

## Visit your credit union to learn more

To find out how a Credential Select Portfolio Fund can be part of your investing future, contact the **Credential** Mutual Fund Investment Specialist located at your credit union.

To check the performance of Credential Select Portfolio Funds visit [www.credential.com](http://www.credential.com).

# Credential<sup>®</sup> Asset Management

Credential Select Portfolio Funds are offered through Credential Asset Management Inc. Commissions, trailing commissions, management fees, and expenses all may be associated with mutual fund investments and the use of an asset allocation service. Please read the prospectus of the mutual funds in which investment may be made under the asset allocation service before investing. Unless otherwise stated, mutual fund securities and cash balances are not insured nor guaranteed, their values change frequently, and past performance may not be repeated. The information contained in this brochure was obtained from sources believed to be reliable; however, we cannot guarantee that it is accurate or complete. This brochure is provided as a general source of information and should not be considered personal investment advice or solicitation to buy or sell any mutual funds and other securities. ©**Credential** is a registered mark owned by Credential Financial Inc. ©**The Ethical Funds Company** is a registered mark owned by Ethical Funds Inc. and is used under licence. †AIM, the chevron logo and all associated trademarks are trademarks of A I M Management Group Inc. and is used under licence. \*TRIMARK and all associated trademarks are trademarks of AIM Funds Management Inc. ©Fidelity Investments is a registered trademark of FMR Corp. ©Franklin Templeton Investments and design are trademarks of Franklin Templeton Investments Corp. All other registered marks and trademarks are used with permission. ‡ Minimum initial investment of \$2,500 waived for Group RRSP payroll contributions. ∞ Special offer applies to all new and existing client name pre-authorized contributions equivalent to \$1,200 or more a year. Account administration fee of \$25 plus taxes usually applies to client name RRSP plans with aggregate investor account balances below \$5,000.

# Investing Made Easy

## Credential Select Portfolio Funds

**One simple decision**  
**One smart investment**



## Smart and easy investing

Your money needs to grow. Especially if you're saving for your retirement nest egg, a child's education, or a special life event.

You know it's important to invest. And to diversify. But often life just gets in the way of building and managing your investment portfolio.

That's why it's smart to invest in a Credential Select Portfolio Fund.

We do all the hard work for you.

## One managed portfolio

Each Credential Select Portfolio Fund offers you up to 12 of Canada's best mutual funds — all in one easy investment that's managed for you.

Choose a Credential Select Portfolio Fund and you instantly access everything you need in an investment portfolio:

- **Top quality funds**
- **Expert fund managers**
- **Strategic asset mix**
- **Diversification for risk**
- **Automatic rebalancing**

## One simple decision

Whether you're a conservative or aggressive investor, or somewhere in between, there's a Credential Select Portfolio Fund that's right for you.

The Credential Asset Management Inc. Mutual Funds Investment Specialist located at your credit union can help you decide which portfolio matches your risk tolerance and investing goals.

Credential Select Portfolio Funds are 100% RSP eligible.

They're a smart choice for your RRSP, RRIF, RESP, and non-registered accounts.

## One easy investment

With your all-in-one portfolio there's no need to monitor multiple investments. There's just one price, one performance, and one portfolio to track.

And, instead of receiving multiple statements from different fund companies, you'll receive just one. This simple-to-understand statement consolidates all the funds you're invested in.

So it's easy to answer the question, how am I doing?

