

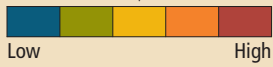
# Core Strategy

Managed by MFC Global Investment Management (U.S.A.) Limited

Information as of November 30, 2009

**Risk/Return Category**

Growth & Income



**Asset Class/Investment Style**

Hybrid



**Inception Date**

February 13, 2006

**Portfolio Manager**

Steve Orlich

**Portfolio Statistics**

**Number of Holdings**

5

**Index**

Combined

**Peer Group**

Moderate Allocation

## Portfolio Highlights

**Investment Objective and Policies** ▶ To achieve long-term growth of capital by investing approximately 30% of the portfolio's assets in fixed-income index funds and approximately 70% of its assets in equity index funds. Current income is also a consideration.

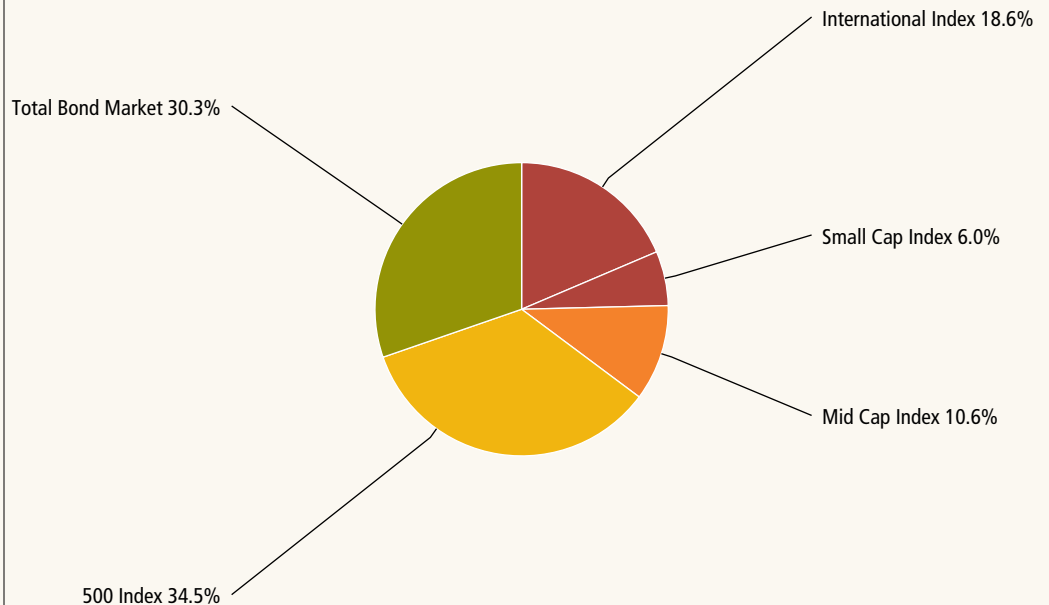
### Why Consider this Portfolio

- ▶ You have an intermediate to long-term investment time horizon and seek a balance between capital growth and current income, with a greater focus on the former. You can accept levels of risk similar to that of equity markets
- ▶ You want instant and broad diversification with exposure to a range of asset classes, including domestic stocks, international stocks and fixed-income securities
- ▶ You want the convenience of having a portfolio that does not require you to monitor the financial markets in an effort to capitalize on short-term market trends and cycles
- ▶ You want a low-cost asset allocation portfolio

### How this Portfolio Invests

**Investment Process** ▶ To set the optimal mix of underlying index portfolios, the management team uses some of the most sophisticated modeling techniques available. First, they establish expected returns, volatilities, and correlations between the various asset classes. These are used to develop an efficient frontier of optimal portfolios. MFC Global then uses optimization techniques (similar to Monte Carlo simulations) to generate thousands of different outcomes, or efficient frontiers. Next, they average all the possible outcomes to come up with an enhanced efficient frontier. The portfolios on the enhanced frontier are well-diversified and can be expected to deliver more robust performance in a wider range of environments than portfolios developed using standard optimization techniques.

### Portfolio Weightings



Refer to the disclosure page for more information including risks associated with this investment account.

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The investment objectives and policies of the underlying portfolios may be similar to those of other funds managed by the same asset manager. There is no guarantee that any portfolio's investment results will be comparable to the investment results of another fund, including other funds with the same asset manager. Investment results will differ and may be higher or lower than the investment results of other such funds.

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**Some portfolios invest primarily in the securities of small and medium-sized companies. The risks associated with investments in small companies include less experienced management, limited product lines and financial resources, shorter operating histories, less publicly available information, reduced liquidity, and increased price volatility.**

P/E is a valuation ratio of current share price compared to per-share earnings, or market value per share divided by earnings per share. Beta is used to measure the volatility of a fund in comparison to the market. R<sup>2</sup> is a statistical measure of the percentage of a fund's movements that can be explained by movements in its benchmark index. Turnover (annualized) is a measure of how often assets within a fund are bought and sold by the fund manager, over a twelve month period.

REITs involve risks such as refinancing, economic conditions in the real estate industry, changes in property values, dependency on real estate management, and other risks associated with a portfolio that concentrates its investments in one sector or geographic region.

The High Yield Trust portfolios invest primarily in lower rated or unrated securities. High risk, high yield securities are considered to be speculative with respect to the payment of interest and the return of principal and involve greater risks than higher grade issues. They are especially subject to the adverse changes in general market conditions and in the industries in which the issuers are engaged, to changes in the financial conditions of the issuers, and to price fluctuations in response to changes in interest rates.

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**The securities markets of many of the emerging markets in which the portfolio may invest are substantially smaller, less developed, less liquid, and more volatile than the securities markets of the United States and other more developed countries.**

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Not a Deposit		Not Insured by Any Federal Government Agency

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