Fund Facts User Guide



Understanding your investments is essential to making informed investment decisions. A Fund Facts document provides you with key information about a mutual fund, including its top holdings, past performance, risk profile, and the costs of buying, holding, selling or switching fund units. This information is intended to help you and your financial advisor select mutual funds that are suitable for your portfolio. You can also refer to a fund's Simplified Prospectus for more information about the fund.

GETTING ADVICE

If you have any questions, we encourage you to talk to us. Speak to your financial advisor or contact Investor Services at 1 800 608 7707.

Visit gpwealth.ca/learning



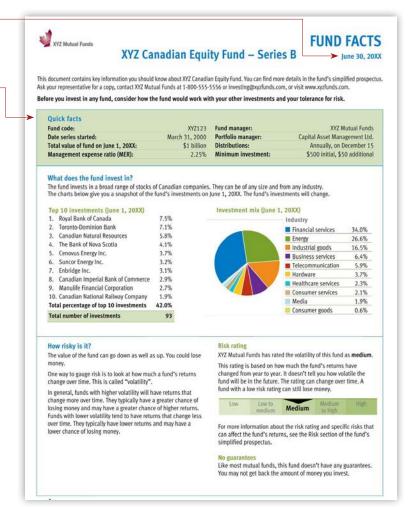
Filing Date

The date in this section indicates the filing date of the fund facts document with securities regulators.

Quick Facts -

This section provides legal and background information on the fund, including:

- •The date the fund series was created and became available for investors to purchase;
- The total value of all units of the fund held by investors;
- •The management expense ratio (MER), a measure of how much it costs a mutual fund company to operate the fund, and thus the cost to you for investing in the fund;
- The portfolio manager, which is the company providing investment management services to the fund;
- If the fund earns any cash or capital distributions, the expected frequency and date at which they are paid out;
- •The minimum investment required for both the first-time purchase and repeat purchases of the fund.





What does the fund invest in?

The opening paragraph describes the type of investments the fund primarily invests in, including any maximum amount that may be invested in foreign securities.

The top 10 investments as of date represents:

- •the largest holdings of the fund
- •the total number of investments held by the fund
- •the percentage of the fund the top 10 investments make up, by net asset value

The investment mix as of date represents:

- the fund broken down by asset class
- •the industry sector or geography by percentage

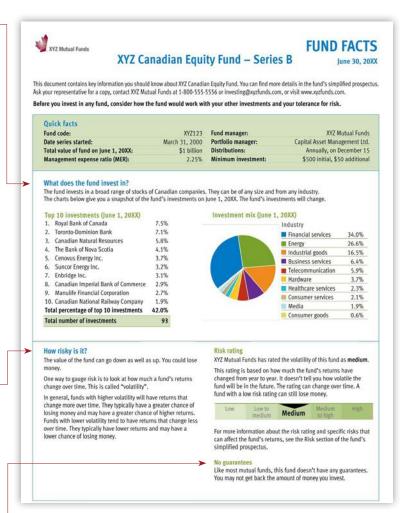
Because the information in this section can change from month to month, it is only current as of the date indicated next to each heading.

How risky is it?-

Like almost all investments, mutual funds involve some degree of risk. The level of investment risk is determined by the fund's investment objectives, the type of securities it invests in, as well as many other factors. A fund's risk level is rated as low, low to medium, medium, medium to high, or high.

Are there any guarantees?-

Some investment products provide investors with guarantees, such as protection of the principal amount invested. With most mutual funds, guarantees are not provided.





How has the fund performed?

A chart displaying year-by-year returns shows you how the fund has performed in each of the 10 most recent calendar years (or each of the completed calendar years in which the fund has been in existence).

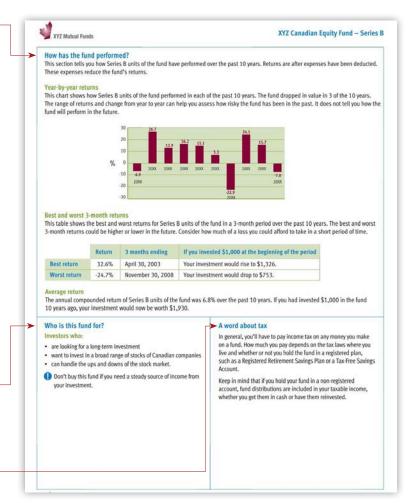
- •A table showing you the best and worst returns of the fund indicates the fund's highest and lowest returns during a 3-month period over the past 10 years (or since inception), as well as how much \$1,000 invested in this class of the fund would have been worth if invested during this period.
- •The average return indicates how much \$1,000 invested in this class of the fund 10 years ago (or since inception) is worth today, as well as the percentage annual compound return during this period.

Who is the fund for?

This section describes the key factors to consider when deciding whether the fund is the right investment choice for you.

A word about tax -

Investing has tax consequences. This section talks about tax impacts as well as possible ways to reduce your tax burden.





How much does it cost?

Most mutual funds charge a fee to investors to cover the expenses of managing and administering a fund. This section provides you with a detailed explanation of those costs.

Sales charges

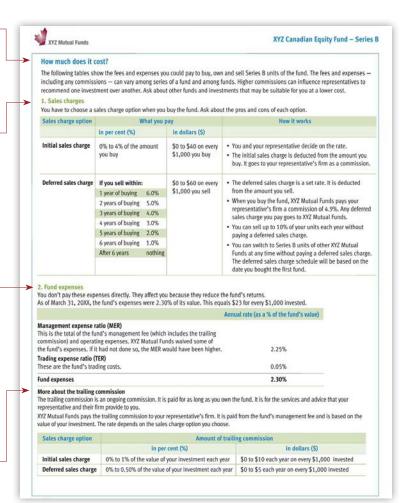
A sales charge, or a fund "load", is a fee that may be charged when you buy or sell units of the fund. Certain types of funds do not charge fees and are called no-load. With a front-end load, you pay the investment firm upfront when you buy the fund; with a deferred sales charge, you may end up paying the investment firm when you sell.

Fund expenses -

The trading expense ratio (TER) is a measure of the fund's trading costs. A fund that is actively traded (meaning the manager buys and sells more often) tends to have a higher TER because the manager tries to outperform the market by picking and actively trading securities. A passively traded fund (such as an index fund) tries to mimic the returns of the index it follows, and so has a lower TER.

More about Trailing Commissions -

The trailing commission is a fee the fund manager pays to your investment firm. It is paid out of the management fee and depends on the type of sales charge the fund has. You will see it listed both as a percentage of the fund's value and as an equivalent dollar amount for every \$1,000 invested.





How much does it cost? (continued)-

Any other fees you may have to pay, such as a short-term trading fee or a switch fee, are listed here. In general, these fees are charged to discourage frequent trading of the fund.

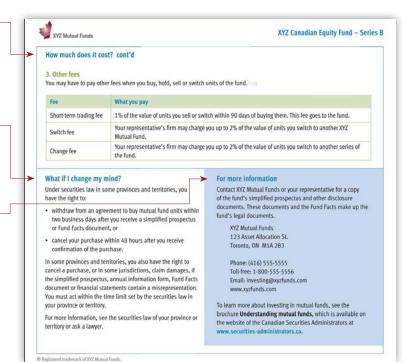
What if I change my mind?

You may decide, after you purchase the fund, that it is not right for you. Some of the rights and options available to you as an investor are listed here.

For more information

Remember, you can find more information on any of the terms or concepts introduced in this document through your financial advisor.

You can also learn more about investing in mutual funds in the brochure *Understanding mutual funds*, which is available on the website of the Canadian Securities Administrators at *www.securities-administrators.ca.*





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