

INTRODUCING MATRIX CORPORATE CLASS FUNDS

TAX EFFICIENT INVESTING WITH THE MATRIX ADVANTAGE

Matrix Corporate Class Funds provide the tax-deferral advantages of an RSP without any contribution limit. Although there is no tax deduction for investing in these funds outside a registered plan account, switches between Corporate Class Funds do not trigger capital gains and allow investors the opportunity to maximize the compounding power of capital appreciation by controlling the impact of taxation through deferral.

MAKE INVESTMENT DECISIONS THE PRIORITY, NOT TAX DECISIONS

When you invest in one of the classes of the Matrix Corporate Class Funds, capital gains on switches to other classes are tax deferred to maximize investment returns. There may be taxable distributions but capital gains are tax deferred until shares of the Matrix Corporate Class Funds are redeemed. Therefore, you control when you wish to declare capital gains and have the freedom to invest without worrying about possible taxation implications.

THE MATRIX CORPORATE CLASS FUNDS - THE MATRIX ADVANTAGE

Experience. Differentiated. Independent and Accessible.

Your Matrix Advantage is access to experienced portfolio management. Our Matrix Corporate Class Funds offers 8 diverse classes (see page 2) to provide diversified choices that include the Short Term Income Class, which is a money market fund equivalent.

BENEFITS FOR INVESTORS

- Designed to minimize the impact of taxes on investment decisions and to accelerate compounding by deferring capital gains taxes.
- Provides control on when capital gains are declared and the amount as switches between series occur on a deferred tax rollover basis, with the result of capital gains not being realized at the time of the switch.
- Most suitable for investment ideas outside of RRSP accounts but is 100% RSP/RRIF/TFSA eligible to provide flexibility if the investment is to be used as a contribution.
- Diversified investment choices to access different styles and mandates.
- Experienced, independent and accessible fund management.
- T Series option for investors who wish to receive a fixed amount tax efficient monthly distribution from the Matrix Canadian Balanced Corporate Class, the Matrix Monthly Pay Fund Corporate Class, the Matrix Dow Jones Canada High Dividend Fund and the Matrix S&P/TSX Canadian Dividend Aristocrats Fund.

CORPORATE CLASS FUNDS

INCEPTION: June 25, 2004 RRSP/RRIF/TFSA ELIGIBILITY: 100%

MATRIX SHORT TERM INCOME FUND (cc)

Portfolio Manager: SEAMARK Asset Management Ltd. Invests conservatively in short term money market debt to preserve capital and provide liquidity.

FUND CODES: Front-End MAV604. Low Load DSC MAV704.
DISTRIBUTIONS: Annually (if any)

MATRIX CANADIAN BALANCED FUND (cc)

Portfolio Manager: SEAMARK Asset Management Ltd. Invests in a strategic blend of Matrix Funds to provide steady income and pursue long term total return (T Series pays a \$0.07/unit monthly for investors seeking income).

FUND CODES: Front-End: MAV603. Low Load DSC: MAV703.
F Class: MAV743. DISTRIBUTIONS: Annually (if any)

T SERIES FUND CODES: Front-End: MAV683. Low Load DSC: MAV783. DISTRIBUTIONS: \$0.07/unit Monthly

MATRIX MONTHLY PAY FUND (cc)

Portfolio Manager: Jackie Pratt, CFA. Matrix Funds Management. Invests exclusively in the Matrix Monthly Pay Fund - a diversified portfolio of income producing securities to seek high investment returns. (T Series pays a \$0.055/unit monthly for investors seeking income).

FUND CODES Front-End: MAV633 Low Load DSC: MAV773
F Class: MAV763. DISTRIBUTIONS: Annually (if any)

T SERIES FUND CODES: Front-End: MAV693 Low Load DSC: MAV793. DISTRIBUTIONS: \$0.055/unit Monthly

MATRIX S&P/TSX CANADIAN DIVIDEND ARISTOCRATS FUND (cc)

Portfolio Manager: SEAMARK Asset Management Ltd. Invests in S&P Canada Broad Market Index (BMI) constituents that have followed a managed dividends policy of consistently increasing dividends every year for at least five years, as represented by the S&P/TSX Canadian Dividend Aristocrats Index. (T Series pays a \$0.05/share monthly for investors seeking steady income).

FUND CODES: Front-End: MAV609 **Low Load DSC:** MAV709.
F Class: MAV749. **DISTRIBUTIONS:** Monthly - Net income

T SERIES FUND CODES Front-End: MAV699 **Low Load DSC:** MAV799. **DISTRIBUTIONS:** \$0.05/unit Monthly

MATRIX DOW JONES CANADA HIGH DIVIDEND 50 FUND (cc)

Portfolio Manager: SEAMARK Asset Management Ltd. Invests in 50 high dividend-paying Canadian stocks and income trust units that are selected for fundamental strength relative to their peers, based on financial ratios, as represented by the Dow Jones Canada High Dividend 50 Index SM. (T Series pays a \$0.067/share monthly for investors seeking steady income).

FUND CODES Front-End: MAV608. **Low Load DSC:** MAV708.
F Class: MAV748. **DISTRIBUTIONS:** Monthly

T SERIES FUND CODES: Front-End: MAV698. **Low Load DSC:** MAV798. **DISTRIBUTIONS:** \$0.067/share Monthly

MATRIX U.S. EQUITY FUND (cc)

Portfolio Manager: SEAMARK Asset Management Ltd. Invests in a portfolio of large cap US equities to pursue long term capital appreciation.

FUND CODES Front-End: MAV615. **Low Load DSC:** MAV715.
F Class: MAV745. **DISTRIBUTIONS:** Annually (if any)

MATRIX CANADIAN RESOURCE FUND (cc)

Portfolio Manager: Andrew Cook, CA, CFA. Matrix Funds Management. Invests exclusively in the Matrix Canadian Resource Fund – a diversified portfolio of Canadian resource companies – to pursue long term capital appreciation.

FUND CODES Front-End: MAV612. **Low Load DSC:** MAV712.
F Class: MAV742. **DISTRIBUTIONS:** Annually (if any)

MATRIX COVERED CALL CANADIAN BANKS PLUS FUND (cc)

Portfolio Manager: SEAMARK Asset Management Ltd. Invests in Canadian financial sector dividend paying securities, employing a covered call option writing strategy on certain of those securities – to pursue dividend and option premium income, and long term capital appreciation.

FUND CODES Front-End: MAV607. **Low Load DSC:** MAV707.
F Class: MAV757. **DISTRIBUTIONS:** Monthly - Net income

(CC) = CORPORATE CLASS

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