

# Advice You Can Trust



## Ask

- A** Why use an advisor?
- B** Why buy mutual funds?
- C** Why pay the fees?

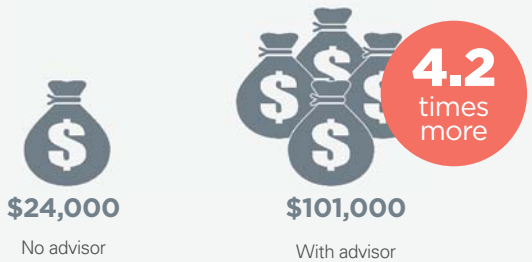


# Why use an advisor?



Studies show that people who use advisors have approximately **4.2 times more** financial assets than people who don't.

## Median Financial Assets



Value of Advice Report 2012, Investment Funds Institute of Canada



Thanks to your advisor's expertise, you'll get a personalized action plan and investment strategies that fit your needs, priorities and objectives.

**"In other words:** Your advisor will help you identify your priorities, whether it's investing for your retirement, your children's education, or a specific project. You can also make sure your insurance needs are met or get advice on your personal finances, too."

3

It pays to start investing early: your advisor will encourage you to take action and help you maintain the investment discipline you need to stay on track and reach your goals.

4

Your action plan is reviewed periodically and, if need be, updated to reflect changes in your situation.

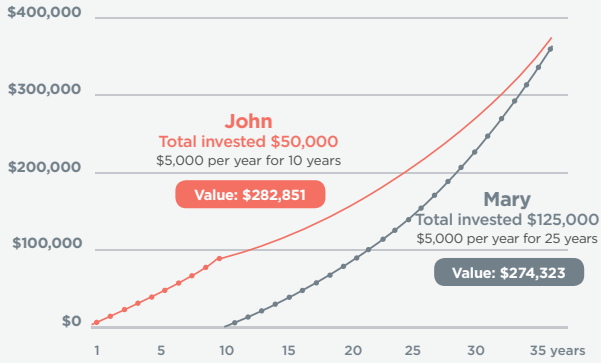
5

Your advisor will keep you on track and help you avoid making emotional financial decisions, even during periods of market volatility.

6

Your advisor will recommend tax-efficient strategies.

### Growth of an investment with a 6% rate of return



**“In other words:** Meetings to review your investments, assess your insurance needs, and take into account important changes in your life.”

### Comparison for an investment of \$10,000 invested for a period of 1,253 days



Annualized average returns from the S&P/TSX index.  
Amount invested from January 1, 2010 to December 31, 2014.

**“In other words:** Income tax reduction, use of TFSA, maximizing your RRSP, disbursement strategies, etc.”

7

In addition to guiding you with your investments, your advisor will help you make sound financial decisions regarding your personal finances and financial future.



8

Your advisor has access to a vast network of skilled professionals who can assist you in a variety of ways.





# Why buy mutual funds

Mutual funds are based on the simple premise of pooling your money with that of other investors to gain access to a multitude of advantages: a team of **professional managers** who draw on their expertise to make knowledgeable investment decisions on your behalf. A **wide selection of investments** (stocks, bonds, GICs, money market instruments, etc.) to help you build a diversified portfolio and avoid the risks associated with a single-investment portfolio; **access to world markets** that allows you to invest abroad with confidence and take advantage of the best investment opportunities available; the flexibility to **access your money** quickly and easily, if required, by selling your shares (units) whenever you like; the **flexibility** to invest what you want, when you want, in a cost-effective, professionally managed fund; a wealth of **financial information** (analyses, reports, etc.) to perfect your investment knowledge and financial literacy.

**Our advice?  
Insist on it!**



# Why pay the fees?

FundEX is not only known for the quality of its products and services, but also for its transparency with regard to investment fees.

# 2.28%\*

Example of fund expenses

## FUND FACTS ABC Fund SERIES A

### HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell series B units of the Fund. The fees and expenses—including any commissions—can vary among the series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

#### 1 SALES CHARGES

You may pay a sales charge when you buy series A units of the Fund.

SALES CHARGE OPTION	WHAT YOU PAY WHEN YOU BUY YOUR UNITS
Initial Sales Charge	0% to 5% of the amount you buy

#### 2 FUND EXPENSES

You don't pay these fees and expenses directly. They affect you because they reduce the return you get on your investment. As of March 31, 2014, the Fund's expenses were 2.2% of its value. This equals \$22 for every \$1,000 invested.

	ANNUAL RATE (AS A % OF THE FUND'S VALUE)
Management expense ratio (MER) This is the total of the Fund's management fee (including the trailing commission), fixed administration fee and other operating expenses.	2.01%
Trading expense ratio (TER) These are the Fund's trading costs	0.19%

#### FUND EXPENSES

**More about the trailing commission**  
The trailing commission is an ongoing commission. Fidelity pays a trailing commission to your representative's firm for as long as you own the Fund. Ask your representative and their firm for more information.

#### HOW IT WORKS

- You and your representative decide on the rate.
- The initial sales charge is deducted from the amount you buy, to your representative's firm as a commission.

#### 3 OTHER FEES

You may have to pay other fees when you buy, hold, sell or switch the Fund.

#### Short-term trading fee

If you sell/switch units within 30 days of purchase, you will be charged 1% of the value of the units you sell/switch. You may be charged 1% of the value of the units you switch within 90 days of buying the units if your account is restricted/closed. This fee is not assessed if you switch to another Fidelity Fund.

#### Switch fee

Your representative's firm may charge a fee for the value of units you switch to another Fidelity Fund.

## THE FUND COMPANY

### FOR MORE INFORMATION

Ask your representative for more information or your representative for more information or your representative for more information.

**2.28%**

Fund expenses

Your investment



**0.20%**

Taxes

**\$20 on an investment of \$10,000**

**1.18%**

Fund company

**\$118 on an investment of \$10,000**

- Portfolio management and investment selection
- Professional fees (legal, accounting, etc.)
- Bookkeeping fees
- Printing expenses (annual and quarterly reports, prospectuses)
- General expenses (salaries, rent, computer systems, etc.)
- Promotion and advertising
- Taxes

**0.90%**

Dealer

Advisor

**\$90 on an investment of \$10,000**

Dealer	Advisor
<ul style="list-style-type: none"> <li>— Compliance and transaction supervision</li> <li>— Advisor training and development</li> <li>— General expenses (salaries, rent, insurance, licences, etc.)</li> <li>— Printing expenses for client statements</li> <li>— Computer systems</li> <li>— Promotion and advertising</li> <li>— Taxes</li> </ul>	<ul style="list-style-type: none"> <li>— Licences</li> <li>— Professional development</li> <li>— Liability insurance</li> <li>— General expenses (salaries, rent, etc.)</li> <li>— Computer systems</li> <li>— Promotion and advertising</li> <li>— Taxes</li> </ul>

\* Source for MER and operating costs: "Investor Economics". MER based on balanced funds. Assuming 50% of MER is distribution cost. Tax is calculated using a weighted blended rate based on client residency.

copy of the Fund's simplified documents. These documents and the  
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