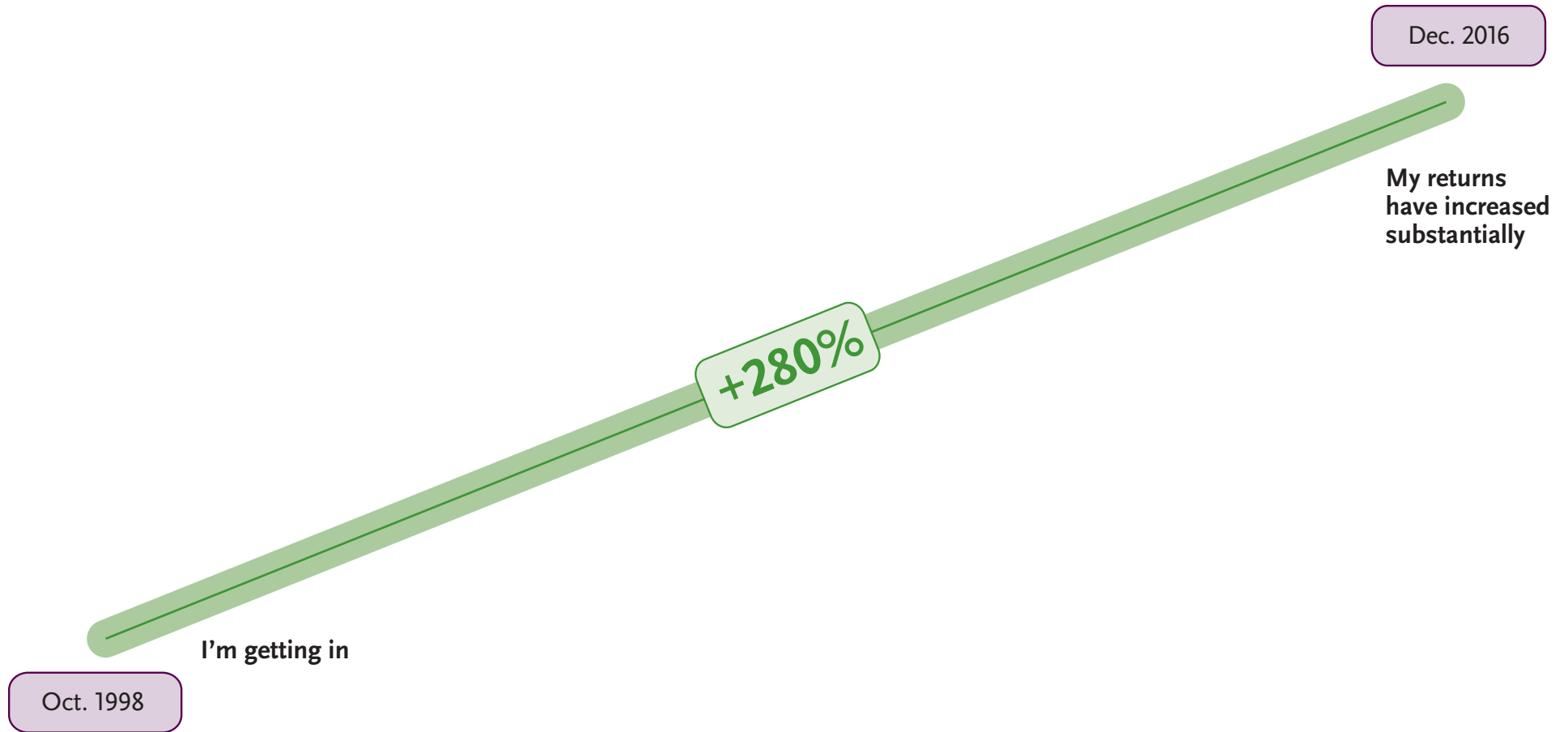


Don't get caught on an emotional rollercoaster...



Staying focused on the long term may make for a smoother ride



Annual Cumulative return for S&P/TSX Total Return Index. Source: Morningstar Direct. Data to December 31, 2016.

This information is for illustrative purposes only. Past returns are not indicative of future results.

For illustrative purposes only, you cannot invest directly in an index. Please consult your financial advisor for information on retirement and investment strategies for your own particular circumstances. Publication date: February 8, 2017.