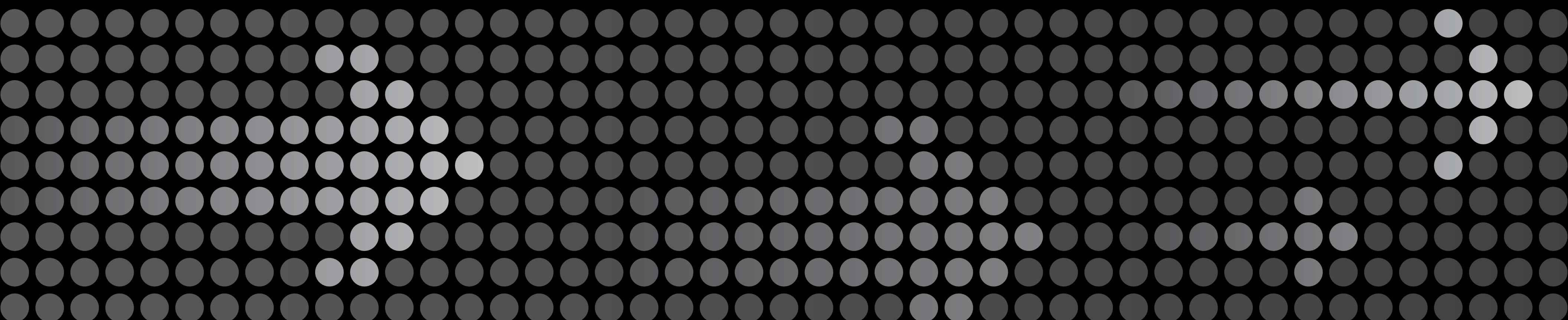
Getting you where you want to be.



COUNSEL PORTFOLIO SOLUTIONS

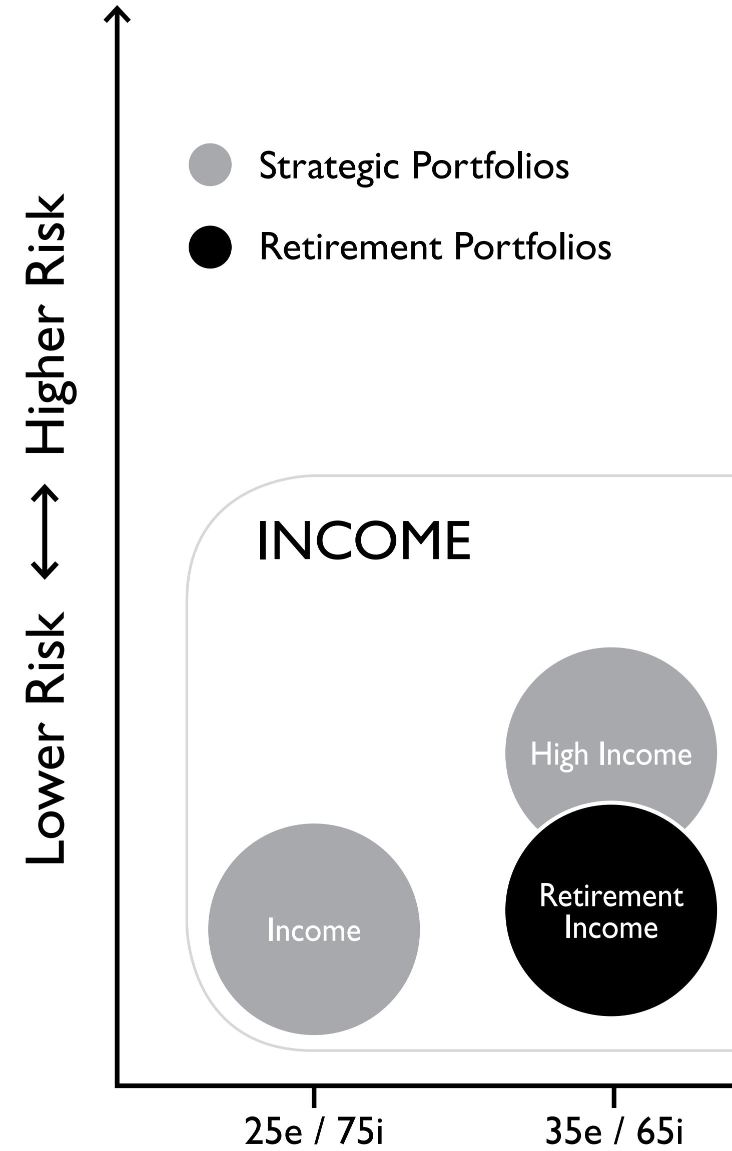
Expertly crafted with the ideal blend of investment opportunities and protection strategies to help you achieve your goals for capital growth, preservation, or income generation.

COUNSEL | PORTFOLIO SERVICES

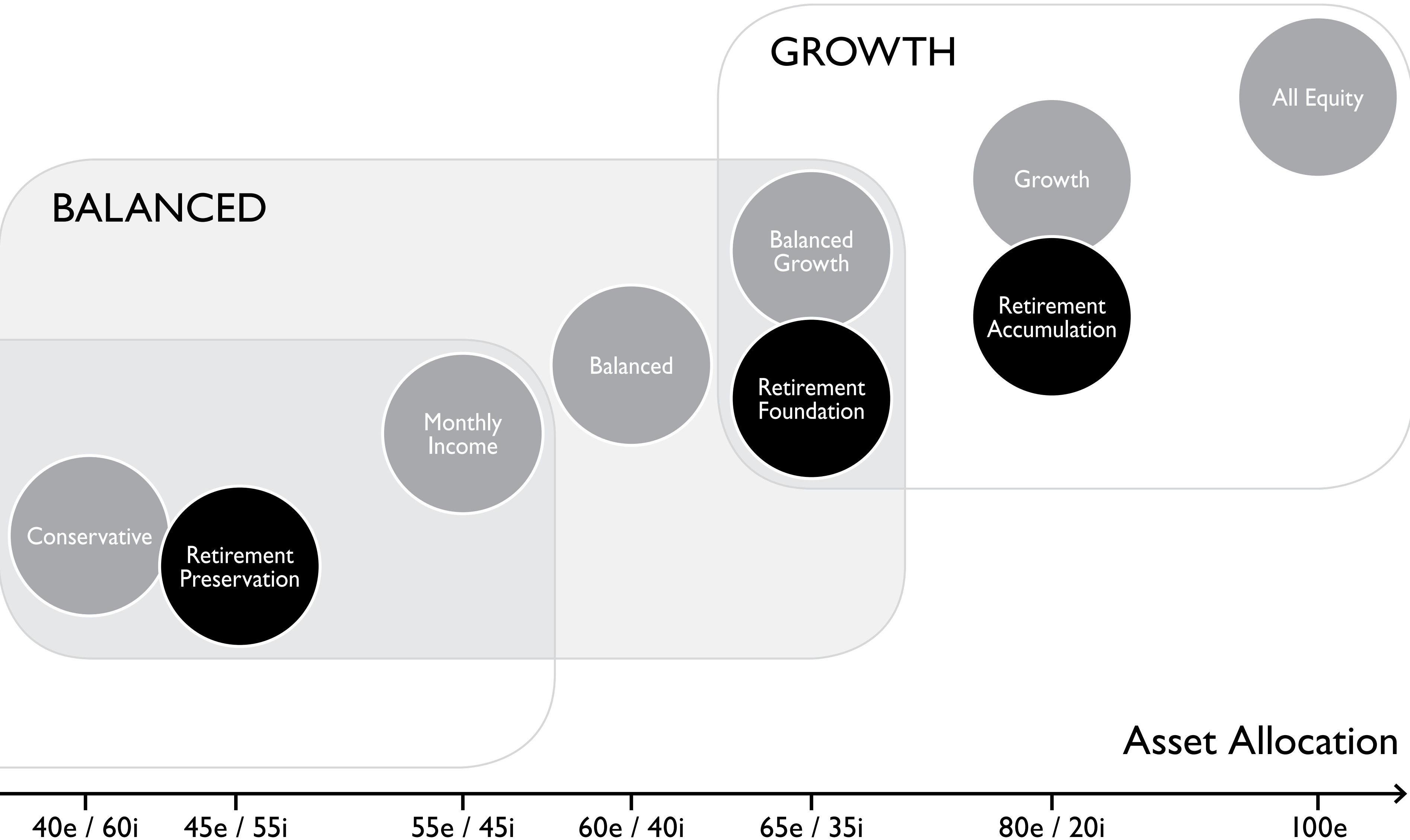
Investment Solutions to help you reach *your* goals.

We apply a disciplined approach to efficiently allocate investments across various asset classes, geographic markets and investment styles. We offer a broad range of portfolios to help you reach your investment goals, whether you want to grow your assets, preserve capital or generate income from your nest egg.

Every Counsel portfolio is carefully designed to give you the discipline and confidence to stick to a well-defined, goals-based financial plan. We use dynamic strategies to take advantage of market trends to help reduce risk and preserve capital in times of market stress, and to take advantage of growth opportunities. This, along with strategies for active portfolio rebalancing and currency hedging, among others, form the basis of our approach to managing the target returns for each portfolio and minimizing overall risk. The Counsel Retirement Portfolios add an extra layer of risk mitigation to provide protection against the duration and depth of market drawdowns.



SERIES FUND CODES*	Income	High Income
A (FE/DSC/LL)	140 / 240 / 340	157 / 158 / 159
F	740	160
I	541	163



Retirement Income	Conservative	Retirement Preservation	Monthly Income	Balanced	Balanced Growth	Retirement Foundation	Growth	Retirement Accumulation	All Equity
241 / 243 / 242	410 / 413 / 412	246 / 248 / 247	550 / 553 / 552	420 / 423 / 422	001 / 100 / 211	251 / 253 / 252	430 / 433 / 432	256 / 258 / 257	440 / 443 / 442
244	714	249	704	724	711	254	744	259	764
245	514	250	504	524	554	255	534	260	544

Where discipline and strategy meet process

A well diversified portfolio is greater than the sum of its parts.

We believe strongly in the value of independence and objectivity in money management. Through careful research, we select investment specialists who have successful and repeatable investment processes to manage the various components of our portfolios. We then build investment portfolios by combining those components into an optimized mix to meet your goals, while managing the risks taken to achieve them.

At the heart of our process is the view that our investment specialists must continue to earn a place in our portfolios, year after year. Using a disciplined approach and defined monitoring criteria, we hold each investment specialist accountable to their mandate. The result is that we are able to provide you with access to the expertise of some of the best money managers in the industry.

ACADIAN

BlueBay Asset Management

T | S | W

FRANKLIN TEMPLETON INVESTMENTS

Invesco

ILIM

Lincluden

MACKENZIE Investments

MARSICO CAPITAL MANAGEMENT

MAWER

MT LUCAS

PICTON MAHONEY Asset Management

Putnam INVESTMENTS

RBC Global Asset Management

Sionna Investment Managers

Timbercreek Asset Management

WASATCH ADVISORS

COUNSEL | PORTFOLIO SERVICES

*Additional series available – see www.counselservices.com for more details