

EnRich Portfolios

Your Money. Your Life

Credential[®]

Managing Money, Enriching Lives[®]

A TEAM OF SPECIALISTS WORK FOR YOU

PROVIDING THE PERSONAL TOUCH

Your Credential Investment Professional

- Helps you pilot a course to reaching your goals
- Meets with you to review your portfolio, answer questions, and provide advice

KEEPING YOUR PORTFOLIO ON COURSE

Portfolio Managers

- Select and monitor Investment Managers for continued excellence and performance
- Maintain your portfolio's ideal asset allocation through rebalancing

TURNING OPPORTUNITIES INTO PROFIT

World Class Investment Managers

- Choose the securities within the four asset pools used to build your portfolio

MAKING WEALTH A LARGER PART OF LIFE

Investing is serious business. But why you invest is a really personal thing. After all, money can be the stuff dreams are made of. And the wealth you've achieved in life is a result of your steady commitment to turning your "one day" dreams into reality.

So your portfolio should be a reflection of you. And what you want out of life.

Your **Credential** Investment Professional will have an open and honest "big picture" dialogue with you about where you're at in life now, where you want to go, and how much money you'll need to get there.

He or she will determine what rate of return you expect, what your tolerance for risk is, and if your ideal Investor Strategy is conservative, aggressive, or somewhere in between. This will decide which EnRich Portfolio is right for you.

Once you're invested, you have an entire team of experts working on your behalf.

THE CONFIDENCE OF WORLD CLASS MANAGERS

An impressive roster of nine elite Investment Managers are at the foundation of your EnRich Portfolio. Collectively, they're entrusted with managing investments totalling over \$85 billion.

Their level of expertise is usually only accessible to large pension plans or institutional funds, but an EnRich Portfolio gives you the exclusive opportunity to apply their expertise to your own portfolio at an affordable minimum investment level.

EnRich. Everything you deserve

YOUR MONEY. YOUR LIFE. ENRICH BOTH

Wealth rarely happens by chance. It's usually the result of hard work, perseverance, and disciplined saving. Often, it means making the choice between giving up moments of instant gratification for achieving tomorrow's "big picture" goals. Today you realize those little sacrifices were worth it — you've arrived at the doorstep of financial success.

Your achievement brings new opportunities and possibilities. Like enjoying the privileges your wealth has created for you. Fulfilling the promise of a better life for you and your family. And the freedom of knowing your future is secure.

Life should be about possibilities. But investing needs to be about results. That's why a more sophisticated investor — like you — needs a more sophisticated portfolio. And experts managing your investments.



YOU'RE READY FOR SOMETHING BETTER

Choosing who to invest with and what to invest in are serious decisions. To grow your wealth, you want someone you can trust. Someone who gives you good advice. And someone who has the knowledge to help you analyze and access the wealth of options now available to you.

That person is your **Credential**[®] Investment Professional. He or she has probably already taken the time to get to know you and recognizes you need something more than just a mutual fund. Your "something better" is an EnRich Portfolio.

ALL YOU NEED. EVERYTHING YOU DESERVE

EnRich Portfolios wrap all the critical aspects of intelligent investing into one investment:

- **World class Investment Managers** who understand the intricacies of the markets, and how to turn your opportunities into profit
- **Strategic and tactical asset allocation** so your portfolio has just the right balance between risk and return
- **Comprehensive diversification** to optimize your opportunity for consistent performance over the long term
- **Performance monitoring and regular rebalancing** to ensure your investments always stay on course
- **Comprehensive personal reports** so you have a clear picture of how your investments are doing

Your EnRich Portfolio offers you a higher level of sophisticated investing than a simple mutual fund portfolio.

YOUR OWN INVESTMENT BLUEPRINT

To help you understand the complexities of your portfolio, you'll be provided with your own EnRich Investment Policy Statement — a personal business plan for your portfolio.

It documents your goals and your Investor Strategy, and provides the strategic framework used to construct, diversify, and manage your portfolio. It also acts as a shared reference point for you and your **Credential** Investment Professional.

INSIGHTFUL. IN-DEPTH. INFORMATIVE

A sophisticated portfolio warrants a more insightful and in-depth investor statement. Each quarter you'll receive a comprehensive and easy-to-understand full colour EnRich Portfolio Report that goes beyond just reporting your transactions:

- **Evaluate and compare your progress** with clear personalized rates of return and an appropriate benchmark
- **Simplify your tax filing** using the Financial Details summary
- **Learn about the markets' impact on your portfolio** by reading your Portfolio Manager's commentary on industry and sector trends, the progress of your investments, and any changes to Investment Managers
- **Fully comprehend your report** with the help of a "plain language" glossary



INVESTING THAT SIMPLIFIES LIFE

At this stage, investing shouldn't just be about enriching your life, but simplifying it too. Checking your quarterly EnRich Portfolio Report and having periodic meetings with your Investment Professional is all you have to do. Leave the rest to us.

Your EnRich Portfolio is designed to deliver competitive performance and maximum value. In tandem with third party consultants markets, are tracked daily, performance is evaluated monthly, and a comprehensive review of all Investment Managers is undertaken annually.

Investment Managers must continually demonstrate excellence. A due diligence process monitors their adherence to disciplines and philosophy, company turnover or corporate changes, and any other events that could impair performance.

If necessary, an Investment Manager may be replaced before changes impact your portfolio, or because a candidate who offers even better potential for your investments has been found.

A PEACE OF MIND PORTFOLIO

You know diversifying your portfolio is critical to success. We do too. Diversification is the best way to reduce the chance of unpleasant surprises that can happen when you're overexposed to any one aspect of the markets.

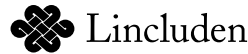
Your EnRich Portfolio minimizes risk by using multiple layers of diversification. This helps your portfolio chart a course of relatively "smooth sailing" and consistent performance over the long term. With fewer surprises. And more peace of mind.

EnRich. All you need

GAIN WORLD CLASS PERSPECTIVES

An expert's perspective is important. Many points of view are even better. Your portfolio accesses the expertise and objectivity of nine pension class Investment Managers. All focused on managing risk and delivering performance.

Multi-Manager Diversification



BE IN STYLE

Each Investment Manager has a specialization and investing style. Because the markets prefer different styles at different times, this multi-style approach ensures a portion of your portfolio is always in favour.





Multi-Style Diversification

Growth Value GARP Relative Value Core-Oriented
Active Passive Dividend Growth Small Cap Income Trusts

PARTICIPATE IN GLOBAL MARKETS

Each Investment Manager applies their expertise to one of four Credential EnRich Pools. Diversifying across multiple asset classes ensures your portfolio always participates in the best-performing areas of the world's markets.

Multi-Asset Class Diversification

-  Credential EnRich Income Pool
-  Credential EnRich Canadian Equity Pool
-  Credential EnRich US Equity Pool
-  Credential EnRich International Equity Pool

MINIMIZE RISK. OPTIMIZE RETURNS

Using strategic asset allocation the four asset pools are combined in varying proportions to build five EnRich Portfolios. Each one appropriate for a particular Investor Strategy.

The result is a portfolio that has the perfect balance of risk and return that's right for you.

CAPITALIZE ON OPPORTUNITIES

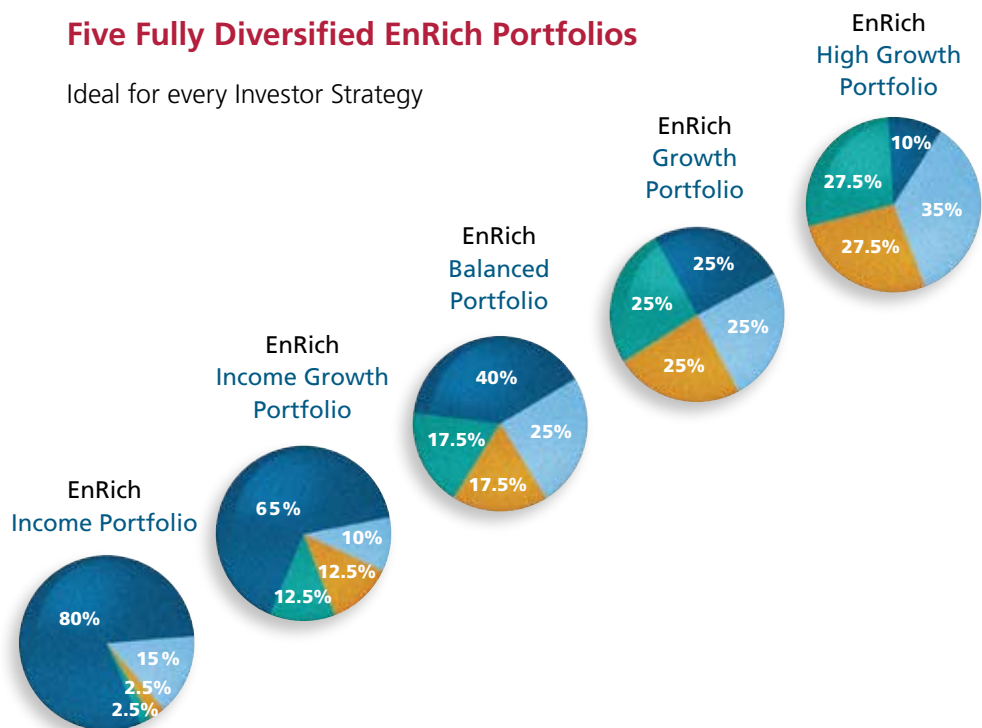
Tactical asset allocation is used to actively adjust the asset mix within the pools to capitalize on short-term market events.

STAY ON COURSE

Your portfolio is automatically rebalanced every three months to keep your asset mix properly aligned. This ensures you're not exposed to inappropriate risk and volatility for your Investor Strategy.

Five Fully Diversified EnRich Portfolios

Ideal for every Investor Strategy



LOWER POTENTIAL RISK • HIGHER POTENTIAL RISK



MAKE MONEY AND MAKE A DIFFERENCE

You want your portfolio to provide a good return. EnRich offers an added bonus. A portion of your portfolio contains investments that also meet socially responsible investing criteria. So you can make money and make a positive impact on the world, too.

THE CREDENTIAL DIFFERENCE

Your **Credential** Investment Professional is backed by the strength and stability of Credential Asset Management Inc. or Credential Securities Inc.

As the preferred wealth management provider for more than 70% of Canada's credit unions, **Credential** has nearly \$7 billion in assets under administration. Our expertise is *Managing Money, Enriching Lives*[®] for people just like you. **Credential** provides Canada's credit union members access to a full spectrum of top quality investment and insurance solutions to complement the saving and chequing deposit services offered by your credit union.

You probably bank at a credit union because you've noticed "it's all about service." You matter at your credit union. You matter to us, too.


When you walk through the doors of your branch, make sure you drop in and see your **Credential** team. They can help you meet all your financial needs — no matter who you are, or where you are in life.

And, if you want to find out more about Credential EnRich Portfolios ask your **Credential** Investment Professional or visit www.credential.com.

Credential[®]

Managing Money, Enriching Lives[®]

The Credential EnRich Portfolios are offered as part of an asset allocation program available through Credential Securities Inc. and Credential Asset Management Inc. Commissions, trailing commissions, management fees and expenses all may be associated with investments in the Credential EnRich Pools and the use of the Credential EnRich Portfolios. Please read the prospectus for the Credential EnRich Pools before investing. Neither the Credential EnRich Portfolios nor the Credential EnRich Pools are guaranteed by the Canada Deposit Insurance Corporation or by any other deposit insurer that insures deposits in credit unions. The value of an investment in the Credential EnRich Pools may change frequently, and past performance may not be repeated. [®]Credential and *Managing Money, Enriching Lives* are registered marks owned by Credential Financial Inc. All other registered marks and trademarks are used with permission. *Setanta Asset Management Limited Dublin Ireland, an affiliate of Laketon Investment Management Inc. ("Laketon"), will be providing advisory services to Laketon who will in turn be acting as a sub-advisor to the Credential EnRich International Equity Pool.

 Your Money. Your Life. Your Planet. Printed on FSC-certified Mohawk Options, containing 100% postconsumer recycled fibre, manufactured entirely using wind energy. This paper is certified by SmartWood for FSC standards. Printed using vegetable based inks.
CF 2005 07 053 Inv#2090-070405.