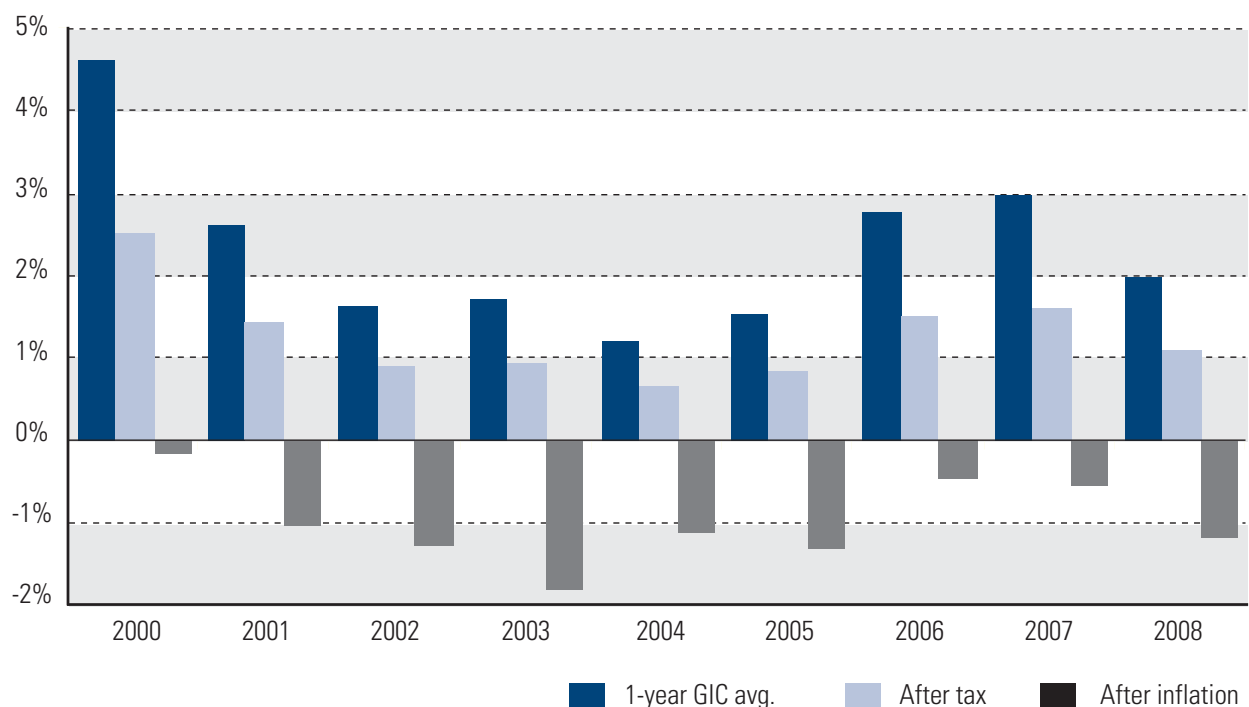


# Income challenges facing investors

For the past decade, investors have faced historically low interest rates. Many traditional income vehicles, such as GICs, have provided negative returns after taxes and inflation. Recently, investing for income has become more difficult. Central banks are keeping interest rates down, so that yields are expected to remain low for some time. Dividend-paying stocks are yielding only slightly more than bonds, plus there are a limited number of Canadian companies that qualify. The income trust market will lose its tax advantages in 2011 and is already shrinking dramatically.

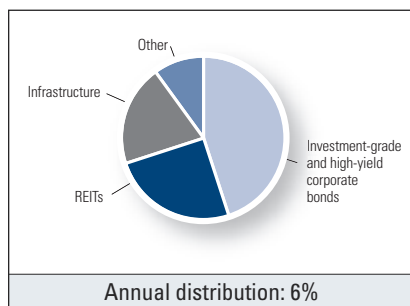


Source: Bank of Canada, Statistics Canada.  
Based on the average one-year GIC rate, a top marginal tax rate of 46.4% for Ontario in 2008 and the annual rate of inflation.

## Signature Diversified Yield Fund



Signature Diversified Yield Fund provides income and capital growth by investing in a diversified portfolio of high-yielding alternative asset classes, such as high-yield bonds, infrastructure, REITs and other real estate securities.



### Main benefits:

- Enhanced yield compared to traditional income investments.
- Tax-efficient monthly distribution in the form of capital gains or return of capital.
- Exposure to a diversified portfolio of high-yielding asset classes, including securities not typically available to non-institutional investors.
- Active asset allocation in response to changing market conditions.
- Management expertise of award-winning Signature Global Advisors, one of the largest managers of high-yield securities in Canada.
- Active currency hedging.

### Fund codes:

	Class A			Class F	Class I
	ISC	DSC	LL		
Trust	619	819	1619	4619	5619
US\$	620	820	1620	4620	
Corporate Class	2319	3319	1319	4319	5331
Corporate Class US\$	2519	3519	1419	4519	
T5	119T5	219T5	319T5	419T5	519T5
T8	619T8	719T8	819T8	919T8	019T8

		ISC	DSC	LL
Commissions	Class A	0-5.00%	5.00%	2.00%
Annual trailer fees	Class A	1.00%	0.50% first 7 yrs. 1.00% thereafter	0.50% first 3 yrs. 1.00% thereafter
Management fees	Class A: 1.90%		Class F: 0.90%	