

HARMONY INCOME TAX AND CAPITAL GAINS INFORMATION 2011

This booklet covers income tax reporting information relating to your Harmony investment pools, portfolios and classes. As always, we recommend that you check with your tax advisor for complete income tax reporting guidelines.

WHAT IS NEW?

NEW FUNDS AND OTHER FUND CHANGES

See page 8 for the summary of the new funds and other fund changes.

INCOME TAX AND CAPITAL GAINS INFORMATION FOR YOUR HARMONY INVESTMENTS

In order to assist you in the preparation of your 2011 income tax return, we have prepared this guide to outline tax reporting issues for your investments. Keep this guide specifically for reference purposes when you prepare your income tax return.

This guide has been prepared for individual investors. If you are a corporation or a trust, please contact your tax advisor for assistance. This document is intended to be of assistance with regard to your Harmony investments and is not a complete reference for any other type of tax reporting, nor is it intended to constitute tax advice. We recommend that investors consult their tax advisors for additional assistance prior to submitting their tax returns.

INCOME TAX REPORTING FOR NON-REGISTERED INVESTMENTS

Distributions on funds held in a tax-deferred plan(s) do not need to be reported as taxable income as long as they stay within the plan.

Fund refers to either a mutual fund trust (called "Pool or Portfolio") or a mutual fund corporation (called "Class"). In 2011, distributions were made from both the mutual fund trusts and the mutual fund corporations.

If you held an investment outside a tax-deferred plan, such as a retirement savings plan (RSP) or a retirement income fund (RIF), you are required to report the following income on your income tax return:

- distributions in the form of interest, dividends or capital gains paid to you by any fund;
- gains (or losses) realized when selling or redeeming units or shares of your fund (except conversions within Harmony Tax Advantage Group Limited).

For more detailed information on the tax treatment of income received by an individual from Canadian mutual funds, refer to Canada Revenue Agency (CRA) information guide RC4169 – *"Tax Treatment of Mutual Funds for Individuals"*.

Please note that "Portfolio Class" or "Pool Class" are referred to as "Classes" throughout this booklet.

REPORTING OF DISTRIBUTIONS RECEIVED

Q: WHAT TAX FORMS DOES AGF PROVIDE ME WITH IN ORDER TO REPORT DIVIDENDS/ DISTRIBUTIONS PAID BY THE POOLS, PORTFOLIOS OR CLASSES?

A: For Canadian Residents:

Pools or portfolios

If the pools or portfolios you invested in paid a distribution in 2011, you were issued a “consolidated” T3/RL16 slip with your annual statement, aggregating the reporting of distributions from your pools or portfolios. However, the T3/RL16 will be mailed to you even if you did not receive an annual statement from AGF.

A T3/RL16 slip has been issued per pool or portfolio unless the income consists of “other income” (usually interest) and is less than \$1.

Classes

If the classes you invested in paid a dividend and/or a distribution in 2011, you were issued a “consolidated” T5/RL3 slip with your annual statement, aggregating the reporting of the dividends and/or distributions from the classes in each account. However, the T5/RL3 will be mailed to you even if you did not receive an annual statement from AGF.

You were issued a T5/RL3 slip if the dividend and/or distribution per account in the year were \$1 or more.

For Non-Canadian residents:

If the funds you are invested in paid a dividend and/or a distribution in 2011, you will receive an NR4 slip(s). AGF issues an NR4 slip for each fund that paid dividends and/or distributions of not less than \$1 or taxes withheld.

To determine where to report the income on your personal tax return, refer to the next question.

Note: Dividends/distributions received on funds held within a tax-deferred plan(s) do not need to be reported as taxable income as long as they stay within the plan.

HOW DO I DETERMINE MY CAPITAL GAINS AND LOSSES?

A capital gain occurs when you redeem your fund units or shares at a unit price that is higher than your Adjusted Cost Base (ACB).

On the other hand, a capital loss occurs when you sell at a unit price that is lower than your ACB. Determining your ACB involves more than simply knowing your original investment price. The ACB is the cost of your units or shares, plus any expenses you incurred to acquire them, such as commissions and legal fees.

Other factors such as additional purchases, partial redemptions, transfers and reinvested distributions will also affect your ACB. Factoring in all these types of transactions must occur to determine your ACB for tax purposes. A capital gain (loss) is calculated as follows:

EXAMPLE: CAPITAL GAINS CALCULATION						
Redemption Amount	–	Adjusted Cost Base (ACB)	–	Redemption Fees	=	Capital Gain
\$10,000.00	–	\$4,500.00	–	\$500.00	=	\$5,000.00

Q: HOW DO I REPORT A CAPITAL GAIN (LOSS) ON MY T1-2011 PERSONAL INCOME TAX AND BENEFIT RETURN?

A: When you redeem your units or shares, you may have a capital gain or a capital loss. Generally, only 50% of your 2011 capital gain or capital loss becomes the taxable capital gain or allowable capital loss.

Investors must report the capital gain (loss) on Schedule 3 of their tax return under section 3 “Publicly traded shares, mutual fund units, deferral of eligible small business corporation shares, and other shares.” (See below an excerpt of T1-2011 Schedule 3, Capital Gains (or Losses) in 2011.)

REPORTING OF CAPITAL GAINS AND LOSSES

Reporting a capital gain on a Schedule 3 based on a \$5,000.00 redemption.

T1-2011		Capital Gains (or Losses) in 2011				Schedule 3	
Read line 127 in the <i>General Income Tax and Benefit Guide</i> . For more information, read chapter 2 in the Guide T4037 called <i>Capital Gains</i> . Attach a separate sheet of paper if you need more space. Attach a copy of this schedule to your return.							
		(1) Year of acquisition	(2) Proceeds of disposition	(3) Adjusted cost base	(4) Outlays and expenses (from dispositions)	(5) Gain (or loss) (column 2 minus columns 3 and 4)	
A	B	C	D	E	F	G	
3. Publicly traded shares, mutual fund units, deferral of eligible small business corporation shares, and other shares.							
Number	Name of fund/corporation and class of shares					Gain (or loss)	
490.196	Fund Name	2000-01	5 000 00	4 901 96	40 00	58 04	
		Total	5 000 00		Gain (or loss)	58 04	

COLUMN	DESCRIPTION
A NUMBER OF SHARES:	Number of units or shares redeemed. Please refer to your Capital Gains Summary.
B NAME OF CORPORATION AND CLASS OF SHARES:	Name of the fund redeemed.
C YEAR OF ACQUISITION:	The year(s) over which the units or shares were acquired.
D PROCEEDS OF DISPOSITION:	The gross amount reported on your redemption.
E ADJUSTED COST BASE (ACB):	Usually the cost of your investment plus certain expenses to acquire it, such as commissions (see example on page 6). Please note that any return of capital received reduces your ACB. Return of capital is reported on Box 42 of the T3 slip for pools/portfolios or in the footnote on T5/RL3 slip for classes. (NR4 slip for non-residents)
F OUTLAYS AND EXPENSES (FROM DISPOSITION):	Charges or commissions, if any, you paid as a result of your redemption.
G GAIN (OR LOSS):	You have realized a capital gain if the proceeds of disposition (item D) exceed the sum of the ACB (item E) plus outlays and expenses (item F). You have realized a capital loss if the proceeds of disposition (item D) are less than the sum of the ACB (item E) plus outlays and expenses (item F).

Q: WHAT IS A RETURN OF CAPITAL? DO I PAY TAX ON THIS?

A: **Pools or portfolios**

A return of capital from a pool or portfolio is part of the distributions made by the pool or portfolio that exceeds the amount of taxable income of the pool or portfolio in that year. A return of capital is generally a distribution of your invested capital in the mutual fund. You do not pay tax on this amount and you do not include it in your taxable income for the year.

The “return of capital” is reported in Box 42 of a T3 slip or Box M of a RL16 slip (disclosed as a footnote on an NR4 slip). This amount reduces the ACB of your investment.

Classes

A return of capital distribution from a class represents a distribution of capital which is generally a distribution of your invested capital in the class. You do not pay tax on this amount and you do not include it in your taxable income for the year.

The “return of capital distribution” from a class is disclosed in the footnote area of a T5 slip, a RL 3 slip and an NR4 slip. This amount reduces the ACB of your investment.

Q: WHAT HAPPENS IF THE ADJUSTED COST BASE (ACB) IS REDUCED TO ZERO OR BECOMES NEGATIVE?

A: It is possible that if distributions of return of capital (ROC) are received over an extended period of time that the adjusted cost base of the investment could fall to zero or become negative. If this occurs, the negative amount is deemed to be a capital gain in that taxation year. Any further ROC distributions will result in a capital gain in the year in which they occur.

Q: WHAT TYPE OF REDEMPTION TRANSACTIONS REQUIRE ME TO REPORT CAPITAL GAINS OR CAPITAL LOSSES?

A: Redemption transactions that require reporting of capital gains or losses include:

- sale of mutual fund units or shares held within Cash or Self-Directed Cash plans;
- transfer of assets from one fund to another (except within Harmony Tax Advantage Group Limited);
- fees paid by a redemption of units or shares;
- conversion fee paid on a transfer of assets from one class to another within Harmony Tax Advantage Group Limited.

Q: WHAT TYPES OF REDEMPTIONS DO NOT REQUIRE CAPITAL GAINS OR CAPITAL LOSSES REPORTING?

A: Redemptions of units are not required to be reported as capital gains or capital losses for the following transactions:

- sale of units or shares held within a registered plan such as an RRSP (including spousal and group RRSP), RRIF (including spousal RRIF), LIRA, LRSP, RLSP, LIF, LRIF, RLIF, PRIF, or TFSA (including group TFSA).
- conversion of one class of shares into shares of another class of Hamony Tax Advantage Group Limited;
- transfer of units or shares between mutual fund series of the same fund.

Q: HOW DO I DETERMINE MY ADJUSTED COST BASE (ACB)?

A: To determine your ACB, you must keep track of all transactions resulting in the purchase, sale, reinvestment of distributions or transfer of mutual fund units or shares. Distributions other than ROC distributions, received in cash do not affect your ACB. Acquisition fees paid for the purchase of funds increase your ACB (see example on page 6).

Q: WHAT IS THE INCLUSION RATE FOR 2010 TO DETERMINE MY TAXABLE CAPITAL GAIN WHEN I RECEIVE A T3 SLIP (RL16 SLIP FOR QUEBEC RESIDENTS) REPORTING CAPITAL GAINS DISTRIBUTIONS?

A: The capital gain inclusion rate for 2011 is 50%.

Pools or portfolios

This percentage is applied to the amount of the capital gains distribution, which is reported in Box 21 of the T3 slip (Box A of the RL16 slip), to determine your taxable capital gain.

Classes

This percentage is applied to the amount of capital gains dividend, which is reported in Box 18 of the T5 slip (Box I of the RL3 slip for Quebec residents), to determine your taxable capital gains.

Q: WHY AM I RECEIVING CAPITAL GAINS OR INCOME DISTRIBUTIONS FROM A FUND IN A YEAR WHEN MY INVESTMENT HAD NEGATIVE PERFORMANCE?

A: A distribution may reflect income or gain realized in a fund, regardless of its performance.

Other than a fund that pays a fixed distribution, a distribution is only paid to ensure that the fund does not have to pay tax. Many investors are better off receiving distributions paid by a fund because they are often taxed at a lower rate in the hands of the investors, compared to a fund which is subject to the highest marginal tax rate.

Performance mainly consists of three components:

PERFORMANCE COMPONENT	TAXABLE AND DISTRIBUTABLE?
Net income earned by the fund, which is equal to dividend and other income less fund expenses	Yes
Realized capital gains on the disposition of portfolio securities	Yes
Unrealized capital gains from market appreciation of portfolio securities	No

The buying and selling of investments in a fund is continuously reviewed by the portfolio managers.

Many equity funds appreciate in value due to increases in the value of the underlying investments. Any increase in value is not included in the taxable income of the fund until an investment is sold. (This is the same as if you owned the stocks and bonds yourself, you would not report any gains until you sold the investment.)

Q: I INVESTED IN THE FUND IN THE MIDDLE OF THE YEAR, AM I ONLY ENTITLED TO A PRO-RATED PORTION OF THE DIVIDENDS/DISTRIBUTIONS?

A: No, the dividends/distributions allocated to you are based on the number of units you owned on the record day, the date established by an issuer of a security for the purpose of determining dividend or distribution. As long as you own the fund on the record day, you will be allocated the full amount of the dividends/distributions regardless of how long you held the fund.

Q: FOR TAX PURPOSES, HOW ARE DIVIDENDS/DISTRIBUTIONS REPORTED?

A: Dividends/distributions that are used to purchase additional funds (reinvested dividends/distributions) must be reported on your tax return as income for the year (unless the dividend/distribution is received within a tax-deferred plan).

The additional funds bought through reinvestment should be factored into the calculation of the Adjusted Cost Base (ACB) of your investments. This will ensure that you are not taxed twice when you sell your pool units in the future (see example below).

EXAMPLE: CALCULATION OF ADJUSTED COST BASE (ACB)				
Transactions		Cost A	# of Units B	ACB per Unit A÷B
2003	Purchase (includes any applicable acquisition fee)	\$10,000.00	1,000.000	\$10.00
	Reinvested Dividend/ Distribution	300.00	29.940	10.02
		10,300.00	1,029.940	10.00
2004	Purchase	12,000.00	1,142.857	10.50
	Reinvested Dividend/ Distribution	750.00	70.755	10.60
		23,050.00	2,243.552	10.27
2011	Redemption (\$5,000.00) (sold at a price of \$10.70)	(4,799.07)	(467.290)	10.27
	Reinvested Distribution ¹	250.00	23.148	10.80
	Return of Capital ² of \$100 reported in Box 42 of the T3 slip or Box M of the RL16 slip or footnote area of the T5 slip or the RL3 slip	(100.00)		
	ACB at Dec. 31, 2011	\$18,400.93	1,799.410	\$10.23

You should always use your own investment records to calculate your gains or losses. As some of our records are based on third-party data for which we are unable to guarantee accuracy, the Statement of Account or Capital Gains Summary provided by AGF is for information purposes only and is not intended for use as the exclusive source of income tax information.

¹ 2011 total reinvested dividend/distribution of \$250 included a return of capital of \$100.

² A return of capital reduces the calculation of ACB.

Q: HOW DOES AGF REPORT THE PROCEEDS FROM A FUND REDEMPTION?

A: AGF is required to report the proceeds of disposition on certain redemption transactions to Canada Revenue Agency (CRA). These redemption transactions are disclosed on the Capital Gains Summary. An income tax form, however, is not issued with respect to these transactions. If your investments are registered under the nominee name (i.e., your financial advisor's firm), these transactions may be reported separately to you by your financial advisor's company. You are required to report the gains or losses on your income tax return as described on page 3.

You should always use your own investment records to calculate the gains or losses. The Capital Gain Summary provided by AGF is for information purposes only and is not intended for use as the exclusive source of income tax information.

Q: DOES THE SELLING OF ONE FUND TO BUY ANOTHER FUND REQUIRE TAX REPORTING?

A: Changing your investment from one fund to another, within your Cash or Self-Directed Cash plans, is considered a transfer and is treated as a redemption and purchase transaction for tax reporting purposes. You must report the capital gain (loss) on the fund from which you transferred out.

There is one exception: Conversions between classes within the Harmony Tax Advantage Group Limited do not trigger the reporting of capital gains (or losses) unless a commission is charged.

Q: WHAT HAPPENS IF I SELL THE FUNDS AND REALIZE A CAPITAL LOSS?

A: If you sell the funds and realize a capital loss, this loss can be used to reduce capital gains realized on the disposition of other property.

Q: ARE CAPITAL LOSSES DEDUCTIBLE?

A: Capital losses may be applied against capital gains taxed in the preceding three years to reduce tax payable. If no prior capital gains are available, you should keep a record of the losses to offset future capital gains. Capital losses cannot be used as a deduction against any other types of income except capital gains, nor may capital losses be used on their own to reduce income. For greater detail, consult the CRA guide T4037 entitled “Capital Gains”.

Q: ARE CAPITAL GAINS TAXED DIFFERENTLY THAN OTHER TYPES OF INCOME?

A: Yes. Only 50% of the capital gains amount is taxable if you redeem your funds during 2011. The taxable amount is calculated on Line 199 of Schedule 3 of your return (and Line 98 of Schedule G of your Quebec income tax return, if required). The sum of all taxable capital gains (or allowable capital losses) reported on Schedule 3 is to be entered on Line 127 of your return (and Line 139 of your Quebec income tax return, if required), if the sum is positive. If the amount is negative, see CRA guide T4037 entitled “Capital Gains” for treatment of net capital losses.

Q: HOW DO I APPLY MY NET CAPITAL LOSSES OF OTHER YEARS TO 2011?

A: You can apply net capital losses of other years to reduce your taxable capital gains in 2011. The amount of deduction you claim depends on when you incurred the loss because the inclusion rates used to determine taxable capital gains and allowable capital losses have changed over the years .

All inclusion rates are shown in the table below.

INCLUSION RATES	
PERIOD NET CAPITAL LOSS INCURRED	INCLUSION RATE
1972 to 1987	50%
1988 and 1989	66.67%
1990 to 1999	75%
2000	*
2001 to 2011	50%

* The inclusion rate for 2000 can be found on Line 16 in Part 4 of Schedule 3 on your 2000 personal income tax return.

You have to apply net capital losses that arose in earlier years before you apply net capital losses of later years.

When you apply a net capital loss of a previous year to reduce your taxable capital gains in 2011, and the inclusion rates for the two years are different, you must first adjust the amount of the net capital loss to match the inclusion rate of 2011 by using an adjustment factor. The adjustment factor is determined by dividing the inclusion rate for 2011 by the inclusion rate for the year in which the net capital loss arose. The principle is that a dollar of actual loss should offset a dollar of actual gain before applying the inclusion rate to either the gain or loss.

To determine the amount of net capital loss to be carryforward to 2011, multiply the adjustment factor by the amount of net capital loss to be applied. Then you can apply the net capital loss carryforward against your 2011 taxable capital gain.

The application of net capital losses of other years to 2011 is illustrated in the following example.

Example:

Mark had a net capital loss of \$1,500 in 1999 and wishes to apply it against his taxable capital gains of \$1,800 in 2011. Mark had no other capital gains or losses. Inclusion rate for 1999 was 75%. Mark applies his 1999 net capital loss in 2011 as follows:

Determine his adjustment factor by dividing the inclusion rate for 2011 by the inclusion rate for 1999, the year in which the loss arose.

$$\text{Adjustment factor} = \frac{50\%}{75\%} = 66.67\%$$

To determine the amount of net capital loss he can utilize in 2011, Mark multiplies the adjustment factor by the amount of net capital loss for 1999.

$$\begin{aligned} \text{Net capital loss for carryforward} &= \text{Adjustment factor} \times \text{Net capital loss to be applied} \\ &= 66.67\% \times \$1,500 \\ &= \$1,000 \end{aligned}$$

Mark claims the adjusted net capital loss of \$1,000 against his taxable capital gain of \$1,800 in 2011 and reports a net taxable capital gain of only \$800 in 2011.

For more detailed information on capital gains and losses, refer to the CRA guide T4037 entitled “Capital Gains”.

Q: WHAT ARE THE TAX IMPLICATIONS IF YOU RECEIVED A TRAILER REDIRECT UNDER THE ADVISOR EMBEDDED FLEXFEE OPTION?

A: Generally, the trailer redirect will have tax implications. You are encouraged to consult with your own tax advisor for the tax implications of the trailer redirect and determine how much income is required to be recorded for tax purposes. The total amount of redirected fees that should generally be included as income are not included in your T3 or T5 slip but are reported on your year-end statement. Registered plans generally pay no tax on these amounts.

AGF FUNDS REFERENCE TABLE FOR FUND CHANGES IN 2011

NEW FUNDS

NEW FUND	FUND START DATE
Harmony Diversified Income Pool	November 21, 2011
Harmony Global Fixed Income Pool	November 21, 2011

NAME CHANGE

OLD NAME	NEW NAME
Harmony Balanced and Income Portfolio	Harmony Yield Portfolio

FUND TERMINATIONS

FUND TERMINATIONS	TERMINATION DATE
Harmony Canadian Equity Pool Class	November 14, 2011
Harmony Non-Traditional Pool Class	November 14, 2011

POOL OR PORTFOLIO DIVIDENDS/DISTRIBUTIONS AND INCOME TAX REPORTING

POOLS/PORTFOLIOS (REPORTED ON A T3 SLIP)	TYPE OF DISTRIBUTIONS PAID IN 2011 ¹
HARMONY BALANCED PORTFOLIO	eligible dividend foreign non-business income foreign non-business income tax paid
HARMONY BALANCED GROWTH PORTFOLIO	capital gain return of capital
HARMONY CANADIAN EQUITY POOL	capital gain eligible dividend
HARMONY CANADIAN FIXED INCOME POOL	capital gain foreign non-business income interest (other income)
HARMONY CONSERVATIVE PORTFOLIO	capital gain eligible dividend foreign non-business income interest (other income)
HARMONY GROWTH PORTFOLIO	return of capital
HARMONY MONEY MARKET POOL	interest (other income)
HARMONY NON-TRADITIONAL POOL	eligible dividend foreign non-business income foreign non-business income tax paid
HARMONY OVERSEAS EQUITY POOL	eligible dividend foreign non-business income
HARMONY U.S. EQUITY POOL	eligible dividend foreign non-business income
HARMONY YIELD PORTFOLIO	eligible dividend foreign non-business income foreign non-business income tax paid interest (other income) return of capital
NEW PRODUCT IN 2011	TYPE OF DISTRIBUTIONS PAID IN 2011 ¹
HARMONY DIVERSIFIED INCOME POOL	eligible dividend foreign non-business income interest (other income) return of capital
HARMONY GLOBAL FIXED INCOME POOL	foreign non-business income interest (other income)

¹ For further information on personal income tax reporting corresponding to each type of distributions paid, please refer to page 10.

POOLS/PORTFOLIOS (REPORTED ON A T3 SLIP)**TYPE OF DISTRIBUTIONS PAID IN 2011****PERSONAL INCOME TAX REPORTING****Capital gain**

Subtract any amount in Box 30 from the amount in Box 21. Enter the difference on Line 176 of Schedule 3 of your T1 Individual Tax Return.

Eligible dividend

Enter the taxable amount from Box 50 of your consolidated T3 information slip (equal to 1.41 times the amount in Box 49) on Line 120 of your T1 Individual Tax Return. The dividend tax credit shown in Box 51 should be claimed on Schedule 1, Line 425 of your T1 Individual Tax Return.

Foreign non-business income

Enter the amount from Box 25 of your consolidated T3 information slip on Line 121 of your T1 Individual Tax Return and on Line 433 of Form T2209.

Foreign non-business income tax paid

Enter the amount from Box 34 of your consolidated T3 information slip on Line 1 form T2209, Federal Foreign Tax Credits of your T1 Individual Tax Return.

Interest (other income)

Subtract any amount in Box 31 from the amount in Box 26. Enter the difference on Line 130 of your T1 Individual Tax Return.

Return of capital

A return of capital is reported on Box 42 of your consolidated T3 information slip. This amount reduces the ACB of your investment in the fund but is not reported as taxable income. For more details refer to the Q&A on page 4.

POOL OR PORTFOLIO DIVIDENDS/DISTRIBUTIONS AND INCOME TAX REPORTING (continued)

CLASSES (REPORTED ON A T5 SLIP)	
	TYPE OF DISTRIBUTIONS PAID IN 2011
HARMONY CANADIAN EQUITY POOL CLASS	capital gains dividend eligible dividend
HARMONY GROWTH PORTFOLIO CLASS	capital gains dividend eligible dividend return of capital
HARMONY GROWTH PLUS PORTFOLIO CLASS	capital gains dividend eligible dividend
HARMONY MAXIMUM GROWTH PORTFOLIO CLASS	capital gains dividend eligible dividend
HARMONY BALANCED GROWTH PORTFOLIO CLASS	capital gains dividend eligible dividend return of capital
HARMONY NON-TRADITIONAL POOL CLASS	eligible dividend
HARMONY U.S. EQUITY POOL CLASS	capital gains dividend
TYPE OF DISTRIBUTIONS PAID IN 2011	PERSONAL INCOME TAX REPORTING
Capital gains dividend	Enter this amount on Line 174 of Schedule 3, "Capital Gains(or Losses)" of your T1 Individual Tax Return.
Eligible dividend	Enter the taxable amount from Box 25 of your consolidated T5 information slip (equal to 1.41 times the amount in Box 24) on Line 120 of your T1 Individual Tax Return. The dividend tax credit shown in Box 26 should be claimed on Schedule 1, Line 425 of your T1 Individual Tax Return.
Return of capital	A return of capital is reported as a footnote in your consolidated T5 information slip. This amount reduces the ACB of your investment in the fund but is not reported as taxable income. For more details, refer to the Q&A on page 4.



FOR MORE INFORMATION CALL:

HARMONY

c/o 2920 Matheson Blvd. East
Mississauga, ON L4W 5J4

Toll Free: 1 800 387-2563

Web: AGF.com

E-mail: tiger@AGF.com

VANCOUVER CALGARY SASKATOON WINNIPEG TORONTO OTTAWA MONTREAL HALIFAX DUBLIN LONDON SINGAPORE HONG KONG BEIJING

The information contained in this booklet is designed to provide you with general information and is not intended to be tax advice. We strongly urge you to consult with your own tax advisor on your particular circumstances.



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