

Institutional Investment Management

The Next Level Of Wealth Management

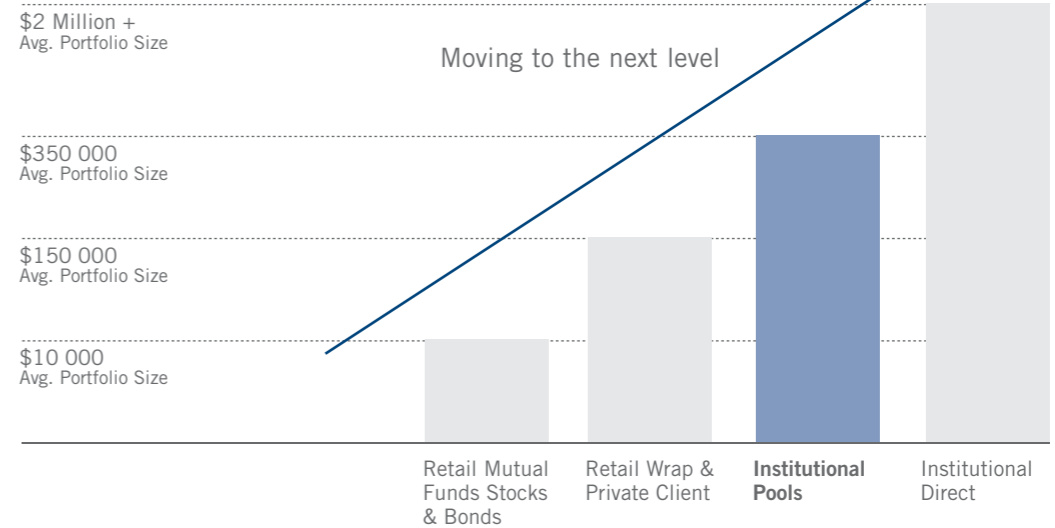
Corporations, Pension Plans, Trusts, Endowments and High Net Worth Individuals view Institutional Investment Management as the only proven way to meet their long-term investment objectives.

As you accumulate wealth and your investment portfolio becomes more substantial, your investment management options increase.

Higher level investment alternatives that are typically not available at a mass retail level now become available to you.

At the highest level you gain access to Segregated Account Management and Pooled Investment Management, which typically have account minimums of at least \$1 Million.

A Higher Level Strategy



Would you rather invest the way someone with *ten thousand* dollars invests, or the way someone with TEN MILLION dollars invests?

The Importance Of An Investment Policy Statement

Institutional Investment Management is a more disciplined approach to investing that starts with the development of an Investment Policy Statement.

The Investment Policy Statement is a formal document that guides all portfolio decisions and will be our reference in the future as market conditions change. It includes a summary of your return objectives and a review of your willingness to accept risk to meet those objectives. The Investment Policy Statement will ensure that your portfolio is specifically designed to meet your long-term goals.

As part of the Institutional Investment Management process, we will monitor the portfolio regularly to ensure that it remains consistent with your objectives.

A World Of Choice

Unlike other institutional firms that only endorse their own proprietary product, our Institutional Investment Management program selects the best managers for your objectives offering both separate segregated account management and pooled funds.

“All *successful* businesses follow a written plan to *guide* their activities. Investors must exercise this same discipline to achieve their own long term success.”

Tim Burt, Cardinal Capital

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Higher Standards / Conservative Investments

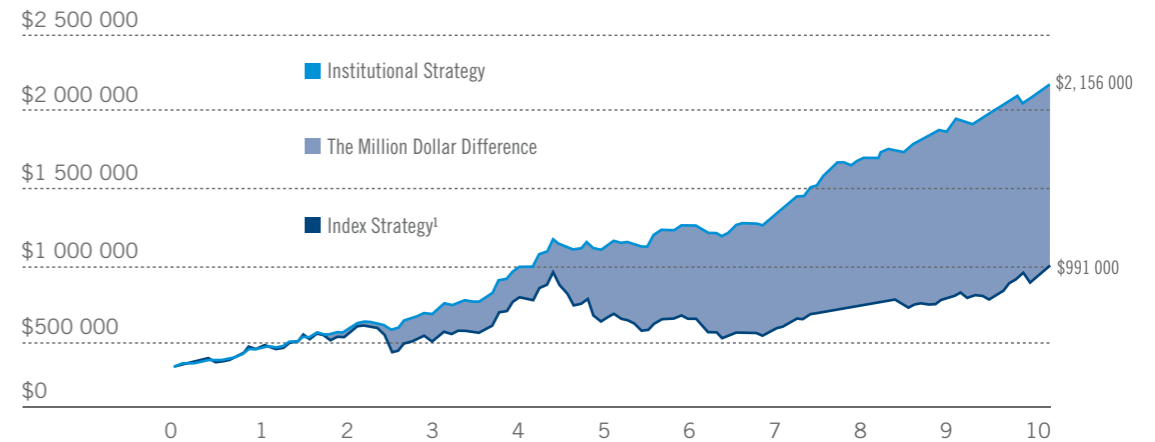
Each manager in our Institutional Investment Management program meets the highest standards of ethical behaviour and formal education. They also possess

outstanding long-term performance with the ability to preserve capital in difficult market conditions. Avoidance of investment losses is a defining trait of successful institutional investment managers. It is also paramount to long-term investment success.

The Million Dollar Difference

Institutional Strategy vs. Index Strategy

	Initial Investment	Bull Market Capture ²	Bear Market Capture ³	Investment after 10 Years ⁴
Institutional Strategy (IS)	\$350,000	80%	25%	\$2,156,000
Canadian Equity Index ¹	\$350,000	100%	100%	\$991,000



¹S&P/TSX Composite Total Return Index - an investment cannot be made directly in an index.

²Percentage of total market returns recognized by portfolio when total market returns are positive.

³Percentage of total market returns recognized by portfolio when total market returns are negative.

⁴Canadian Equity Index investment based upon historical returns of the S&P/TSX Composite Total Return Index for the 10-year period from January 1996 to December 2005.

Institutional Strategy investment applies the Bull/Bear Market Capture rates to the S&P/TSX Composite Total Return Index as indicated in the above chart. The Institutional Strategy Bull/Bear Market Capture rates are not from an actual investment manager, however they are assumed to be reflective of the rates of a disciplined institutional investment manager with the ability to preserve capital. The above chart is for illustration purposes only and actual performance cannot be guaranteed.

“The *first rule* is not to lose. The *second rule* is not to forget the first rule.”

Warren Buffett, Berkshire Hathaway

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Other Benefits: Lower Fees

Segregated accounts and pooled funds are not available at a mass retail level, resulting in fewer accounts with higher minimums, and lower fixed operating costs than retail investment products. These lower costs are passed onto the clients in the form of lower management fees. Over time these savings can be significant.

Superior Reporting

As part of the Institutional Investment Management Program you will receive quarterly statements that clearly show your rate of return and comparisons to the relevant benchmarks as well as a detailed listing of each individual stock and bond that you own and relevant commentary from the portfolio manager.

Monitoring and Asset Rebalancing

Your accounts will be monitored to ensure that the managers are performing to expectations and that proper asset allocation is being maintained.

Other Services

In addition to Institutional Investment Management, we also offer access to a wide variety of other Wealth Management Services as follows:

- Financial Projections
- Estate Planning
- Asset Protection Strategies
- Tax Allocation Strategies
- And More...

Only Institutional Investment Management offers the discipline, accountability, and long-term results demanded by Canada's leading institutions and wealthy investors.

Isn't it time you put INSTITUTIONAL STRENGTH investing to *work for you?*

This document has been prepared for informational purposes only and is not intended to provide financial, legal, accounting or tax advice and should not be relied upon in that regard.

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