



Assante
WEALTH MANAGEMENT

Be well-advised.

ASSANTE OPTIMA STRATEGY





*At Assante Wealth Management,
we believe that an integrated
approach to managing your wealth
is a better approach.*

ASSANTE OPTIMA STRATEGY: A BETTER WAY

*Are you well invested?
Wondering if there's a better
way? At this stage in your life,
you may require a higher
degree of customization and
advice regarding your growing
investments, along with ease of
management. So you can focus
on what's truly important to you.*

Through your Assante Advisor, you have access to Assante Asset Management Ltd. and one of Canada's leading portfolio solutions: Assante Optima Strategy. A premium asset management service designed for families with at least \$100,000 to invest, it offers a unique set of advantages to address the increasingly complex needs of today's investors.

One solution aimed at creating wealth and prosperity for you and your family.

A better way.

The Advantages:

- ↘ Custom portfolio design
- ↘ Investment Policy Statement
- ↘ World-class investment managers
- ↘ 18 investment pools
- ↘ Asset class diversification
- ↘ Style diversification
- ↘ Ongoing monitoring and rebalancing
- ↘ Tax optimization
- ↘ Comprehensive reporting

Assante Optima Strategy, a customized portfolio solution to creating wealth and prosperity for you and your family.



*Be invested. Be calm.
Be well-advised.*

A COMPREHENSIVE SOLUTION TAILORED TO YOUR NEEDS

What makes our Assante Optima Strategy Asset Management Service so unique? A customized investment portfolio implemented with the help and expertise of an Assante Advisor who knows you well. Our exclusive program uses three key principles to help put you on a steady path toward your goals.

Customized Approach

It starts with an assessment of your family's needs and objectives. Working together, your advisor and investment professionals at Assante Asset Management Ltd. then create a personalized Investment Policy Statement – the detailed plan that will serve as the blueprint for your investment success.

Disciplined Portfolio Management

Assante Optima Strategy brings discipline to your plan at every level – increasing the likelihood that you will succeed in reaching your investment goals.

Keeping in mind your personal tolerance for risk, we determine a mix of asset classes for your long-term objectives. Assante carefully selects and monitors the managers of the investment pools, and systematically monitors your portfolio and rebalances your asset mix as needed to keep your investment strategy on track. Within this disciplined structure, we also minimize the effect of taxes wherever possible.

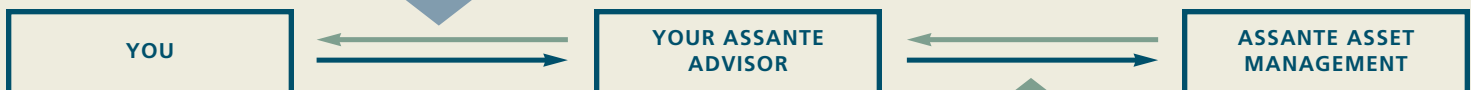
Comprehensive Reporting

Each quarter, Assante Asset Management sends you and your advisor a comprehensive, easy-to-read report that highlights your investment holdings, portfolio activity and personal rate of return. We also consolidate all tax reporting each year to make preparing your tax return easier.

BUILDING AND MANAGING YOUR CUSTOMIZED PORTFOLIO

Your Assante Advisor plays a major role in developing and monitoring your customized portfolio, including:

- > defining your goals, risk tolerance, and expectations
- > working with Assante Asset Management to build your customized asset mix
- > consulting with you over time to ensure that your investment strategy continues to meet your needs.



Assante Asset Management provides professional portfolio management services, including:

- > recommending final investment strategy and asset mix
- > advising on investment styles and pools appropriate for your portfolio
- > recommending strategies to minimize taxes
- > monitoring your investments and portfolio
- > providing comprehensive quarterly performance reports.

CUSTOMIZED APPROACH

Understanding your individual needs and goals

Not many investment programs create a customized portfolio for each and every client. We do.

You'll notice a difference from the outset. When you choose Assante Optima Strategy, we take the time to understand the reason you're investing – your goals, target dates, and the level of risk you're prepared to take to achieve them.

And that's not all. We also consider your investment preferences, income and liquidity needs, and the tax situation and circumstances of your whole family.

INVESTMENT POLICY STATEMENT

What comes out of this important exercise is the personalized and detailed Investment Policy Statement (IPS) that provides the framework for your investment success. The IPS:

- ↪ sets out your specific investment objectives in writing, making them readily available to you and your advisor. This will ensure that our efforts are aligned to support your goals.
- ↪ recommends a comprehensive strategy to achieve your objectives. The strategy includes targeted weightings for each asset class and an appropriate balance of investment styles. In addition, tax-optimization strategies may also be highlighted.

- ↪ projects the range of returns you can expect from your portfolio by applying historical data to your individual investment strategy. This provides an excellent benchmark for evaluating performance.
- ↪ indicates the degree of potential declines in your portfolio that you can expect in the short and long terms by using statistical probabilities. This will help you stay the course, not worry about short-term fluctuations, and keep focused on your long-term goals.

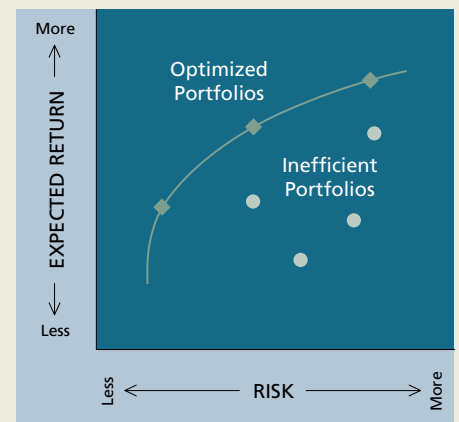
As your goals or circumstances evolve, your plan can be adapted so that we can continue to meet your needs for years to come.

CREATING YOUR "EFFICIENT" PORTFOLIO

Assante Optima Strategy uses a concept known as the Efficient Frontier to help determine the portfolio that will maximize returns for your individual risk tolerance.

Represented by a curve on a graph, the Efficient Frontier is made up of a series of "efficient" portfolios – the specific combinations of investment pools expected to optimize performance for each risk level.

The more risk you can tolerate, the higher up the frontier your portfolio will be positioned – and the greater the potential returns you can expect over the long term.



EFFICIENT FRONTIER ANALYSIS

DISCIPLINED PORTFOLIO MANAGEMENT

Structuring your portfolio for optimal results

Know what's in your portfolio and how it's being managed to meet your objectives.

With Assante Optima Strategy, your personal investment strategy is driven and guided by disciplined portfolio management at every step of the way. Through professional management by some of the world's best money managers, along with enhanced diversification, risk management and tax optimization techniques, your portfolio is exceptionally well invested and positioned for success.

ASSET CLASS DIVERSIFICATION

Few investors understand that asset allocation is a key contributor to reducing their risk and determining long-term expected returns. Our Assante Optima Strategy program takes this reality to heart.

Using a sophisticated asset allocation model, our managers widely diversify your investment capital across up to eight classes.

Diversification reduces risk in your overall portfolio. It ensures you capitalize on gains realized by top-performing classes while also limiting your exposure to those that have a poor year. This helps smooth out short-term fluctuations in your portfolio.

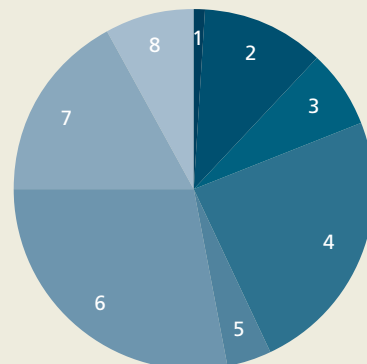
STYLE DIVERSIFICATION

Your portfolio can be customized by investment style, recognizing that the two main management styles for equity investments – growth and value – dominate at different times in the market cycle and also suit different investor preferences. Your Assante Advisor will work with you to determine the style, or mix of styles, that's best for you.

ASSET CLASS DIVERSIFICATION

Assante Optima Strategy portfolios are diversified across the following eight asset classes to achieve superior diversification:

1. Short Term
2. Canadian Fixed Income
3. Global Fixed Income
4. Canadian Equity
5. Canadian Small Cap Equity
6. US Equity
7. International Equity
8. Real Estate Investment Trust



ASSANTE OPTIMA STRATEGY
SAMPLE MODERATE PORTFOLIO

DISCIPLINED PORTFOLIO MANAGEMENT (cont'd)

WORLD-CLASS MANAGERS

With Assante Optima Strategy, you have access to 18 exclusive investment pools covering a wide range of sectors and geographic regions. Each pool is managed by investment managers chosen for their asset-class expertise. By investing in a broad spectrum of pools with different mandates, you also benefit from manager diversification – drawing from the experience and perspectives of a greater number of professionals all working toward your success.

DISCIPLINED RISK MANAGEMENT

We know the greatest concern for our clients is preserving their wealth while also achieving enough growth to meet long-term goals.

Your Assante Optima Strategy portfolio is constructed using Nobel prize-winning Modern Portfolio Theory and a mix of analytical experience and leading-edge software to identify the best risk-for-return combination of pools for your needs – the most “efficient”. It may enable you to increase potential returns without taking on more risk, or to achieve the same expected returns with less risk.

ONGOING MONITORING AND REBALANCING

Of course, it doesn't stop there. Left to “drift” on its own, a portfolio may become overweighted in investments that have recently outperformed and inadvertently take on greater risk.

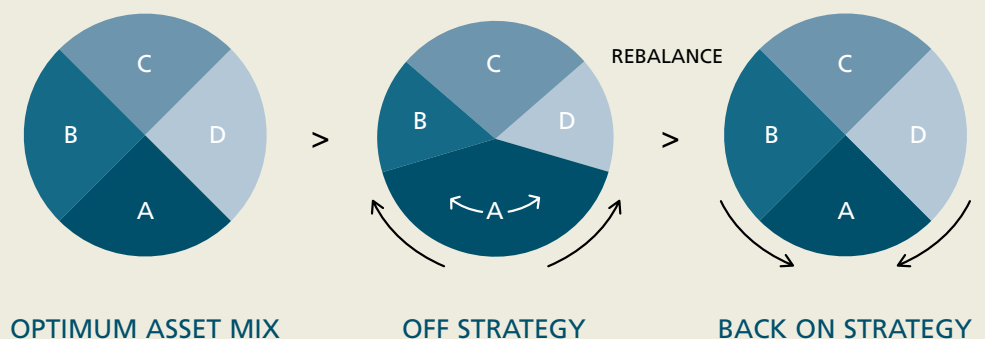
Rest assured, your Assante Optima Strategy portfolio is closely monitored to maintain its targeted risk level. The need for rebalancing is reviewed at least quarterly, and more frequently during dramatic market corrections. If adjustments are needed, we will sell a portion of asset classes that have recently excelled and add the proceeds to asset classes that are currently out of cycle. In this way, rebalancing provides the added discipline to “buy low” and “sell high.”

Another way we keep your portfolio on track is by closely monitoring and evaluating the investment managers responsible for implementing your investment strategy. Each quarter, we use sophisticated analytical tools and databases to confirm they are remaining true to their individual mandates and maintaining our high standards of excellence.

THE ASSET MIX DRIFT

Like financial markets, individual asset classes change at different rates. Left unchecked, a portfolio will drift away from its original asset mix and may end up off strategy, taking on an unintended risk/return profile.

By systematically rebalancing your portfolio as required, Assante Optima Strategy ensures that your investments are on strategy, working toward achieving your goals.



TAX OPTIMIZATION

Remember, it's what you earn after tax that really counts. Having determined the optimal asset allocation for your portfolio from an investment and risk perspective, we will take your portfolio of accounts one step further and optimize it from a tax perspective.

To get more of your money working for your personal goals, we consider all your registered and non-registered plans, as well as the tax rates that apply to other accounts in your household. Our customized approach makes it possible for us to allocate the asset classes across your various accounts so that your family owes less tax overall. Investments that earn heavily taxed income, for example, may be held in a tax-sheltered plan, while those generating tax-preferred income or offering tax-deferral opportunities are held outside.

For maximum tax efficiency, we also offer the following tax benefits:

Unbundling of fees: By separating fees from your performance returns, we give you the opportunity to deduct expenses related to taxable accounts and to pay fees for RRSPs or RRIFs from outside of the plan, leaving more of your capital to grow tax-deferred.

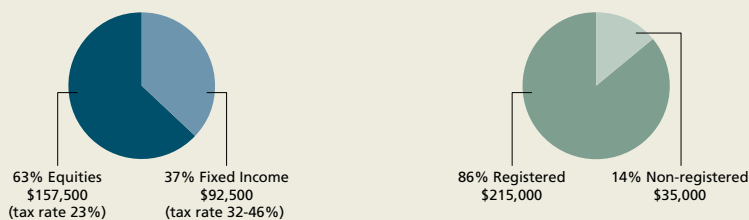
Tax-efficient rebalancing: We lessen the tax impact of rebalancing in non-registered accounts in a number of ways. For one, we direct new savings to underweighted asset classes within your portfolio, minimizing the need to sell investments and potentially trigger tax.

Daily income allocation: Our investment pools allocate taxable income to each investor using a time weighted methodology. Income is allocated based on the time an investment is held in a particular pool. This ensures you won't be hit with a disproportionately large tax liability if you invest in a pool late in the year.

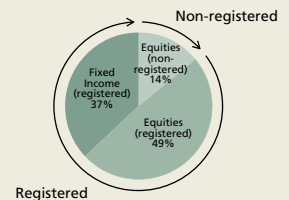
ASSET ALLOCATION FOR TAX MINIMIZATION

Where appropriate, investments are allocated between registered and non-registered plans so that heavily taxed holdings such as fixed income can be allocated in the most tax-advantaged manner.

Example: Mr. and Mrs. James, Total Portfolio – \$250,000



ASSET ALLOCATION \$250,000 PORTFOLIO INVESTMENT PORTFOLIO



TAX OPTIMIZED PORTFOLIO

In order to generate tax-savings, 100% of the non-registered portion in this example should contain equity investments.

Monitoring your progress, simplifying your affairs

An important part of investment planning is monitoring your progress toward your goals. Through Assante Optima Strategy, you benefit from one of the most comprehensive and easy-to-understand reporting services in the industry.

Each quarter you will receive a consolidated statement for all accounts in your household, supported by graphics and personal rates of return, making it easy to see how your investments have performed.

Your report calculates the performance of your overall portfolio for the previous 12 months and since inception. It compares the market value of your investments with the total amount you have invested. And it lists account activities and details of your current holdings, highlighting the current investment manager for each pool. For easier tracking of investment costs and reflecting our commitment to transparency, fees are shown separately.

As a holder of Assante Optima Strategy, you also have the option to receive an additional summary showing changes in the value of your portfolio and your quarterly rate of return since inception compared with the “risk-free rate of return” represented by Treasury bills.

Few investors enjoy preparing their tax returns. Investing in multiple pools or mutual funds to diversify your portfolio often generates multiple tax slips. To simplify these efforts, Assante Optima Strategy consolidates all tax reporting for your entire investment portfolio. You will receive one consolidated T3 slip for each account. For non-registered accounts, we also provide a capital gain and loss report for any redemptions or transfers and track the adjusted cost base of investments throughout the year.

INDUSTRY-LEADING REPORTING SERVICES

Your Assante Optima Strategy quarterly report highlights your family’s total wealth, as well as the value of each account – individual, joint, spousal, registered and non-registered. It also calculates your personal rates of return on your portfolio for the past 12 months and since inception (quarterly rate of return can be provided upon request).

ASSANTE WEALTH MANAGEMENT

At Assante Wealth Management, we have our own unique philosophy, our defining principles, our comprehensive proprietary solutions. And we're justifiably proud of them.

But what really sets Assante apart, what really distinguishes the quality of our advice, is the quality of our advisors.

Assante Wealth Management is one of the largest independent advisory networks in Canada, with an enviable roster of respected, knowledgeable and dedicated advisors. So it should come as no surprise that we have more than our fair share of prosperous clients.

We think you'd be well-advised to count yourself among them.

COMMITTED TO RAISING THE AWARENESS OF CHILDREN'S LITERACY

“Assante Wealth Management is dedicated to raising the child literacy levels across the country by striving to ensure every child in every Canadian household has a book to read.”

Joseph C. Canavan
President and CEO

As the presenting sponsor of CanWest's Raise-a-Reader program, Assante Wealth Management is proud to be playing a key role in the promotion of literacy across Canada.

For more information on the Raise-a-Reader program, please visit www.raiseareader.com



ASSANTE OPTIMA STRATEGY

Assante Optima Strategy has been specifically designed for investors with over \$100,000 in investible assets. Today, we are proud to protect and preserve more than \$4 billion for Canadians and their families.

Your Assante Advisor can help you take advantage of this program immediately, working with you to create a customized portfolio specifically designed to help you achieve your investment goals. In addition, your advisor can help create an integrated wealth plan to cover all of your wealth management needs.

Assante Optima Strategy and Assante Wealth Management.

You, and your investments, will be well-advised.



Be well-advised.

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Assante Optima Strategy is available exclusively through Assante Capital Management Ltd. (member – CIPF) or Assante Financial Management Ltd. Assante Wealth Management is a trade name of Assante Asset Management Ltd., Assante Financial Management Ltd., Assante Capital Management Ltd. (member – CIPF) and Assante Estate and Insurance Services Inc.

Commissions, trailing commissions, management fees and expenses may all be associated with investments in Assante Optima Strategy and the use of the Assante Optima Strategy asset management service. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Please read the Assante Optima Strategy prospectus and consult your Assante Advisor before investing.