

SEGREGATED FUNDS SALES CHARGES

SALES CHARGE OPTION	WHAT YOU PAY	HOW IT WORKS
DEFERRED SALES CHARGE (DSC) - For investments equal or less than \$5000.	If you sell within: % 1 year of buying 5.5 2 – 3 years of buying 5.0 4 – 5 years of buying 4.0 6 years of buying 3.0 7 years of buying 2.0 After 7 years 0.0 Redemption charge is based on the cost of units/shares at time of purchase. Commission fee is 5.6% Trailer fee (annual service fee) is 0.5%	- The dealer receives 80% of the commission and 80% of the trailer fee. - 100% of your deposit is used to buy units - Any sales charge you pay goes to the fund company. - The sales charge is subtracted from the amount you sell. - Depending on your plan and Fund Class, you can sell up to a certain percentage of your units each year without paying a sales charge. - You can transfer or switch to other funds without any cost. The sales charge schedule will begin on the date you first invest in a fund.
Example: You invest \$5,000. (maximum)	Fees Commission \$280 Trailer Fee \$25 Total Fees \$305	Amount we receive from... Commission \$224 Trailer Fee \$20 Total Amount \$244
LOW LOAD (LL) SALES CHARGE - For investments equal to \$5,000 and less than or equal to \$10,000.	If you sell within: % 1 year of buying 2.5 2 years of buying 2.0 3 years of buying 1.5 After 3 years 0.0 Redemption charge is the same as DSC. Commission fee is 2.0% Trailer fee (annual service fee) is 1.0%	- Same as DSC.
Example: You invest \$7,500.	Fees Commission \$150 Trailer Fee \$75 Total Fees \$225	Amount we receive from... Commission \$120 Trailer Fee \$60 Total Amount \$180
FRONT LOAD END / NO LOAD END - For investments equal to or greater than \$10,000.	Commission fee is 3.5% Trailer fee (annual service fee) is 1.0%	- No withdrawal charges. - You can transfer to other Funds without paying any Front End Loads.
Example: You invest \$10,000 (minimum)	Fees Commission \$350 Trailer Fee \$100 Total Fees \$450	Amount we receive from... Commission \$280 Trailer Fee \$80 Total Amount \$360