

A photograph of a middle-aged couple smiling and embracing outdoors. The man is on the left, wearing a grey sweater, and the woman is on the right, wearing a white top and a grey cardigan. They are both looking towards the camera with warm expressions. The background is a soft-focus green landscape.

Inside Your

A horizontal bar with four colored segments: teal, orange, light blue, and white.

EnRich Portfolios

The Asset Pools and Investment Managers

Credential[®]

Managing Money, Enriching Lives[®]

Sophistication

A sophisticated portfolio tailored to your investor strategy.



LOWER POTENTIAL RISK & RETURN



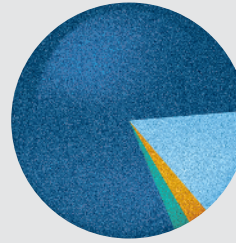
HIGHER POTENTIAL RISK & RETURN



EnRich Income Portfolio

Ideal for investors who:

- want income more than growth.
- accept low fluctuations in the value of their investments.
- have a low risk tolerance.
- have an investment time horizon of 2 years or more.



80.0%	Credential EnRich Income Pool
15.0%	Credential EnRich Canadian Equity Pool
2.5%	Credential EnRich US Equity Pool
2.5%	Credential EnRich International Equity Pool

EnRich Income Growth Portfolio

Ideal for investors who:

- want income more than growth.
- accept low to moderate fluctuations in the value of their investments.
- have a low to medium risk tolerance.
- have an investment time horizon of 3 years or more.

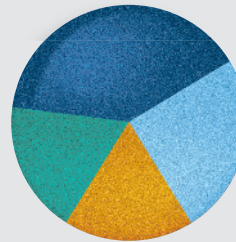


65.0%	Credential EnRich Income Pool
10.0%	Credential EnRich Canadian Equity Pool
12.5%	Credential EnRich US Equity Pool
12.5%	Credential EnRich International Equity Pool

EnRich Balanced Portfolio

Ideal for investors who:

- want a balance of income and growth.
- accept moderate fluctuations in the value of their investments.
- have a medium risk tolerance.
- have an investment time horizon of 5 years or more.



40.0%	Credential EnRich Income Pool
25.0%	Credential EnRich Canadian Equity Pool
17.5%	Credential EnRich US Equity Pool
17.5%	Credential EnRich International Equity Pool

EnRich Growth Portfolio

Ideal for investors who:

- want growth more than income.
- accept considerable fluctuations in the value of their investments.
- have a medium to high risk tolerance.
- have an investment time horizon of 5 years or more.

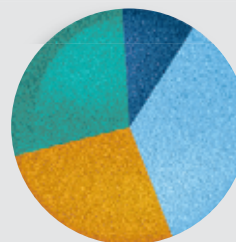


25.0%	Credential EnRich Income Pool
25.0%	Credential EnRich Canadian Equity Pool
25.0%	Credential EnRich US Equity Pool
25.0%	Credential EnRich International Equity Pool

EnRich High Growth Portfolio

Ideal for investors who:

- want long-term growth.
- accept significant fluctuations in the value of their investments.
- have a medium to high risk tolerance.
- have an investment time horizon of 8 years or more.



10.0%	Credential EnRich Income Pool
35.0%	Credential EnRich Canadian Equity Pool
27.5%	Credential EnRich US Equity Pool
27.5%	Credential EnRich International Equity Pool

Diversification

Your portfolio is built using four pools of securities providing multi-manager and multi-style diversification.

Credential EnRich Pools

Credential EnRich Income Pool

Style

Beutel, Goodman & Company Ltd.	<i>Active</i>
Guardian Capital LP	<i>Income Trusts</i>

Credential EnRich Canadian Equity Pool

Highstreet Asset Management Inc.▲	<i>Growth</i>
QV Investors Inc.▲	<i>Small Cap (Blend)</i>

Credential EnRich US Equity Pool

Brandywine Global Investment Management, LLC	<i>Value</i>
Manning & Napier Advisors, Inc.▲	<i>Blend</i>

Credential EnRich International Equity Pool

AGF International Advisors Ltd.	<i>Value</i>
Beutel, Goodman & Company Ltd.	<i>Value</i>

▲ = Investment Manager applies socially responsible investing criteria

World-Class Management

Each Investment Manager has been specifically chosen to maximize the investment potential of your EnRich Portfolio.

AGF International Advisors Ltd.

Dublin-based AGF International Advisors (AGFIA) is a wholly owned subsidiary of AGF Management, and was founded in 1991 to increase AGF's depth in investment management expertise outside of Canada. As a global investor, AGFIA scrutinizes companies around the world. From Europe to America to Thailand, AGFIA knows that it takes in-depth research to uncover a good investment. Often geographies and cultures differ, but the vast majority of the fundamental issues facing companies in today's globalized environment are similar. Over the past 15 years, from mandate to mandate, its distinct process has been proven to succeed across markets. Today, AGFIA manages more than \$16 billion as of November 30, 2007.

Beutel, Goodman & Company Ltd.

One of Canada's largest independent investment management companies, Beutel, Goodman & Company Ltd., was established in 1967 with a focus on value investing for individuals, estates, trusts, private holding companies and foundations. Searching for investments trading at a discount to their business value, the team manages portfolios based on free cash flow generation. Today, the company manages assets worth more than \$12 billion.

Brandywine Global Investment Management, LLC

Incorporated in the state of Delaware in 1986, Brandywine Global Investment Management was created to provide top-quality investment management products, accountable investment teams, and outstanding client service focused solely on investment management. The firm's investment approach focuses around value investing, and it has determined that this management style – whether in equities or fixed income securities, in domestic markets or foreign markets – can provide excellent long-term performance. Brandywine is responsible for managing more than \$32 billion in assets.

Guardian Capital LP

Established in Toronto in 1962, Guardian Capital LP is one of Canada's leading independent investment counselling firms and is a pioneer in the management of income trust portfolios. Wholly owned by the Guardian Capital Group Limited, a publicly listed company, the firm manages assets worth nearly \$16 billion, and offers investment expertise primarily to institutional clients, such as pension and endowment funds, as well as retail clients.

Highstreet Asset Management Inc.

Highstreet Asset Management is a top Canadian equity manager. Owned by its management team, Highstreet manages \$4 billion in assets. Highstreet is well known for its quantitative investment methodology and rigorous buy and sell discipline. Its proven investment process is focused on fact-based decision making and has delivered consistent, superior performance since the firm was founded in 1998. Highstreet uses proprietary quantitative models to select securities that best meet the firm's criteria for an attractive quality, earnings and risk profile. The result is a portfolio with an attractive investment and risk profile. Highstreet uses socially responsible investing criteria for its portion of the Credential EnRich Canadian Equity Pool.

Manning & Napier Advisors, Inc.

Manning & Napier Advisors, Inc. manages investment portfolios for a wide range of both institutional and individual investors, including benefit plans, endowments and foundations. An employee-owned company founded in 1970, they have a distinct stock selection process, and have developed key principles based on managing portfolios to the client's objectives. Combining qualitative company selection strategies and a strict pricing discipline, Manning is now responsible for approximately \$13 billion in assets under management, and uses socially responsible investing criteria for its portion of the Credential EnRich US Equity Pool.

QV Investors Inc.

QV Investors Inc. was established in 1996 and manages \$1.8 billion. Founded on the principles of "Quality and Value," QV continues to uphold these characteristics in its management of clients, which includes institutional small company portfolios, balanced Canadian personal portfolios, and registered investment funds. This 100% employee-owned company adopts a low-risk philosophy and has a proven record of portfolio growth in small caps through its commitment to structured research. QV applies socially responsible investing principles to its portion of the Credential EnRich Canadian Equity Pool.



Expertise

Seven world-class Investment Managers apply their expertise to the asset pools in your portfolio.



What are you doing after work?



Entrust

Investment Managers are monitored for competitive performance and maximum value.

Investing your money is a big commitment, and one that we take seriously. That's why only world-class Investment Managers have been selected for the Credential EnRich Pools in your EnRich Portfolio.

A TEAM YOU CAN TRUST

A dedicated team of Portfolio Managers, with over sixty years of combined experience in asset management, apply their expertise to your portfolio in the selection and monitoring of reputable, high-performance Investment Managers. So you can be confident that your investment is always being managed to the highest standard.

SELECTING SUPERIOR INVESTMENT MANAGERS

A stringent review process, together with expert advice from third party consultants, is used by the Portfolio Management team to select top-performing Investment Managers from Canada and around the world. The key selection criteria used for screening these Investment Managers are their strategic focus, proven track record, consistent long-term performance, and how well their investment style complements other styles utilized by other Investment Managers in your EnRich Portfolio.



ONGOING DUE DILIGENCE

Once selected, Investment Managers must continually demonstrate excellence and meet our exacting standards. Working with independent investment consultants for an added layer of objectivity, the Portfolio Management team use up-to-the-minute investment information to guide their decisions. Market events are tracked daily, performance is evaluated monthly, and a comprehensive review of all Investment Managers is undertaken annually. This due diligence process identifies changes in an Investment Manager's processes, philosophy or performance before those changes can develop into issues.

WATCHING FOR NEW OPPORTUNITIES

We're not only rigorously monitoring the performance of your current Investment Managers, but constantly looking for opportunities to enhance your portfolio as well. Sometimes this warrants replacing an Investment Manager with an even better candidate. If a replacement is required, you can sit back and relax while we take care of all the details.

KEEPING YOU INFORMED

How can you keep track of the performance of your portfolio's Investment Managers? Your quarterly EnRich Portfolio Report includes commentaries to keep you informed. Or speak to your Credential Investment Professional, the key link between you and your Credential EnRich Portfolio.

Credential[®]

Managing Money, Enriching Lives[®]

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 Canadian 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 a registered marks owned by Credential Financial Inc. All other registered marks and trademarks are used with permission.

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