BUY. HOLD. AND PROSPER.®

Create wealth with "time in the markets", not "timing the markets"

The wealth an investor can create in stock market investing is determined by:

- The amount invested;
- The return earned; and
- The length of time the investment compounds.

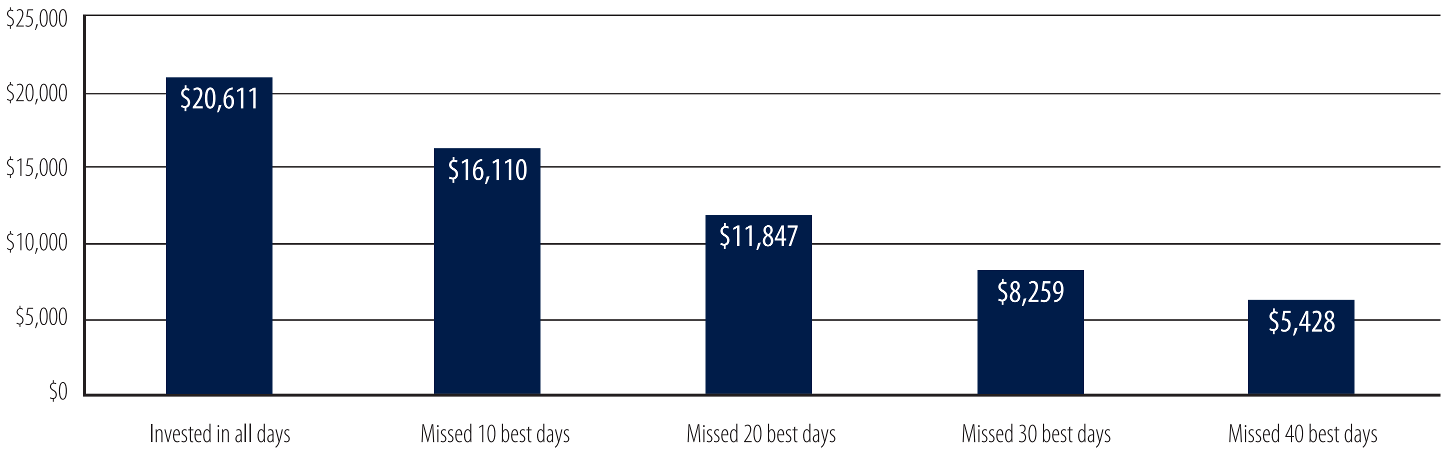
How important is length of time to overall returns?

The graph below shows the price paid for missing the stock market's best days. Investors who missed the stock market's 40 best days between January 1998 and December 2007 saw their $10,000 investment decline to less than $5,500.

Investors who stayed in for the full period saw their investment's market value increase to more than $20,000.

A long-term mindset when investing can increase the odds of investing success.

Growth of $10,000 in S&P/TSX Composite Index (January 1998 – December 2007)



Source: Bloomberg

The chart above includes the growth of a $10,000 investment in the S&P/TSX Composite Index from the period starting January 1, 1998 to December 31, 2007 if an investor invested in the market on all days or missed the best 10, 20, 30 or 40 days. Advisers should be aware that past performance of the S&P/TSX Composite Index is not necessarily indicative of future performance and returns and that this chart assumes that investors are only investing in the market on certain days which may not necessarily be the case. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Commissions, trailing commissions, management fees and expenses may be associated with mutual fund investments. Please read the prospectus before investing. The AIC Logo and BUY. HOLD. AND PROSPER. are registered trademarks of AIC Global Holdings Inc. Used under license by AIC Limited.

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