



The MRS Companies

Carrying dealer for your
investment or registered accounts

Offering you convenience,
security and choice

What is the role of a carrying dealer?

You've probably never heard of us, but we're working on your behalf, with your financial advisor and their "introducing dealer." MRS provides complete account services, including trade execution and settlement, for 15,000 advisors across Canada representing over 300,000 investors¹.

Every time you invest in a mutual fund or other security in your MRS account through your financial advisor, a transaction takes place. MRS, as the carrying dealer, carries out your advisor's instructions for these transactions and provides you with statements and tax slips.

When you open your MRS registered account (like your RRSP or TFSA) or your MRS investment account (a non-registered account), MRS provides custody over the assets in your account. Custody services for holding cash and securities include reporting, accounting and pricing. Your assets are segregated.

¹As of February 2009

Summary of roles

Your financial advisor is responsible for:

- Working with you to understand your investment objectives
- Helping you achieve your investment objectives by providing investment advice

Your introducing dealer is responsible for:

- Opening and approving new accounts
- Supervising your financial advisor
- Ensuring that investments and trading activity in your account are suitable for you

Why does it matter that MRS is the carrying dealer for your account?

Stability and strength

It's your money, so it's important to have your investments held in a secure, trustworthy company. MRS was founded in 1981 and, with \$17 billion in assets under administration*, is one of the largest carrying dealers in the country. We are owned by Mackenzie Financial Corporation, a subsidiary of IGM Financial Inc., a Canadian financial services company. Power Financial Corporation is the majority shareholder of IGM.

Expands your investment options

Through MRS, your advisor draws on a wide selection of investments and other financial products including:

- More than 1,800 Canadian mutual funds
- Equities: Publicly-traded securities listed on the TSX, TSX Ventures Exchange, NYSE, AMEX, NASDAQ and other markets and exchanges**
- Non-exempt fixed income: (i.e., corporate bonds) and exempt fixed income
- RRSP and investment loans at competitive rates***
- Deposit accounts***, including the MRS High Yield Plus Account and the MRS Money Maximizer
- GICs
- Tax-Free Savings Accounts (TFSA's)
- Individual Pension Plans (IPPs)

*As of February 2009

**Available only through M.R.S. Securities Services Inc.

***Offered by M.R.S. Trust Company



What can you expect from MRS?

Consolidation, convenience, security and choice

Consolidation

MRS eliminates the headaches of holding multiple RRSP or investment accounts with different financial institutions. And MRS makes it easy for you and your advisor to make informed decisions by providing one monthly, consolidated statement with all your important investment information. You can receive statements by mail, or you can go online at www.mrs.com (using InvestorAccess – see below) to find account information updated daily.

Convenience

InvestorAccess provides you with secure online access to your account information, including:

- Detailed account information, including portfolio value, asset mix and transaction records.
- Email alerts: you can sign up to receive emails that let you know when account statements are available online.
- Easy deposits: Deposit funds directly from your chequing account into your MRS account by using the bill payment function on your bank's website.
- Tax information updated monthly.
- Paper reduction: You can save paper by having all your statements and trade confirmations delivered electronically.

To enroll, just click the InvestorAccess button on www.mrs.com and follow the registration instructions. You will need a copy of your account statement on hand to enter the appropriate account information.



Tax information

Since December 2008, client statements have included the adjusted cost base and capital gains/losses from certain trades and taxable switches in MRS Investment Accounts (based on MRS books and records).

Beginning in January 2009, capital gain/loss information, updated monthly, is available on InvestorAccess. This information is useful for preparing tax returns.

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How to register for InvestorAccess

1. Go to www.mrs.com/accountaccess/register.
2. Enter your Registration ID and Account Number*. Your Registration PIN will be mailed to you.
3. Once you receive your Registration PIN in the mail, return to www.mrs.com/accountaccess/register.

Enter your Registration ID and PIN

* These numbers can be found near the top of the page on your mailed account statement, above the market value summary.

Security

With MRS, your accounts are protected.

The following is a list of MRS companies, their regulators and their insurers*

M.R.S. Inc. is a carrying dealer for mutual fund dealers, offering registered and non-registered accounts with access to a broad range of mutual funds. It provides complete account services and all client and regulatory reporting. Regulated by the Mutual Fund Dealers Association of Canada (MFDA), and accounts are protected by MFDA Investor Protection Corporation*. For more information, go to <http://www.mfda.ca/ipc/ipc.html>.

M.R.S. Securities Services Inc. is a carrying dealer for investment dealers, offering registered and non-registered accounts with access to equity and fixed income securities. Regulated by Investment Industry Regulatory Organization of Canada (IIROC), and accounts are protected by the Canadian Investor Protection Fund. For more information, go to <http://www.cipf.ca>.

M.R.S. Correspondent Corporation is a carrying dealer for Quebec Group Savings Plan Brokerages, offering registered and non-registered accounts with access to a broad range of mutual funds. Regulated by Autorité des marchés financiers (AMF), and accounts are protected by AMF Financial Services Compensation Fund. For more information, go to <http://www.lautorite.qc.ca>.

M.R.S. Trust Company offers a variety of loan and deposit products including RRSP and investment loans, mortgages, short-term deposits, GICs and its high-yield deposit accounts: MRS High Yield Plus Account and MRS Money Maximizer. M.R.S. Trust Company is a federally regulated trust company and a member of the Canada Deposit Insurance Corporation (CDIC).

MRS Trust deposits are eligible for deposit insurance from the CDIC, subject to maximum coverage limitations. For more information, go to <http://www.cdic.ca>.

*The forms of insurance listed above do not protect your investments from market volatility.

Choice

Here are the account types available to you through your advisor and MRS:

Registered Retirement Savings Plan (RRSP): allows you to make tax-deferred contributions towards your retirement savings

Locked-in RRSP or Locked-in Retirement Accounts (LIRA) or Restricted Locked-in Savings Plans (RLSP): funds which were transferred from pension fund assets

Registered Retirement Income Funds (RRIF) and Prescribed Retirement Income Funds (PRIF)*: frequently chosen for converting RRSP savings into retirement income

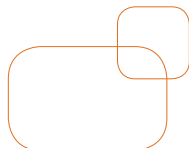
Life Income Fund (LIF)* or Locked-in Retirement Income Fund (LRIF)* or Restricted Locked-in Income Fund (RLIF): provides a regular stream of retirement income from Locked-in RRSPs or LIRA

Investment Account: allows individuals, corporations and joint holders to invest in a broad selection of financial securities

Tax-Free Savings Accounts (TFSA): investment returns grow tax-free and withdrawals are tax-free

IPPs: allow for enhanced tax relief and increase pension benefits and are best suited for self-employed, high-income earners

*Not available in all provinces



For more information about MRS,
contact your financial advisor.



MRS includes M.R.S. Inc. (an MFDA member), M.R.S. Securities Services Inc. (an IIROC member, Member, CIPF) and M.R.S. Correspondent Corporation (an AMF dealer operating in Quebec).

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