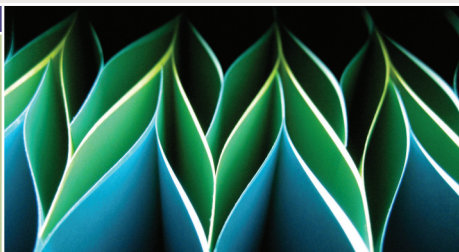


QUOTENTIAL®
PROGRAM



YOUR COMPLETE
INVESTMENT SOLUTION



FRANKLIN TEMPLETON
INVESTMENTS

Franklin • Templeton • Mutual Series • Bissett

Why Quotential?

- **Choice of eight Portfolios** ranging from income to all equity.

- **Multi-level diversification** across asset class, market capitalization, geography and investment styles.

- Forward-looking, **strategic** and **tactical** asset allocation.

- Leverages Franklin Templeton Investments' **global platform**, providing breadth and global reach.

- Underlying investments include **mutual funds, ETF's¹** and offshore **SICAV² funds**.

- Employs **currency hedging** at the Portfolio level when beneficial.

- Powered by a dedicated investment management team, with over 25 years of **high net worth experience**.

- Available in **tax-efficient** Flexible Corporate Class-Series T.

- **Award-winning** statements—**voted #1** amongst Managed Portfolio Statements as rated by Dalbar.³

¹Exchange Traded Funds.

²Société d'Investissement à Capital Variable.

³2005, 2006, 2007 and 2008.

Why choose a managed program?

The Quotential Program was launched in 2002 to meet the needs of discerning Canadian investors. Since then, the popularity of managed programs has risen substantially and Quotential has led the way in terms of choice and tax efficiency. Today, Quotential has grown to over \$7.7 billion* in assets under management.

With its eight Portfolios, multi-level diversification, active management, and Flexible Corporate Class-Series T options, there is a Quotential Portfolio to meet every investment need and market opportunity.

*As of September 30, 2010.

Multi-level diversification...

Few offerings can match the depth and breadth of investment expertise that the Quotential Program delivers. Every Quotential Portfolio provides multi-level diversification with access to a global investment platform and a diverse spectrum of well-established investment managers—Franklin, Templeton, Bissett, Mutual Series—and sub-advisors.

MULTI-LEVEL DIVERSIFICATION IN ONE INVESTMENT SOLUTION

Asset Class

- Equity
- Fixed Income
- Real Estate
- Other*

Investment Styles

- Value
- Growth
- GARP
- Deep Value

Market Capitalizations

- Small Cap
- Large Cap
- Mid Cap

Geographic Regions

- Canada
 - U.S.
 - International
 - Emerging Markets
-

Diversification has been shown to increase returns, while minimizing the risks associated with investing. Various asset classes, sectors, market capitalizations, geographic regions and investment styles can perform differently at different times, and relative to each other. The selection and mix of these opportunities is what makes the Quotential difference.

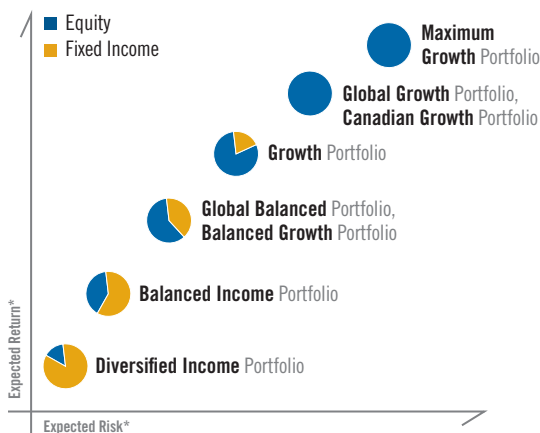
*Currency hedging strategies, specialty such as gold.

There's a Quotential Portfolio to fit your needs today and tomorrow

Quotential offers you a choice of eight diversified Portfolios, each with a unique mandate, ranging from conservative to maximum growth, and appropriate for your particular investment time horizon, risk tolerance, and financial goals.

To help you select a Portfolio, Franklin Templeton Investments has created **bestfit**, a comprehensive diagnostic questionnaire that can identify the Quotential Portfolio most suitable for you.

SELECTION...



*In relation to other Quotential portfolios.

...WITH TAX EFFICIENCY

Choose either tax-efficient Corporate Class or Series T—or, combine them in Flexible Corporate Class-Series T to seamlessly transition from wealth accumulation to the retirement income phase.

Corporate Class: A flexible, tax-efficient structure designed to meet your financial goals. As your investment needs evolve, you can switch between Portfolios with no immediate tax consequence.†

Series T: An option for those seeking tax-efficient income. A return of capital minimizes the tax you'll pay as you enter the retirement income phase.

†The tax consequences of an investment in a Corporate Class Portfolio will depend in part on the tax position of Franklin Templeton Corporate Class Ltd. as a whole and will differ from an investment in a mutual fund that is not part of a multi-class structure. Maximum target annual distribution rate on Series T varies between 5%-8% as set for the individual Portfolio. Investors may choose their desired Return of Capital (ROC) cash payout rate, the remainder will be reinvested annually.

Flip open to see an overview of each Quotential Portfolio.

...a proactive process

Many managed programs take a reactive approach to diversification and rebalance weightings to preset ranges. Quotential's process is proactive. Portfolio weightings are actively determined and guided by a dedicated investment management team with over 25 years of high net worth experience.

A DISCIPLINED FOUR-STEP PROCESS IS BEHIND EACH QUOTENTIAL PORTFOLIO



The identification of current themes sets in motion portfolio strategy and the research to determine which mix of underlying selections can provide the most favourable risk-adjusted returns.

INCOME ORIENTED

INVESTOR'S TIME HORIZON:



QUOTENTIAL DIVERSIFIED INCOME PORTFOLIO

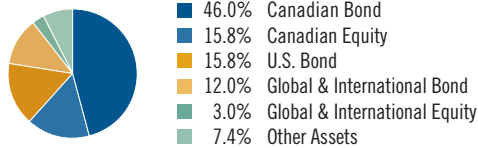
- A core high income holding providing diversification by income sources, asset class, investment style and geography.

Investment objectives:

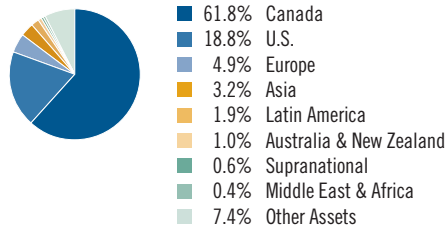
- High current income and some long-term capital appreciation by investing primarily in a diversified mix of income and bond funds.

Diversification by...

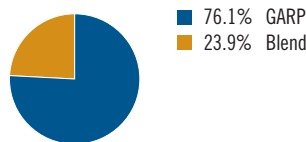
ASSET CLASS



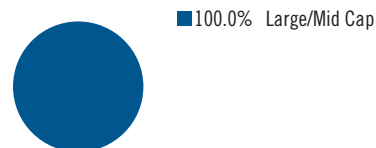
GEOGRAPHIC REGION



EQUITY STYLE



EQUITY MARKET CAP



BALANCED—CANADIAN BIAS

INVESTOR'S TIME HORIZON:



QUOTENTIAL BALANCED INCOME PORTFOLIO

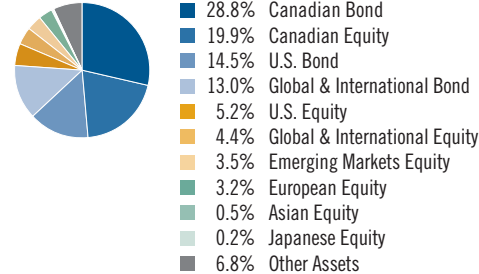
- A core balanced holding diversified by asset class, investment style, geography and market capitalization.

Investment objectives:

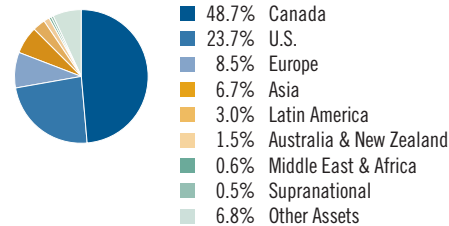
- A balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income funds, with a bias towards income.

Diversification by...

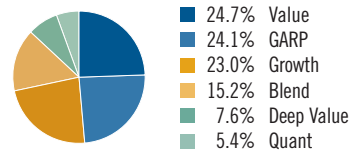
ASSET CLASS



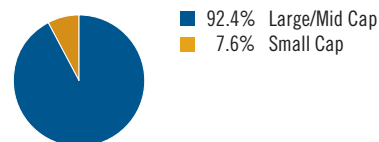
GEOGRAPHIC REGION



EQUITY STYLE



EQUITY MARKET CAP



INVESTOR'S TIME HORIZON:



QUOTENTIAL BALANCED GROWTH PORTFOLIO

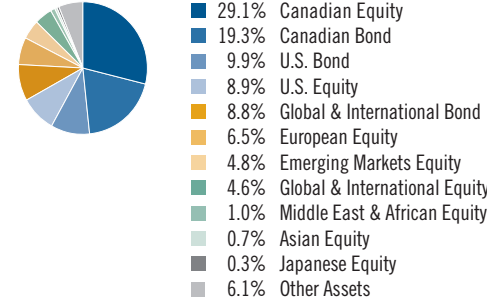
- A core balanced holding diversified by asset class, investment style, geography and market capitalization.

Investment objectives:

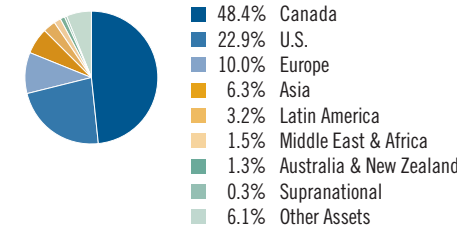
- A balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income funds, with a bias towards capital appreciation.

Diversification by...

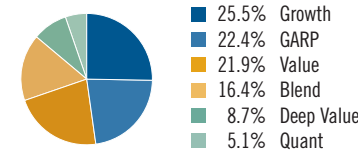
ASSET CLASS



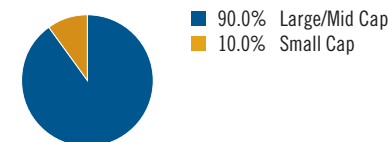
GEOGRAPHIC REGION



EQUITY STYLE



EQUITY MARKET CAP



BALANCED—GLOBAL

INVESTOR'S TIME HORIZON:



QUOTENTIAL GLOBAL BALANCED PORTFOLIO

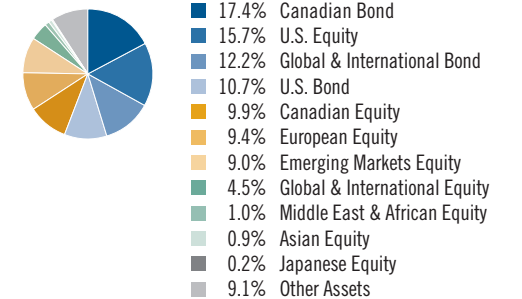
- A core balanced holding diversified by asset class, investment style, geography and market capitalization with a global bias.

Investment objectives:

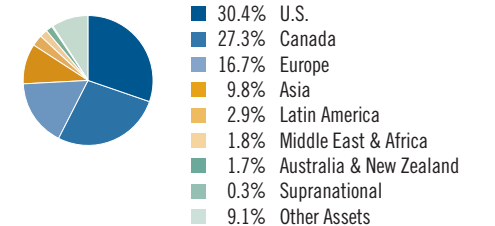
- Long-term capital appreciation by investing primarily in a diversified mix of equity funds, with additional stability derived from investments in income funds.

Diversification by...

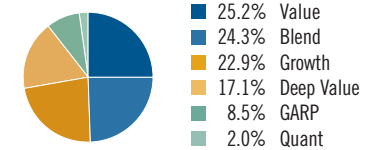
ASSET CLASS



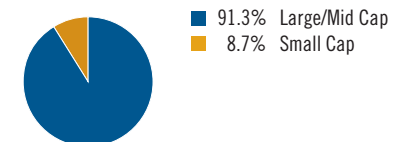
GEOGRAPHIC REGION



EQUITY STYLE

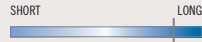


EQUITY MARKET CAP



Other Assets: Non-security holdings including cash, cash equivalents and net receivables. Supranational: Not limited to a single nation.

INVESTOR'S TIME HORIZON:



QUOTENTIAL GROWTH PORTFOLIO

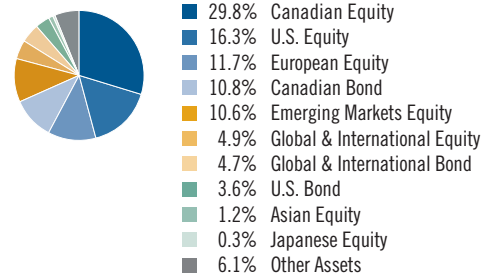
- A growth-oriented equity holding diversified by asset class, investment style, geography and market capitalization.

Investment objectives:

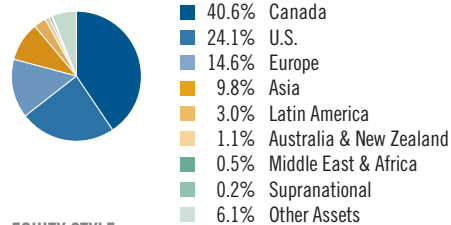
- Long-term capital appreciation by investing primarily in a diversified mix of equity funds.

Diversification by...

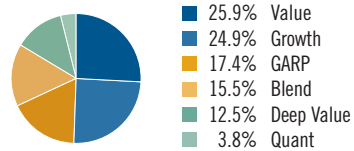
ASSET CLASS



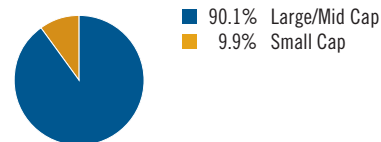
GEOGRAPHIC REGION



EQUITY STYLE



EQUITY MARKET CAP



INVESTOR'S TIME HORIZON:



QUOTENTIAL CANADIAN GROWTH PORTFOLIO

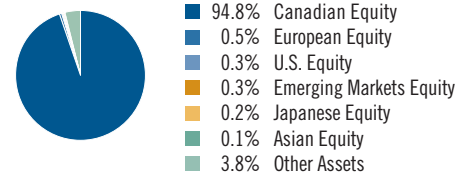
- A Canadian focused equity holding diversified by style and market capitalization.

Investment objectives:

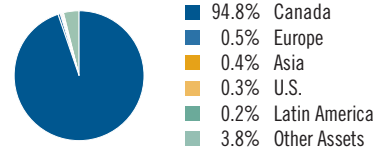
- Long-term capital appreciation by investing primarily in a diversified mix of Canadian equity funds.

Diversification by...

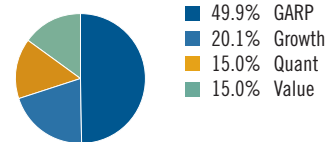
ASSET CLASS



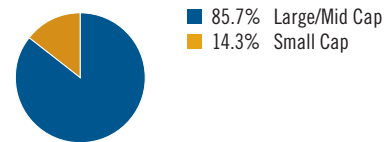
GEOGRAPHIC REGION



EQUITY STYLE



EQUITY MARKET CAP



INVESTOR'S TIME HORIZON:



QUOTENTIAL GLOBAL GROWTH PORTFOLIO

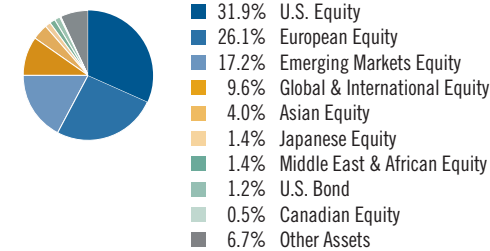
- A growth-oriented equity holding diversified by investment style, geography and market capitalization with a global bias.

Investment objectives:

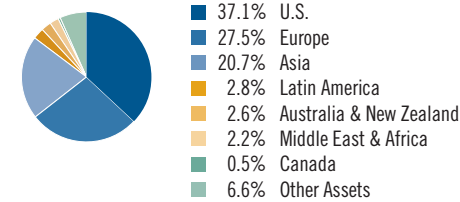
- Long-term capital appreciation by investing in a diversified mix of global equity funds.

Diversification by...

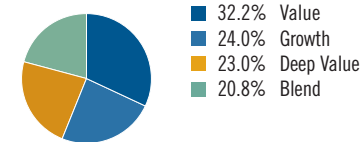
ASSET CLASS



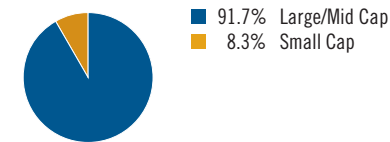
GEOGRAPHIC REGION



EQUITY STYLE



EQUITY MARKET CAP



INVESTOR'S TIME HORIZON:



QUOTENTIAL MAXIMUM GROWTH PORTFOLIO

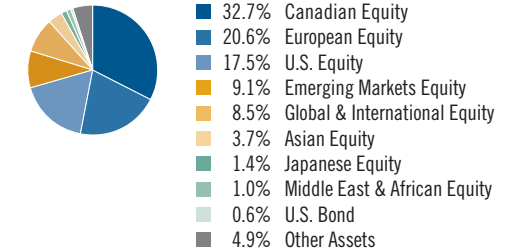
- A high growth Portfolio, diversified by investment style, geography and market capitalization.

Investment objectives:

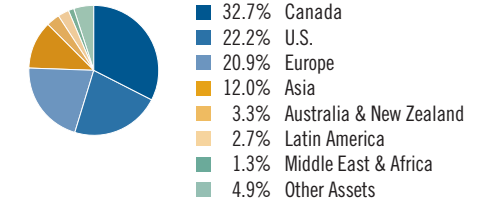
- Maximum capital appreciation by investing primarily in a diversified mix of equity funds.

Diversification by...

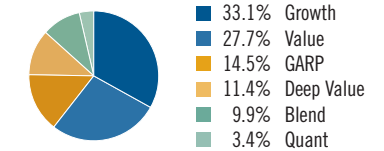
ASSET CLASS



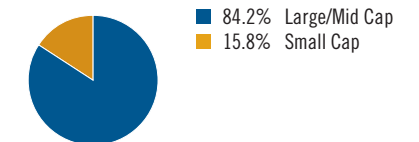
GEOGRAPHIC REGION



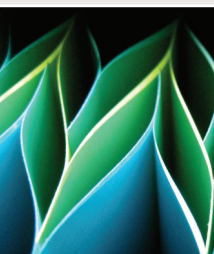
EQUITY STYLE



EQUITY MARKET CAP



Compliments of:



FRANKLIN TEMPLETON
INVESTMENTS

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Toronto, ON M2N 0A7

Client Services Toll-free: 1.800.387.0830

Fax: 416.364.1163

Franklin Templeton Investments is one of the world's largest publicly-traded investment management companies, delivering a truly global perspective to investors for over 60 years. With values that have withstood the test of time, Franklin Templeton Investments provides global and domestic investment advisory services to the Franklin, Templeton, Bissett and Mutual Series funds and institutional accounts, including private wealth management solutions through Fiduciary Trust Canada.

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