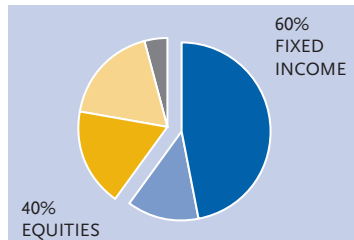




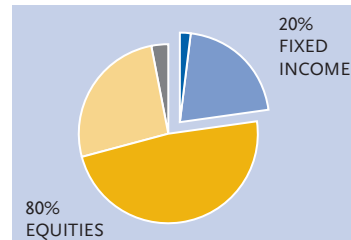
Corporate Class Portfolios snapshot

AGF Elements™ portfolio classes offer investors the ability to switch between non-registered investments without triggering immediate tax consequences. They can benefit from tax deferral and increased compound growth over the long term.

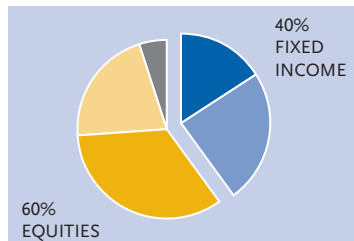
The portfolio classes are also part of AGF All World Tax Advantage Group Limited, giving investors the ability to switch between these portfolios and more than 20 AGF mutual funds within the structure.



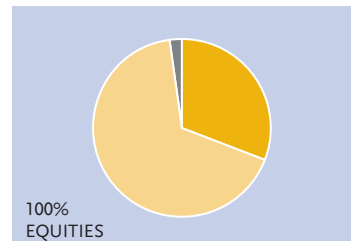
AGF ELEMENTS CONSERVATIVE PORTFOLIO CLASS
Appeals to investors looking for the stability of fixed-income returns with the extra boost that only equities can provide.



AGF ELEMENTS GROWTH PORTFOLIO CLASS
Appeals to investors looking for a higher level of growth, combined with the stability of fixed-income returns.



AGF ELEMENTS BALANCED PORTFOLIO CLASS
Appeals to investors looking for moderate growth, combined with the stability of fixed-income returns.



AGF ELEMENTS GLOBAL PORTFOLIO CLASS
Appeals to investors looking to maximize returns with high-growth equities and exposure to niche markets.



Be part of the evolution.
Call your AGF sales representative today.



	AGF Elements Conservative Portfolio Class	AGF Elements Balanced Portfolio Class	AGF Elements Growth Portfolio Class	AGF Elements Global Portfolio Class
FundServ codes	FE: 4017 LL: 4019 DSC: 4018 F: 5008	FE: 4020 LL: 4022 DSC: 4021 F: 5009	FE: 4023 LL: 4025 DSC: 4024 F: 5010	FE: 4026 LL: 4028 DSC: 4027 F: 5011
Target asset allocation	60% fixed income 40% equities	40% fixed income 60% equities	20% fixed income 80% equities	100% equities
Fund holdings (Actual percentages may vary)	47% Domestic Fixed Income 31% AGF Canadian Bond Fund 16% AGF Canadian Conservative Income Fund 13% Foreign Fixed Income 13% AGF Global Government Bond Fund 18% Domestic Equities 11% AGF Canadian Stock Fund 5% AGF Canadian Large Cap Dividend Fund 2% AGF Canadian Growth Equity Fund 18% Foreign Equities 5% AGF U.S. Risk Managed Fund 3% AGF U.S. Value Fund 3% AGF Emerging Markets Fund 2% AGF European Equity Fund 2% AGF Japan Fund 2% AGF Special U.S. Fund 1% AGF Asian Growth Fund 4% Income-Producing Equities 3% AGF Diversified Dividend Income Fund 1% AGF Monthly High Income Fund	16% Domestic Fixed Income 16% AGF Canadian Bond Fund 24% Foreign Fixed Income 20% AGF Global Government Bond Fund 4% AGF Global High Yield Bond Fund 34% Domestic Equities 17% AGF Canadian Stock Fund 13% AGF Canadian Large Cap Dividend Fund 2% AGF Canadian Growth Equity Fund 2% AGF Canadian Value Fund 21% Foreign Equities 5% AGF European Equity Fund 5% AGF U.S. Risk Managed Fund 4% AGF Emerging Markets Fund 2% AGF Japan Fund 2% AGF U.S. Value Fund 2% AGF Special U.S. Fund 1% AGF Asian Growth Fund 5% Income-Producing Equities 5% AGF Monthly High Income Fund	2% Domestic Fixed Income 2% AGF Canadian Bond Fund 21% Foreign Fixed Income 17% AGF Global Government Bond Fund 4% AGF Global High Yield Bond Fund 48% Domestic Equities 18% AGF Canadian Stock Fund 13% AGF Canadian Large Cap Dividend Fund 6% AGF Canada Fund 6% AGF Canadian Resources Fund 3% AGF Canadian Growth Equity Fund 2% AGF Canadian Value Fund 26% Foreign Equities 7% AGF European Equity Fund 6% AGF U.S. Risk Managed Fund 5% AGF Emerging Markets Fund 3% AGF Japan Fund 2% AGF U.S. Value Fund 2% AGF Special U.S. Fund 1% AGF Asian Growth Fund 3% Income-Producing Equities 3% AGF Monthly High Income Fund	31% Domestic Equities 14% AGF Canadian Stock Fund 9% AGF Canadian Large Cap Dividend Fund 4% AGF Canadian Value Fund 4% AGF Canadian Growth Equity Fund 67% Foreign Equities 20% AGF European Equity Fund 12% AGF U.S. Risk Managed Fund 9% AGF Japan Fund 6% AGF U.S. Value Fund 6% AGF Global Resources Fund 5% AGF Asian Growth Fund 5% AGF Emerging Markets Fund 4% AGF Special U.S. Fund 2% Income-Producing Equities 2% AGF Monthly High Income Fund
Front end commission	0-6.0%; trailer 1.25%			
Low load commission	2.5%; trailer 0.50% yrs. 1-3; auto-bump to 1.25% at end of schedule			
DSC commission	5.0%; trailer 0.50% yrs. 1-7; auto-bump to 1.25% at end of schedule			
Management fee	2.00%	2.00%	2.00%	2.10%
Portability of fee schedule from AGF Funds*	Yes	Yes	Yes	Yes
Annual 10% free withdrawal	Yes	Yes	Yes	Yes
Minimum investment	\$25,000; each additional investment \$100			

* AGF Elements portfolio classes are part of AGF All World Tax Advantage Group Limited. 'AGF Elements', 'Elements', 'An evolution in portfolio solutions', 'What are you doing after work?', the e+ Elements logo and the AGF logo are trademarks of AGF Management Limited and used under licence.

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Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed; their values change frequently and past performance may not be repeated. The payment of distributions should not be confused with a fund's performance, rate of return or yield. If distributions paid by the fund are greater than the performance of the fund, your original investment will shrink. Distributions paid as a result of capital gains realized by a fund, and income and dividends earned by a fund are taxable in your hands in the year they are paid. Your adjusted cost base will be reduced by the amount of any returns of capital. If your adjusted cost base falls below zero, you will have to pay capital gains tax on the amount below zero.



What are you doing after work?