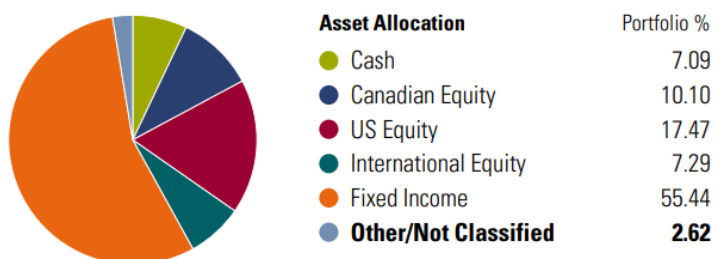


Bespoke Investment Account Model Portfolios

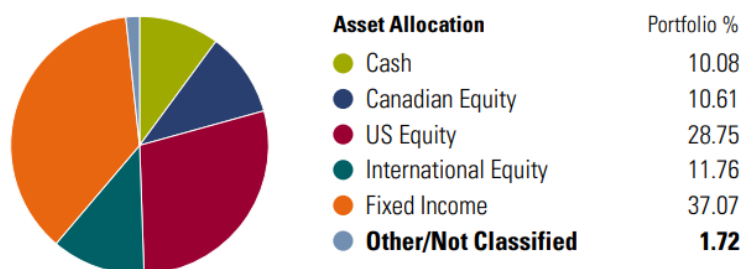
Funds	Conservative	Balanced	Growth	Aggressive
AGF Fixed Income Plus	50%	40%	10%	
CI Global Bond	10%	10%	10%	
AGF Global Select	20%	30%	50%	55%
AGF Global Sustainable				5%
Fiera Capital International Equity				10%
Dynamic Global Infrastructure	10%	10%	15%	15%
Fidelity Canadian Dividend	10%	10%	15%	15%

Asset Allocation

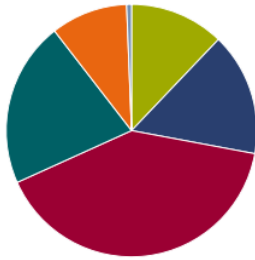
Conservative Portfolio. MER: 1.88%



Balanced Portfolio. MER: 1.99%

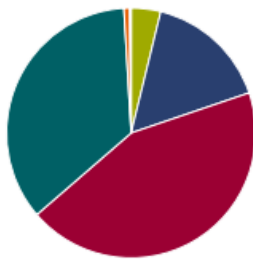


Growth Portfolio. MER: 2.29%



Asset Allocation	Portfolio %
Cash	12.17
Canadian Equity	15.76
US Equity	40.34
International Equity	21.20
Fixed Income	9.90
Other/Not Classified	0.63

Aggressive Portfolio. MER: 2.48%



Asset Allocation	Portfolio Net %
Cash	3.83
Canadian Equity	15.97
US Equity	43.87
International Equity	35.39
Fixed Income	0.74
Other/Not Classified	0.19

Beneva Investment Account Codes

Fixed Income	Not available for sale			Beneva Fundserv prefix: BNV		
	RF*	PF*	MF*	NL ¹	AC3 ²	AC5 ³
Canadian Fixed Income (AGF)	FORAB	F2RAB	F4RAB	F1RAB	F6RAB	F5RAB
Canadian Fixed Income (CI Global Asset Management)	FORBL	F2RBL	F4RBL	F1RBL	F6RBL	F5RBL
Global Fixed Income (CI Global Asset Management)	FORBH	F2RBH	F4RBH	F1RBH	F6RBH	F5RBH
High Yield Fixed Income (TDAM)	FORBP	F2RBP	F4RBP	F1RBP	F6RBP	F5RBP
Balanced						
Canadian Balanced (CI Global Asset Management)	FORBQ	F2RBQ	F4RBQ	F1RBQ	F6RBQ	F5RBQ
Canadian Balanced (Dynamic)	FORAC	F2RAC	F4RAC	F1RAC	F6RAC	F5RAC
Canadian Balanced (Fidelity)	FORAD	F2RAD	F4RAD	F1RAD	F6RAD	F5RAD
Global Balanced (AGF)	FORAE	F2RAE	F4RAE	F1RAE	F6RAE	F5RAE
Global Balanced (CI Global Asset Management)	FORBR	F2RBR	F4RBR	F1RBR	F6RBR	F5RBR
Diversified Income (Fidelity)	FORAF	F2RAF	F4RAF	F1RAF	F6RAF	F5RAF
Diversified Income (Dynamic)	FORAG	F2RAG	F4RAG	F1RAG	F6RAG	F5RAG
Global Diversified Income (Fidelity)	FORBK	F2RBK	F4RBK	F1RBK	F6RBK	F5RBK
Canadian Equity						
Canadian Dividend (AGF)	FORAI	F2RAI	F4RAI	F1RAI	F6RAI	F5RAI
Canadian Dividend (Fidelity)	FORAJ	F2RAJ	F4RAJ	F1RAJ	F6RAJ	F5RAJ
Canadian Equity Income (Dynamic)	FORAK	F2RAK	F4RAK	F1RAK	F6RAK	F5RAK
Canadian Equity (Dynamic)	FORAL	F2RAL	F4RAL	F1RAL	F6RAL	F5RAL
Canadian Equity (Fidelity)	FORAM	F2RAM	F4RAM	F1RAM	F6RAM	F5RAM
Small Capitalization Canadian Equity (Dynamic)	FORAN	F2RAN	F4RAN	F1RAN	F6RAN	F5RAN
Low Volatility Canadian Equity (TDAM)	FORAO	F2RAO	F4RAO	F1RAO	F6RAO	F5RAO
American and International Equity						
American Equity (Dynamic)	FORAR	F2RAR	F4RAR	F1RAR	F6RAR	F5RAR
American Equity (Fiera Capital)	FORBI	F2RBI	F4RBI	F1RBI	F6RBI	F5RBI
Low Volatility American Equity (TDAM)	FORBM	F2RBM	F4RBM	F1RBM	F6RBM	F5RBM
U.S. Small-Mid Cap Equity (AGF)	FORDA	F2RDA	F4RDA	F1RDA	F6RDA	F5RDA
Global Dividend (TDAM)	FORBN	F2RBN	F4RBN	F1RBN	F6RBN	F5RBN
Global Equity – Discovery (Dynamic)	FORAT	F2RAT	F4RAT	F1RAT	F6RAT	F5RAT
Global Infrastructure Equity (Dynamic)	FORBO	F2RBO	F4RBO	F1RBO	F6RBO	F5RBO
Low Volatility Global Equity (TDAM)	FORAU	F2RAU	F4RAU	F1RAU	F6RAU	F5RAU
Global Equity (AGF)	FORBS	F2RBS	F4RBS	F1RBS	F6RBS	F5RBS
Global Equity (Fiera Capital)	FORBJ	F2RBJ	F4RBJ	F1RBJ	F6RBJ	F5RBJ
Global Sustainable Growth Equity (AGF)	FORBU	F2RBU	F4RBU	F1RBU	F6RBU	F5RBU
International Equity (Fiera Capital)	FORBT	F2RBT	F4RBT	F1RBT	F6RBT	F5RBT
Emerging Markets (AGF)	FORAV	F2RAV	F4RAV	F1RAV	F6RAV	F5RAV
AGF Portfolios						
Conservative Profile (AGF)	FORAW	F2RAW	F4RAW	F1RAW	F6RAW	F5RAW
Moderate Profile (AGF)	FORAX	F2RAX	F4RAX	F1RAX	F6RAX	F5RAX
Balanced Profile (AGF)	FORAY	F2RAY	F4RAY	F1RAY	F6RAY	F5RAY
Growth Profile (AGF)	FORAZ	F2RAZ	F4RAZ	F1RAZ	F6RAZ	F5RAZ
Aggressive Profile (AGF)	FORBA	F2RBA	F4RBA	F1RBA	F6RBA	F5RBA
Dynamic Portfolios						
Conservative Profile (Dynamic)	FORBV	F2RBV	F4RBV	F1RBV	F6RBV	F5RBV
Moderate Profile (Dynamic)	FORBW	F2RBW	F4RBW	F1RBW	F6RBW	F5RBW
Balanced Profile (Dynamic)	FORBX	F2RBX	F4RBX	F1RBX	F6RBX	F5RBX
Growth Profile (Dynamic)	FORBY	F2RBY	F4RBY	F1RBY	F6RBY	F5RBY
Aggressive Profile (Dynamic)	FORBZ	F2RBZ	F4RBZ	F1RBZ	F6RBZ	F5RBZ
Daily interest – Available only for transfers between investment accounts	FORBG	F2RBG	F4RBG	F1RBG	F6RBG	F5RBG

*Back-end load fees (RF), Front-load fees (PF) and Low-load fees (MF): closed to new sales
1. NL: No-Load | 2. AC3: Advisor chargeback 3 years | 3. AC5: Advisor chargeback 5 years