



1 - Standard mutual fund disclaimer:

Mutual funds, approved exempt market products and/or exchange traded funds are offered through Investia Financial Services Inc. Commissions, trailing commissions, management fees and other expenses may be associated with mutual fund, exempt market product, and/or exchange traded fund investments. Please read the Fund Fact or prospectus carefully before investing. Mutual fund, exempt market product and exchange traded fund investments are not guaranteed, their values change frequently, and their past performance may not be repeated.

2 - Segregated fund disclaimer:

Segregated fund products are offered through Investia Financial Services Inc. and/or multiple carriers. Subject to any applicable death benefit guarantee, any part of the premium or other amount that is allocated to a segregated fund, is invested at the risk of the policy owner and may increase or decrease in value according to the fluctuations in the market value of the assets of the segregated fund.

3 - Guaranteed investment certificate disclaimer:

Guaranteed Investment Certificates (GICs) are offered through Investia Financial Services Inc. and/or multiple carriers.

4 – Website disclaimer:

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the simplified prospectus before investing. Mutual funds are not guaranteed and are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that the fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you. Fund values change frequently, and past performance may not be repeated.

Labour Sponsored Investment Funds (“LSIF”) have tax credits that are subject to certain conditions and are generally subject to recapture if shares are redeemed within eight years. Please note that Mutual Fund Representatives in Alberta are not permitted to sell LSIF.

An investor proposing to borrow for the purchase of securities should be aware that a purchase with borrowed monies involves greater risk than a purchase using cash resources only. The extent of that risk is a determination to be made by each purchaser and will vary depending on the circumstances of the purchaser and the securities purchased.



Discuss the risks associated with leveraged mutual fund purchased with an investment funds advisor before investing. Purchases are subject to suitability requirements. Using borrowed money to finance the purchase of securities involves greater risk than a purchase using cash resources only. If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as required by its terms remains the same if the value of the securities purchased declines.

Investors should educate themselves regarding securities, taxation or exchange control legislation, which may affect them personally. This web site is for general information only and is not intended to provide specific personalized advice including, without limitation, investment, financial, legal, accounting or tax advice. Please consult an appropriate professional regarding your particular circumstances.

This Internet Website does not constitute an offer or solicitation in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it is unlawful to make such offer or solicitation. John Simpson & Associates is an investment funds advisor [and may be licensed for the sale of life insurance].

John Simpson & Associates is registered through separate organizations for each purpose and as such, you may be dealing with more than one entity depending on the products purchased. John Simpson & Associates will provide the name of the entity being represented when insurance business is conducted. The sale of insurance products is not the business of or under the supervision of Investia Financial Services Inc. and Investia will not be liable or responsible for such activities. Website Compliance 2007 (v.1) FOR INTERNAL USE ONLY

All non-mutual fund related business conducted by John Simpson & Associates is not in the capacity of an employee or agent of Investia Investments Inc. Non-mutual fund related business includes, without limitation, advising in or selling any type of insurance product, advising in or selling any type of mortgage service, estate and tax planning or tax return preparation. Accordingly, Investia is not liable and/or responsible for any non-mutual fund related business conducted by John Simpson & Associates. Such non-mutual fund related business is the responsibility of John Simpson & Associates alone.

References in this Internet Website to third party goods or services should not be regarded as an endorsement of these goods or services. By accessing any of the links provided you will be leaving the John Simpson & Associates site. John Simpson & Associates is not responsible for the information contained on these websites.

The information contained on this Internet Website is for general information purposes only and is the opinion of the owners and writers. This information is not intended to provide specific personalized advice including, without limitation, investment, financial, legal,



accounting or tax advice. However, please call John Simpson & Associates to discuss your particular circumstances.

This web site is intended for Canadian residents only and the information contained herein is subject to change without notice. The owner and publisher of this Internet Website are not liable for any inaccuracies in the information provided.