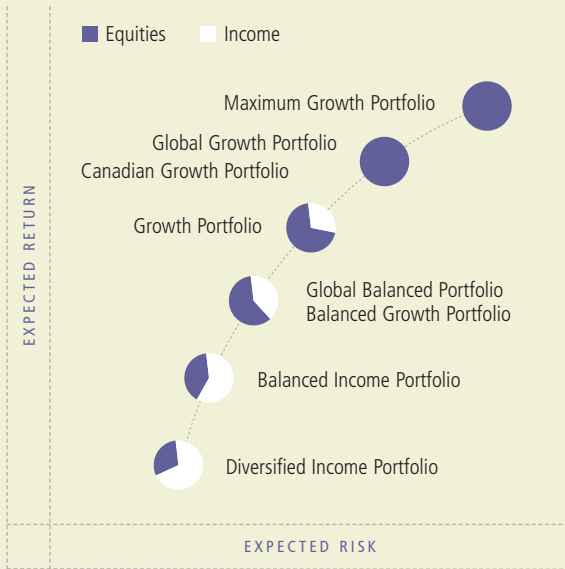


What's your Quotential®?



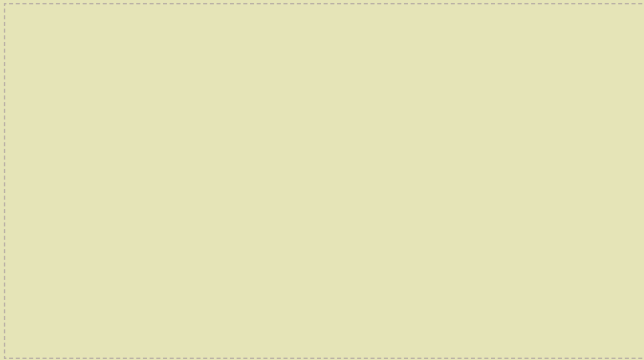
The *Quotential* Portfolio that best fits your needs depends on your risk tolerance, investment time horizon and expected returns. To help you, we have created **bestfit™**, a comprehensive questionnaire you can complete with your investment advisor.



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For more information on the *Quotential® Program*, please contact your investment advisor today, or visit www.franklintempleton.ca.

Franklin Templeton Investments delivers unparalleled world-class management from one global platform. Our investors have access to the best companies, markets and asset classes through our comprehensive array of investment products and distinct management styles. Our global network of more than 50 offices located in 29 countries is where our more than 470 investment professionals are working around the clock to find the best investment opportunities for you and your clients.

Franklin Templeton Diversified Income Corporate Class Portfolio is temporarily closed to new investment over \$1 million, as of January 11, 2005. Current unitholders can still switch between all Corporate Class funds and portfolios. The tax consequences of an investment in a Corporate Class Fund or Portfolio will depend in part on the tax position of Franklin Templeton Corporate Class Corp. as a whole and will differ from an investment in a mutual fund that is not part of a multi-class structure. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the Franklin Templeton Investments prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

A world of
diversification.
One simple solution.

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Today's educated investor wants the most for their money. They look for programs that provide strong performance and risk management in addition to value-added professional services such as consolidated statements, and comprehensive tax reporting, all in one package.

Managed programs such as Franklin Templeton Investments' *Quotential Program* are available to many Canadian investors, not just the wealthy. *Quotential* has set the industry standard for the high caliber of its portfolios, expert and dedicated management, rigorous investment process and ease of use.

Some of the inherent benefits of *Quotential* include:

- **Dedicated and Expert Management**
- **A Genuine Proactive Investment Process**
- **A Proven Program with proven success**
- **Tax Efficiency**

**A world of diversification.
One simple solution.**

Each *Quotential* Portfolio is constructed from a broad platform of funds offered by Franklin Templeton Investments.

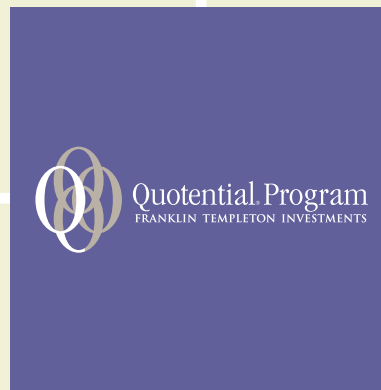
The Quotential[®] Difference

Dedicated and Expert Management

- 100% dedicated, autonomous Group
- 25 years experience in managing pension style global and domestic portfolios, all filtered through a Canadian perspective
- Independent, backed by one of the world's leading investment managers

Only True Proactive Investment Process in Canada

- Highly nimble, employing a forward-looking, proactive model that is both strategic and tactical in nature
- Proven to be consistent and reliable through all market conditions
- Portfolios diversified through asset classes, investment styles, geographic regions and market capitalizations



Proven Program. Proven Success

- Quotential enjoys an excellent track record, based on proven measurable achievement
- Shows a stable pattern of strong risk-adjusted performance in keeping with the focus of risk management

A Range of Tax Efficient Solutions

Our Corporate Class and Series T Programs offer you the following benefits:

- Flexible investment options
- Tax deferred growth
- Tax efficient income
- Superior capital preservation

 CORPORATE CLASS

 SERIES T