
Talvest Millennium Next Generation Fund	TAL602	CAD	FE	International Balanced Fund (US\$)	TML911	USD	DO	Premier Emerging Markets Fund	MUTPEF	CAD	NL
Talvest Seg Funds				International Balanced Fund (US\$)	TML811	USD	FE	Premier Growth Fund	MUTPGF	CAD	NL
Synchrony Conservative Portfolio	TLV430	CAD	FE	International Stock Fund	TML705	CAD	DO	Premier International Fund	MUTPIF	CAD	NL
Synchrony Conservative Portfolio	TLV431	CAD	DM	International Stock Fund	TML735	CAD	FE	Premier Mortgage Fund	MUTPMF	CAD	NL
Synchrony Conservative RRSP Portfolio	TLV420	CAD	FE	International Stock Fund (US\$)	TML904	USD	DO	TMG Premier American Fund	MUTPAA1	CAD	NL
Synchrony Conservative RRSP Portfolio	TLV421	CAD	DM	International Stock Fund (US\$)	TML804	USD	FE	TMG Premier Blue Chip	MUTPCA1	CAD	NL
Synchrony Income and Growth Portfolio	TLV440	CAD	FE	Mutual Beacon Fund	TML213	CAD	FE	TMG Premier Bond Fund	MUTPBA1	CAD	NL
Synchrony Income and Growth Portfolio	TLV441	CAD	DM	Mutual Beacon Fund	TML313	CAD	DO	TMG Premier Diversified	MUTPDA1	CAD	NL
Synchrony Performance Portfolio	TLV410	CAD	FE	Mutual Beacon Fund (US\$)	TML813	USD	FE	TMG Premier Emerging Markets	MUTPEA1	CAD	NL
Synchrony Performance Portfolio	TLV411	CAD	DM	Mutual Beacon Fund (US\$)	TML913	USD	DO	TMG Premier Growth Fund	MUTPGA1	CAD	NL
Synchrony Performance RRSP Portfolio	TLV400	CAD	FE	Fund Family: Guaranteed Investment				TMG Premier International Fund	MUTPIA1	CAD	NL
Synchrony Performance RRSP Portfolio	TLV401	CAD	DM	Mutual Beacon GIF	TML602	CAD	FE	TMG Premier Mortgage	MUTPMA1	CAD	NL
Templeton International				Mutual Beacon GIF	TML652	CAD	DO	Fund Family: Mutual Summit			
Balanced Fund	TML709	CAD	FE	Templeton Canadian Balanced GIF	TML604	CAD	FE	Summit Dividend Growth Fund	MUTSDG	CAD	NL
Canadian Asset Allocation Fund	TML312	CAD	DO	Templeton Canadian Balanced GIF	TML654	CAD	DO	Summit Equity Fund	MUTSEF	CAD	NL
Canadian Asset Allocation Fund	TML212	CAD	FE	Templeton Canadian Stock GIF	TML603	CAD	FE	Summit Foreign Equity Fund	MUTSFE	CAD	NL
Canadian Bond Fund	TML708	CAD	DO	Templeton Canadian Stock GIF	TML653	CAD	DO	Summit Growth and Income Fund	MUTSGI	CAD	NL
Canadian Bond Fund	TML738	CAD	FE	Templeton Growth GIF	TML600	CAD	FE	TMG Summit Dividend Growth Fund	MUTSDA1	CAD	NL
Canadian Stock Fund	TML706	CAD	DO	Templeton Growth GIF	TML650	CAD	DO	TMG Summit Equity Fund	MUTSEA1	CAD	NL
Canadian Stock Fund	TML736	CAD	FE	Templeton International Stock GIF	TML601	CAD	FE	TMG Summit Foreign Equity Fund	MUTSFA1	CAD	NL
Emerging Markets Fund	TML731	CAD	DO	Templeton International Stock GIF	TML651	CAD	DO	TMG Summit Growth & Income Fund	MUTSGA1	CAD	NL
Emerging Markets Fund	TML730	CAD	FE	Templeton Treasury Bill GIF	TML605	CAD	FE	Fund Family: TMG Fidelity			
Emerging Markets Fund (US\$)	TML809	USD	FE	Templeton Treasury Bill GIF	TML655	CAD	DO	TMG Fidelity Asset Allocation Fund	MUTDZIO	CAD	NL
Emerging Markets Fund (US\$)	TML909	USD	DO	The Mutual Group				TMG Fidelity Growth America Fund	MUTFRIO	CAD	NL
Franklin U.S. Small Cap Growth Fund	TML214	CAD	FE	TMG Perigee Accufund	MUTAD1E	CAD	NL	TMG Fidelity True North Fund	MUTFQIO	CAD	NL
Franklin U.S. Small Cap Growth Fund	TML314	CAD	DO	Fund Family: MVP Family of Funds				Fund Family: TMG Trimark			
Franklin U.S. Small Cap Growth Fund(US\$)	TML814	USD	FE	MVP AGF Dividend Fund	MUTMADF	CAD	BE	TMG Trimark Advantage Bond Fund	MUTCCE1	CAD	NL
Franklin U.S. Small Cap Growth Fund(US\$)	TML914	USD	DO	MVP Asian-Pacific Non-RSP Equity	MUTAPNE	CAD	DO	TMG Trimark Balanced Fund	MUTDYIO	CAD	NL
Global Balanced Fund	TML310	CAD	DO	MVP Asian-Pacific RSP Equity	MUTAPRE	CAD	DO	TMG Trimark Canadian Equity Fund	MUTFMIO	CAD	NL
Global Balanced Fund	TML210	CAD	FE	MVP Balanced Fund	MUTBALA	CAD	DO	TMG Trimark Discovery Fund	MUTFNIO	CAD	NL
Global Balanced Fund (US\$)	TML910	USD	DO	MVP Bond Fund	MUTBOND	CAD	DO	TMG Trimark Global Fund	MUTFPIO	CAD	NL
Global Balanced Fund (US\$)	TML810	USD	FE	MVP Fidelity Fund	MUTEQUI	CAD	DO	Titan Investment Mgt.			
Global Bond Fund	TML734	CAD	DO	MVP Fidelity European Growth Fund	MUTMFEQ	CAD	BE	Real Estate Income Fund	TIM400	CAD	FE
Global Bond Fund	TML704	CAD	FE	MVP Fidelity Small Cap America Fund	MUTMFSC	CAD	BE	Real Estate Income Fund	TIM450	CAD	BE
Global Bond Fund (US\$)	TML903	USD	DO	MVP Global Equity Fund	MUTGLEQ	CAD	DO	Real Estate Income Fund	TIM500	USD	FE
Global Bond Fund (US\$)	TML803	USD	FE	MVP Growth Fund	MUTGROW	CAD	DO	Real Estate Income Fund	TIM550	USD	BE
Global Smaller Companies Fund	TML737	CAD	DO	MVP Money Market Funds	MUTMMKT	CAD	DO	Tourism & Entertainment			
Global Smaller Companies Fund	TML707	CAD	FE	MVP U.S. Equity Fund	MUTUSEQ	CAD	DO	Tourism and Entertainment Fund	TEF001	CAD	FE
Global Smaller Companies Fund (US\$)	TML906	USD	DO	Fund Family: Mutual Alpine				Tradex Management			
Global Smaller Companies Fund (US\$)	TML806	USD	FE	Alpine Asian Fund	MUTA AF	CAD	NL	Bond Fund	TMI002	CAD	NL
Growth Fund Ltd.	TML700	CAD	FE	Alpine Equity Fund	MUTAEF	CAD	NL	Canadian Growth Fund	TMI005	CAD	NL
Growth Fund Ltd.	TML732	CAD	DO	Alpine Resource Fund	MUTARF	CAD	NL	Equity Fund Limited	TMI001	CAD	NL
				TMG Alpine Asian	MUTAAA1	CAD	NL	Global Equity Fund	TMI003	CAD	NL
				TMG Alpine Equity	MUTAE1	CAD	NL	Transamerica Life			
				TMG Alpine Resources	MUTARA1	CAD	NL	Growsafe TSE 60 Index	TLC202	CAD	DO
				Fund Family: Mutual Leader				Growsafe TSE 60 Index	TLC222	CAD	NL
				Amerifund	MUTMAF	CAD	FE	Growsafe U.S. Balanced Fund	TLC313	CAD	DO
				Bond Fund	MUTMBF	CAD	FE	Growsafe U.S. Balanced Fund	TLC323	CAD	NL
				Diversified 40 Fund	MUTMD40	CAD	FE	Growsafe U.S. Bond Fund	TLC305	CAD	DO
				Equifund	MUTMEF	CAD	FE	Fund Family: Mutual Premier			

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Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type	Fund Name	Fund Code	Currency	Load Type
Growsafe U.S. Bond Fund	TLC325	CAD	NL	Europlus Segregated Fund	TR1867	CAD	FE	University Avenue			
Growsafe U.S. Equity Fund	TLC309	CAD	DO	Europlus Segregated Fund	TR1967	CAD	BE	Balanced Fund	UAF799	CAD	NL
Growsafe U.S. Equity Fund	TLC329	CAD	NL	Government Income Segregated Fund	TR1861	CAD	FE	Balanced Fund	UAF699	CAD	BE
Fund Family: Growsafe				Government Income Segregated Fund	TR1961	CAD	BE	Balanced Fund	UAF902	CAD	FE
Growsafe Canadian Balanced Fund	TLC113	CAD	DO	Indo-Pacific Segregated Fund	TR1962	CAD	BE	Canadian	UAF888	CAD	NL
Growsafe Canadian Balanced Fund	TLC123	CAD	NL	Indo-Pacific Segregated Fund	TR1862	CAD	FE	Canadian	UAF688	CAD	BE
Growsafe Canadian Bond Fund	TLC105	CAD	DO	Select Balanced Segregated Fund	TR1857	CAD	FE	Canadian Small Cap Fund	UAF884	CAD	NL
Growsafe Canadian Bond Fund	TLC125	CAD	NL	Select Balanced Segregated Fund	TR1957	CAD	BE	Canadian Small Cap Fund	UAF684	CAD	BE
Growsafe Canadian Equity Fund	TLC109	CAD	DO	Select Canadian Growth Segregated Fund	TR1958	CAD	BE	Canadian Small Cap Fund	UAF906	CAD	FE
Growsafe Canadian Equity Fund	TLC129	CAD	NL	Select Canadian Growth Segregated Fund	TR1858	CAD	FE	U.S. Growth	UAF885	CAD	NL
Growsafe Canadian Money Market Fund	TLC101	CAD	DO	Select Growth Segregated Fund	TR1856	CAD	FE	U.S. Growth	UAF685	CAD	BE
Growsafe Canadian Money Market Fund	TLC121	CAD	NL	Select Growth Segregated Fund	TR1956	CAD	BE	U.S. Small Cap Fund	UAF901	CAD	FE
Growsafe Dividend Income Fund	TLC106	CAD	DO	The Americas Segregated Fund	TR1859	CAD	FE	U.S. Small Cap Fund	UAF886	CAD	NL
Growsafe Dividend Income Fund	TLC126	CAD	NL	The Americas Segregated Fund	TR1959	CAD	BE	World Fund	UAF686	CAD	BE
Growsafe European 100 Index Fund	TLC209	CAD	DO	Trimark	TR1251	CAD	FE	World Fund	UAF887	CAD	NL
Growsafe European 100 Index Fund	TLC229	CAD	NL	Trimark (US\$)	TR1351	USD	FE	World Fund	UAF687	CAD	BE
Growsafe International Balanced Fund	TLC117	CAD	DO	Trimark Advantage Bond Fund	TR1164	CAD	FE	Vision Europe			
Growsafe International Balanced Fund	TLC127	CAD	NL	Trimark Advantage Bond Fund	TR1264	CAD	DO	Vision Europe	EUREUR	CAD	FE
Growsafe Japanese 225 Index Fund	TLC213	CAD	DO	Trimark Canadian	TR1252	CAD	FE	Westbury Canadian Life			
Growsafe Japanese 225 Index Fund	TLC223	CAD	NL	Trimark Canadian Bond Fund	TR1165	CAD	FE	Westbury Life Balanced Fund	WCL5	CAD	BE
Growsafe U.S. 21st Century Fund	TLC205	CAD	DO	Trimark Canadian Bond Fund	TR1265	CAD	DO	Westbury Life Bond Fund	WCL4	CAD	BE
Growsafe U.S. 21st Century Fund	TLC225	CAD	NL	Trimark Discovery Fund	TR1166	CAD	FE	Westbury Life Equity Growth Fund	WCL3	CAD	BE
Growsafe U.S. 500 Index Fund	TLC201	CAD	DO	Trimark Discovery Fund	TR1266	CAD	DO	Workers Investment Fund			
Growsafe U.S. 500 Index Fund	TLC221	CAD	NL	Trimark Discovery Fund (US\$)	TR1466	USD	DO	Workers Investment Fund	WKF501	CAD	NL
Triax Capital Management				Trimark Discovery Fund (US\$)	TR1366	USD	FE	Working Opportunity Fund			
Growth Fund Inc.	TRX100	CAD	DM	Trimark Enterprise Fund	TR1271	CAD	DO	Working Opportunity Fund	WOF888	CAD	BE
Trillium Growth Capital				Trimark Enterprise Fund	TR1171	CAD	FE	Working Ventures			
Trillium Growth Capital	TCI750	CAD	DM	Trimark Enterprise Small Cap Fund	TR1170	CAD	FE	Canadian Fund	WVN610	CAD	DM
Trimark Investments				Trimark Enterprise Small Cap Fund	TR1270	CAD	DO	YMG Capital Management			
Advantage Bond Segregated Fund	TR1864	CAD	FE	Trimark Europlus Fund	TR1167	CAD	FE	American Growth Fund	YMG107	CAD	FE
Advantage Bond Segregated Fund	TR1964	CAD	BE	Trimark Europlus Fund	TR1267	CAD	DO	American Growth Fund	YMG207	CAD	DO
Canadian Bond Segregated Fund	TR1965	CAD	BE	Trimark Europlus Fund (US\$)	TR1367	USD	FE	American Growth Fund	YMG407	CAD	BE
Canadian Bond Segregated Fund	TR1865	CAD	FE	Trimark Europlus Fund (US\$)	TR1467	USD	DO	Balanced Fund	YMG101	CAD	FE
Canadian Resources Fund	TR1169	CAD	FE	Trimark Government Income	TR1261	CAD	DO	Balanced Fund	YMG201	CAD	DO
Canadian Resources Fund	TR1269	CAD	DO	Trimark Government Income	TR1161	CAD	FE	Balanced Fund	YMG401	CAD	BE
Canadian Resources Segregated Fund	TR1869	CAD	FE	Trimark Income Growth	TR1254	CAD	FE	Bond Fund	YMG105	CAD	FE
Canadian Resources Segregated Fund	TR1969	CAD	BE	Trimark Indo-Pacific	TR1262	CAD	DO	Bond Fund	YMG205	CAD	DO
Canadian Small Companies Fund	TR1168	CAD	FE	Trimark Indo-Pacific	TR1162	CAD	FE	Bond Fund	YMG405	CAD	BE
Canadian Small Companies Fund	TR1268	CAD	DO	Trimark Indo-Pacific (US\$)	TR1462	USD	DO	Canadian Value Fund	YMG106	CAD	FE
Canadian Small Companies Segregated Fund	TR1868	CAD	FE	Trimark Indo-Pacific (US\$)	TR1362	USD	FE	Canadian Value Fund	YMG206	CAD	DO
Canadian Small Companies Segregated Fund	TR1968	CAD	BE	Trimark RSP Equity	TR1255	CAD	BE	Canadian Value Fund	YMG406	CAD	BE
Discovery Segregated Fund	TR1866	CAD	FE	Trimark RSP Equity	TR1155	CAD	FE	Emerging Companies Fund	YMG001	CAD	FE
Discovery Segregated Fund	TR1966	CAD	BE	Trimark Select Balanced	TR1257	CAD	DO	Enterprise Fund	YMG108	CAD	FE
				Trimark Select Balanced	TR1157	CAD	FE	Enterprise Fund	YMG208	CAD	DO
				Trimark Select Canadian Growth	TR1258	CAD	DO	Enterprise Fund	YMG408	CAD	BE
				Trimark Select Canadian Growth	TR1158	CAD	FE	Growth Fund	YMG100	CAD	FE
				Trimark Select Growth	TR1256	CAD	DO	Growth Fund	YMG200	CAD	DO
				Trimark Select Growth (US\$)	TR1456	USD	DO	Growth Fund	YMG400	CAD	BE
				Trimark Select Growth (US\$)	TR1356	USD	FE	High Income Trust Fund	YMGHIT	CAD	NL
				Trimark The Americas	TR1159	CAD	FE	Income Fund	YMG103	CAD	FE
				Trimark The Americas (US\$)	TR1459	USD	DO	Income Fund	YMG203	CAD	DO
				Trimark The Americas (US\$)	TR1359	USD	FE	Income Fund	YMG403	CAD	BE
								International Fund	YMG102	CAD	FE
								International Fund	YMG202	CAD	DO
								International Fund	YMG402	CAD	BE
								Strategic Fixed Income Fund	YMG109	CAD	FE

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Fund Name	Fund Code	Currency	Load Type
Strategic Fixed Income Fund	YMG209	CAD	DO
Strategic Fixed Income Fund	YMG409	CAD	BE
Sustainable Development Fund	YMG110	CAD	FE
Sustainable Development Fund	YMG210	CAD	DO
Sustainable Development Fund	YMG410	CAD	BE

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