

**QUICK FACTS**

**Date fund offered for sale:** June 23, 1998  
**Total Value on December 31, 2013:** \$1,069,497  
**Number of Units:** 104,739  
**Net Asset Value per Unit:** \$10.21  
**Portfolio Manager** (of underlying fund):  
 Invesco Global Liquidity Team (formerly Invesco Cash Management team)

**Minimum Investment:** Only fund switches from other Trimark Segregated Funds are allowed.  
**Portfolio Turnover Rate** (of underlying fund): N/A  
**Management Expense Ratio (MER):** 1.06%

**WHAT DOES THIS FUND INVEST IN?**

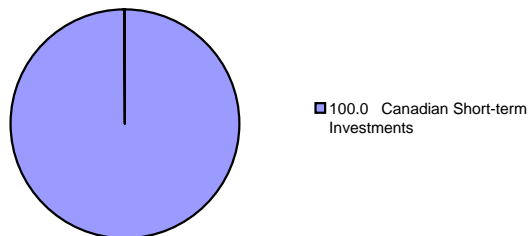
This segregated fund invests solely in Trimark Interest Fund, Series SC units, and also holds a small percentage of cash.

**Top 10 Investments** (of the underlying fund):  
 At December 31, 2013

|   | <u>%</u>     |
|---|--------------|
| National Bank of Canada                 | 9.87         |
| Government of Canada                    | 6.69         |
| Société Générale                        | 6.04         |
| Bank of Tokyo-Mitsubishi (Canada)       | 5.10         |
| Bank of Montreal                        | 4.97         |
| CDP Financial Inc.                      | 4.97         |
| The Toronto-Dominion Bank               | 4.97         |
| Royal Bank of Canada                    | 4.97         |
| Sumitomo Mitsui Banking Corp. of Canada | 4.97         |
| Canadian Imperial Bank of Commerce      | <u>4.97</u>  |
| <b>Total</b>                            | <b>57.52</b> |

**Total Investments:** **20**

**Investment Segmentation (%):**  
 At December 31, 2013



**HOW HAS THE FUND PERFORMED?**

This section tells you how the fund has performed over the past 10 years for a contractholder. Returns are after the MER has been deducted.

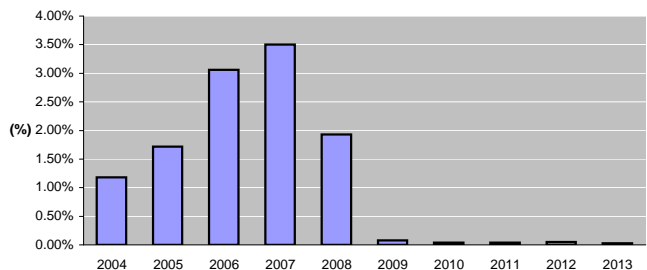
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

**Average return**

A person who invested \$1,000 in the fund on January 1, 2004 now has \$1,121.69. This works out to an average of 1.15% a year.

**Year-by-year return**

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 10 years and down in value 0 years.

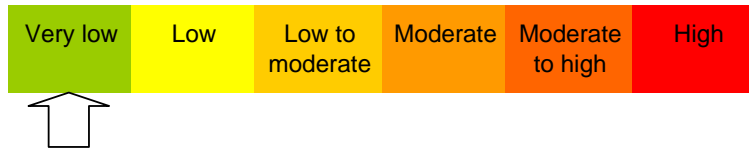


For illustration purposes only. Actual segregated fund performance could be expected to vary.

# Trimark Interest Seg Fund

## HOW RISKY IS IT?

The value of your investments can go down. Please see the information folder for further details.



## ARE THERE ANY GUARANTEES?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a contractholder's investment if the markets go down. (the MER includes the insurance cost for the guarantee.) For details refer to the information folder and contract.

## WHO IS THIS FUND FOR?

This fund is suitable for investors who seek steady income and who prefer very low risk.

## FUND RESTRICTED TO SWITCHES ONLY

This fund is only available to existing contractholders of BMO Life Assurance Company Invesco Trimark Segregated Funds who wish to switch funds from their other Invesco Trimark Segregated Funds to this fund.

## HOW MUCH DOES IT COST?

The following summary shows the fees and expenses you could pay to switch into and own units of the fund.

### 1 - Sales Charges

**Sales Charge Option** - not applicable as the fund has been closed to new purchases since 2001.

**Deferred Sales Charge Option** - The following table shows the fees and expenses you could pay to sell units of the fund bought under the deferred sales charge option:

|                              | <u>Rate (%)</u> |
|------------------------------|-----------------|
| Within 1 year of investment  | 4.5             |
| Within 2 years of investment | 4.0             |
| Within 3 years of investment | 3.5             |
| Within 4 years of investment | 3.0             |
| Within 5 years of investment | 2.5             |
| Within 6 years of investment | 2.0             |
| After 6 years                | NIL             |

The deferred sales charge is deducted from the amount you sell. You can sell up to 10% of your units without paying a deferred sales charge.

### 2 - Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. The MER includes GST. You don't pay for these expenses directly, they affect you because they reduce the return you get on your investment. For details about how the guarantees work refer to your insurance contract. The MER for this fund is 1.06% annually of the fund value.

# Trimark Interest Seg Fund

## **Trailing Commission**

We pay a trailing commission for as long as you own the fund. It is for services and advice your advisor provides to you. The trailing commission is paid out of the management fee. The rate varies from 0.2% to 1% of the value of your investment each year, depending on the fund and the sales charge option you chose.

## **3 - Other fees**

### **Short Term Trading Fee**

If you purchased your Invesco Trimark Segregated Funds under the Sales Charge option, a Short Term Trading Fee of 2% of the value of units you sell within 90 days of purchasing them is applicable.

### **Switch Fees**

If you purchased your Invesco Trimark Segregated Funds under the Sales Charge option, you and your advisor decide on the Switch Fee, which may be up to 2% of the value of the units switched.

### **Maintenance Fee**

Charged on units switched into the Trimark Interest Seg Fund at a rate of 1/12 of 0.25%.

## **WHAT IF I CHANGE MY MIND?**

You can change your mind about any switches within two business days of the earlier of the date you received confirmation or five business days after it is mailed. The right to cancel only applies to new switches.

You have to tell the administrator of the contract, Invesco Trimark, in writing, by email, fax or letter, that you want to cancel.

The amount returned will be the lesser of the amount of the switch, or the value of the fund if it has gone down. The amount returned will include a refund of any fees you paid.

## **FOR MORE INFORMATION CONTACT:**

### **Invesco Trimark**

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