



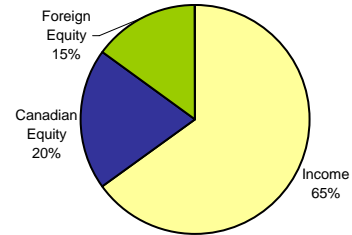
Kechnie Benefits Group RRSP Model Portfolios

Our Investment Specialists have created Model Portfolios to accommodate the different levels of investor Risk Tolerance. We ask Employees to fill out a Kechnie Benefits Questionnaire so that we may match each individual with a suitable Model Portfolio. Employees are free to select their own investments but we recommend our Model Portfolios for their ease of use, professional management and solid performance.

Conservative Investor

8 to 19 points
Asset Allocation

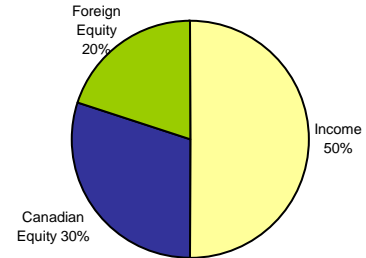
Income Funds	40%	I.A. Bond Fund
	25%	McLean Budden Bond
Canadian Equity Fund	20%	I.A. Dividend Fund
Foreign Equity Funds	15%	McLean Budden Global Equity



Moderate Investor

20 to 43 points
Asset Allocation

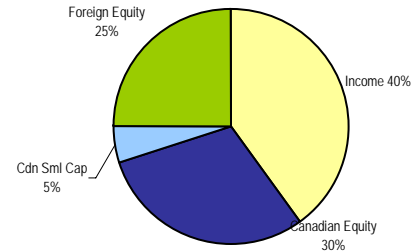
Income Funds	25%	I.A. Bond Fund
	25%	McLean Budden Bond
Canadian Equity Funds	20%	I.A. Dividend Fund
	10%	Jarislowsky Canadian Equity
Foreign Equity	15%	McLean Budden Global Equity
	5%	Templeton International Equity



Balanced Investor

44 to 67 points
Asset Allocation

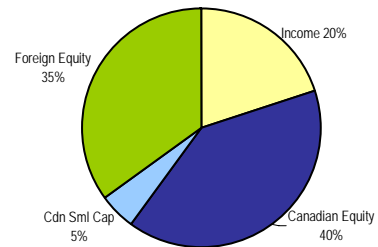
Income Funds	40%	McLean Budden Bond
Canadian Equity Funds	15%	I.A. Dividend Fund
	15%	Bissett Canadian Equity
	5%	Monrusco Canadian Small Cap
Foreign Equity Funds	15%	Templeton International Equity
	10%	Legg Mason US Equity



Growth Investor

68 to 91 points
Asset Allocation

Income Funds	20%	McLean Budden Bond Fund
Canadian Equity Funds	10%	I.A. Dividend
	15%	Bissett Canadian Equity Fund
	15%	Fidelity True North
	5%	Monrusco Canadian Small Cap
Foreign Equity	10%	Legg Mason US Equity
	25%	Hexavest International Equity



Aggressive Growth Investor

92 to 120 points
Asset Allocation

Income Funds	10%	McLean Budden Bond
Canadian Equity Funds	10%	I.A. Dividend
	15%	Bissett Canadian Equity Fund
	20%	Fidelity True North
	5%	Monrusco Canadian Small Cap
Foreign Equity Funds	15%	Legg Mason US Equity
	25%	Hexavest International Equity

