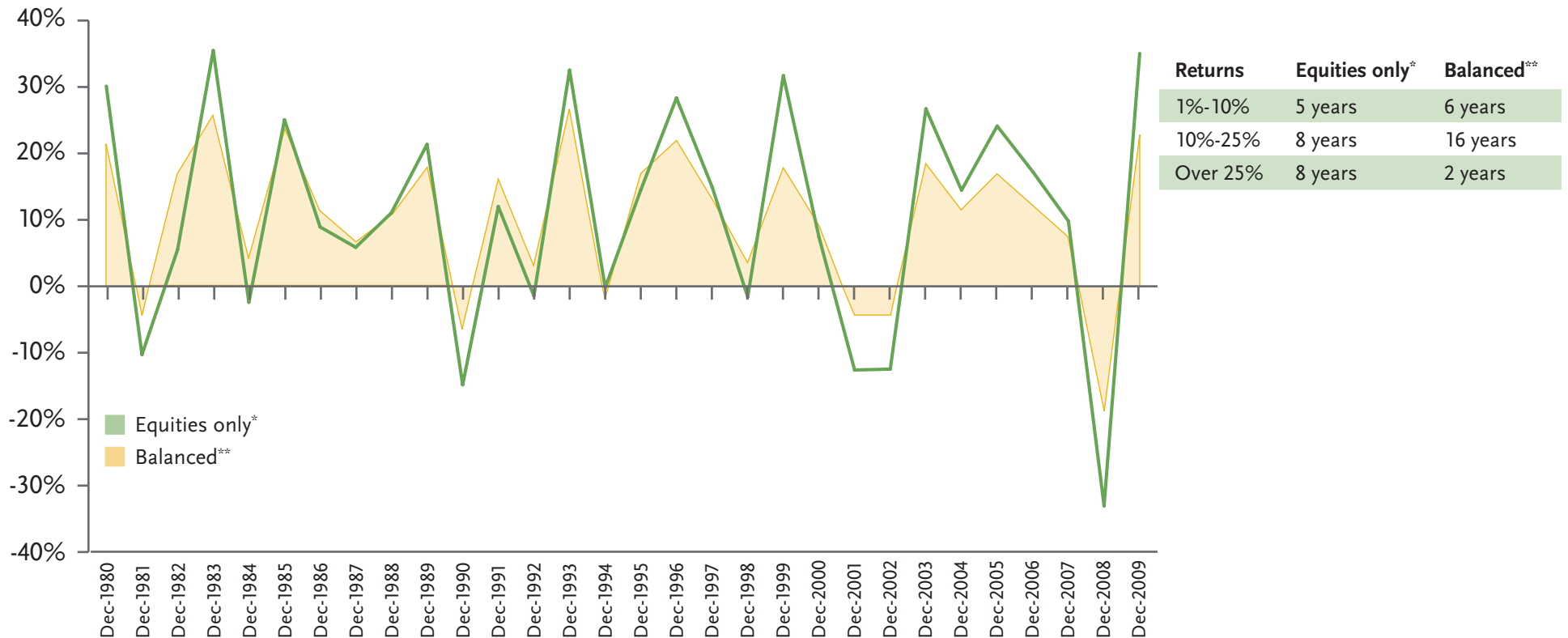


WHICH SCENARIO HELPS YOU SLEEP AT NIGHT?

Over the last 30 years, an equities-only portfolio achieved extremely high returns in some years and extremely low returns in others. Over the same period, a balanced portfolio resulted in highs and lows that were less extreme.

Based on this chart, which portfolio seems ahead?

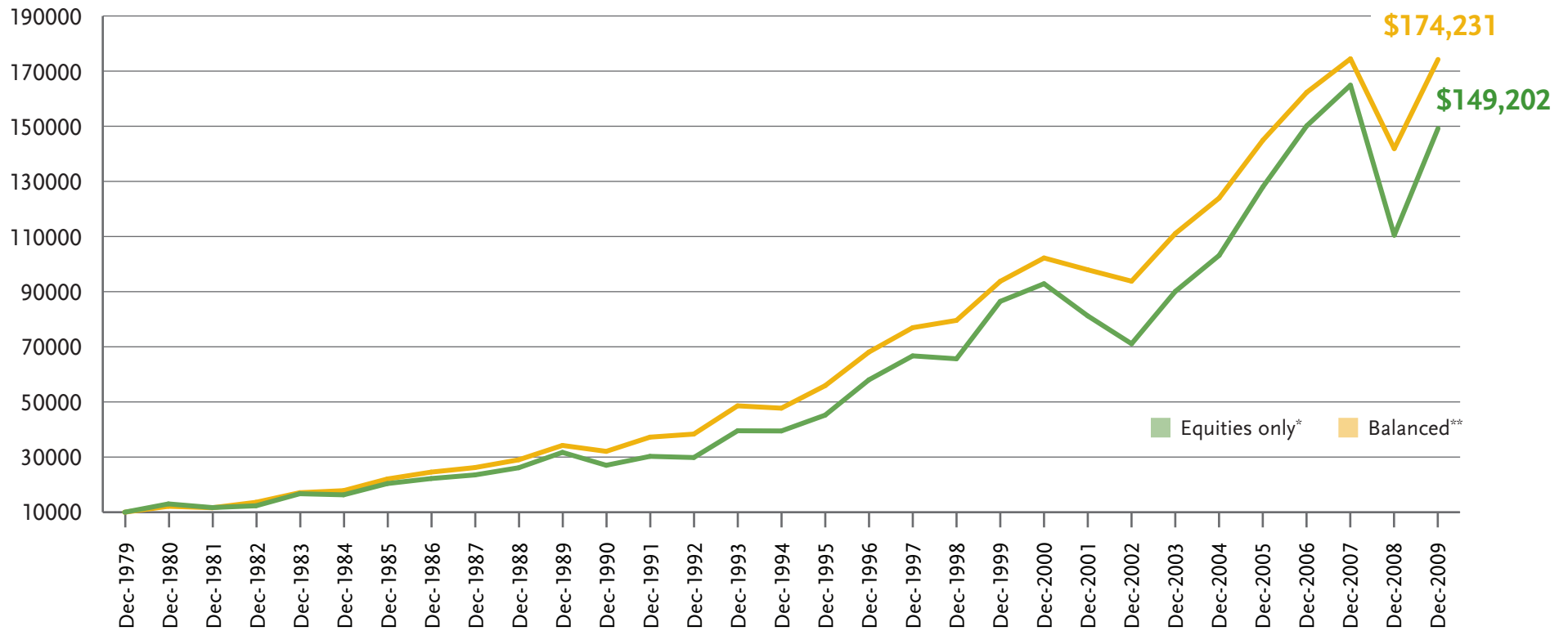


Source: AGF Portfolio Analytics, Calendar Returns. * S&P/TSX Composite TR Index. ** 60% S&P/TSX Composite TR Index & 40% DEX Universe Bond TR Index, January 1980 to December 2009.



SLOW AND STEADY SMOOTHS OUT RETURNS

Even though equities-only* investing experienced higher positive returns for several years, balanced** investing achieved less volatile returns, making for a smoother ride – and at the end of 30 years the investment is worth \$25,000 more.



Taking a balanced approach smooths out the risks while at the same time offering the potential for higher returns.

Source: AGF Portfolio Analytics. * S&P/TSX Composite TR Index. ** 60% S&P/TSX Composite TR Index & 40% DEX Universe Bond TR Index, January 1980 to December 2009. For illustrative purposes only, you cannot invest directly in an index.