

# Credential Money Market Fund

## About Central Financial Corporation (1989) Limited

Central Financial Corporation (1989) Ltd., ("CFC") is a wholly owned subsidiary of Central 1 Credit Union, which provides portfolio and investment management services to the cooperative movement. Central 1 Credit Union was formed through a combination agreement of Credit Union Central of British Columbia and Credit Union Central of Ontario and has over 50 years of experience in managing the liquidity pool of the credit union systems. As of December 31, 2008, Central 1 Credit Union has approximately \$5.6 billion under management.

### Team

The qualified portfolio management team at CFC brings a high degree of expertise to the active management of money market and short-term fixed income portfolios. Drawing to the success of managing Central 1 Credit Union's money market and fixed income portfolios, the managers are focused on the short-end of the yield curve. The team specializes in the management of funds from a top-down perspective with an eye on yield enhancement through strategies.

### Investment Philosophy

CFC believes that active management adds value in fixed income money management. After establishing core positions consistent with the objectives of the client, CFC seeks opportunities to add value through various investment strategies depending on their relative effectiveness at the time. CFC will also actively review the core positions to benefit from predicted trends in the financial markets.

### Security Selection

Based on economic and interest rate fundamentals, the investment team sets direction and duration of the core portfolio. A wide range of fixed income strategies are overlaid to enhance performance. These strategies include, yield curve management, credit management, individual security selection, and short-term interest rate anticipation. Diversification among sectors, quality, and individual credit is an important element in this management.

## Central Financial Corporation's Distinguishing Features

- More than 40 years of experience in managing money market and fixed income instruments
- Top down perspectives plus yield enhancement strategies
- Wide range of tactical strategies

For more information on Credential Funds, visit our Web site at [www.credential.com](http://www.credential.com) or call 1 888 207 8121.

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