

EMBEDDED SERIES FLEXFEE OPTION ADVISOR FORM

HARMONY TRAILER REDIRECT

The undersigned, on behalf of the dealer listed below, hereby directs AGF Investments Inc. from this date forward to redirect to each account (each, an "Account"), as per the instructions specified below, a certain portion of the trailing commissions payable to the dealer in connection with any available front-end Embedded Series units/shares of a Harmony Pool or Harmony Portfolio/Portfolio Class held in such Account, in the form of additional front-end Embedded Series, units/shares (as applicable) of the relevant Harmony Pool(s) and/or Harmony Portfolio(s)/Portfolio Class(es). This direction hereby revokes any previous direction provided by the advisor (on behalf of the dealer) to AGF Investments Inc. in connection with an Account with respect to the Harmony Embedded Series FlexFee Option.

Harmony's Embedded Series FlexFee Option is available for all available front-end Embedded Series Harmony Pools (except Harmony Money Market Pool) and Harmony Portfolios/Portfolio Classes. You must complete this form and receive dealer approval if you elect to redirect a portion of the trailing commission back to the investor. Up to 100% of the trailing commission may be redirected, and will be issued to unitholders/shareholders in the form of additional units/shares.

Complete and return this form by fax to 1 800 268-2120 for processing to the attention of 'Harmony Administration'.

1. Fee reduction is applicable to accounts:

- On behalf of the dealer, please redirect the trailing commissions payable to the dealer for all my unitholder/shareholder accounts
 On behalf of the dealer, please redirect the trailing commissions payable to the dealer for ONLY the following accounts:

AND

2. On behalf of the dealer, please redirect _____ bps out of the current trailing commission payable to the dealer

OR

3. On behalf of the dealer, elect to redirect the portion of the overall trailing commission payable to the dealer by asset class:
- a) Redirect _____ bps out of the current equity (including diversified income) dealer trailing commission
 - b) Redirect _____ bps out of the current fixed income dealer trailing commission

ADVISOR NAME

DEALER/REP CODE

DEALER NAME

DEALER APPROVAL (dealer signature or stamp of approval is required)

ADVISOR SIGNATURE

DATE

Please note:

- The trailing commissions redirected to your clients, through instructions given to AGF, may result in tax consequences. The total amount of trailing commissions redirected to your clients in this year, that should generally be recorded as income for non-registered accounts, can be found on the investor portfolio performance report under the transaction type "You purchased (from redirected fees)". Please note that tax slips will not be issued for such an event. Registered plans generally pay no tax on these amounts. Advisors are encouraged to notify their clients to consult with their own tax advisor about their tax implications.
- The form is not valid without advisor and dealer signatures.
- The Harmony FlexFee Option is not available on Harmony Embedded Series low load and DSC purchase options, or Harmony Money Market Pool.

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	Maximum trailer redirection
All available Harmony Pools and Harmony Portfolios/Portfolio Classes	150 bps