

Stay invested and
benefit from long-term investing

Words of wisdom...

“Stop trying to predict the direction of the stock market, the economy, interest rates, or elections. Always invest for the long term.”

Warren Buffett
Legendary investor

Agenda

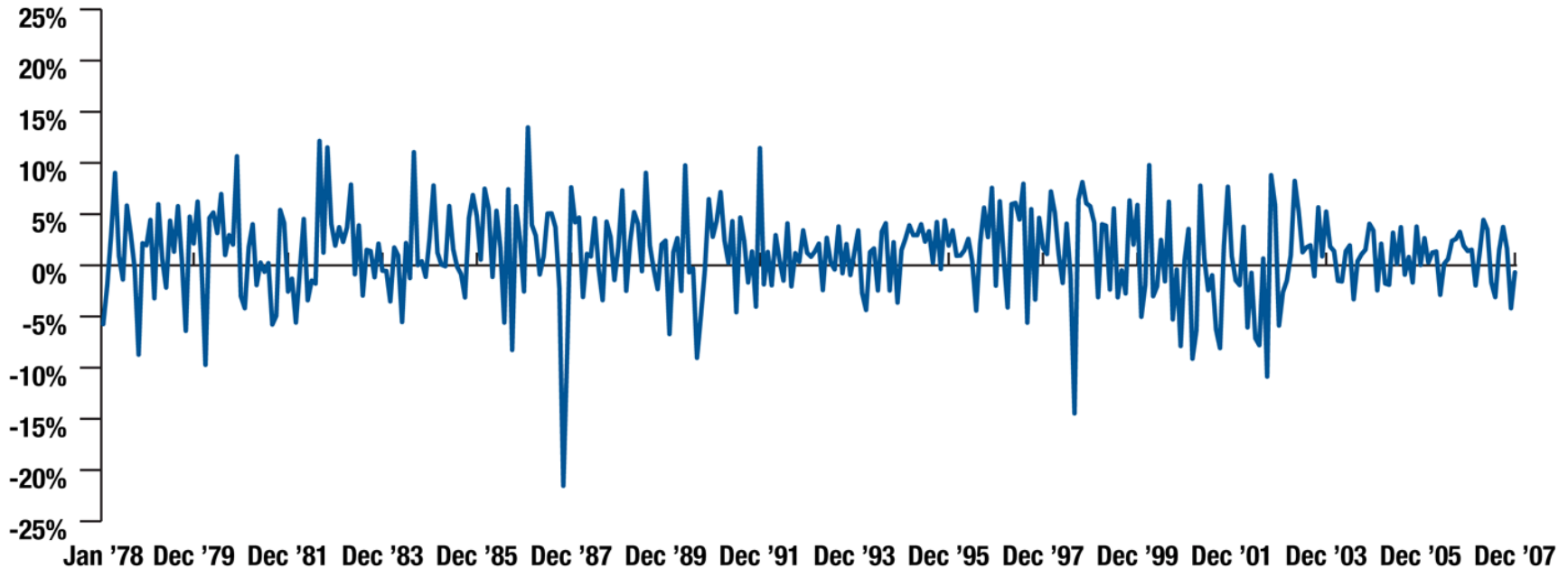
- Financial markets are unpredictable
 - *They go up, they go down*
- The best strategy is to stay invested
 - *Historically, markets have recovered*
- Advice from your financial advisor is invaluable
 - *Have a plan and stick with it!*

Financial markets are unpredictable

Markets go up, markets go down

Monthly returns for the S&P500s
index from 1978 to 2007

The market is always
volatile...



Source PerTrac

Financial markets are unpredictable

Markets go up, markets go down

Three recent examples:

1. The crash of 1987
2. 1997 Asian currency crisis
3. 9 /11 terrorist attacks

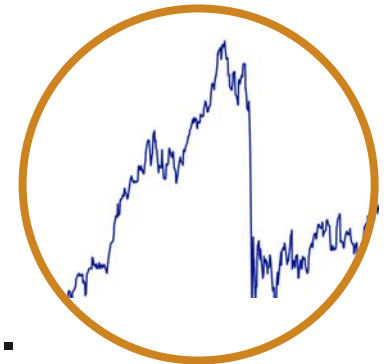
Financial markets are unpredictable

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The crash of 1987

The Dow took the first 100-point dive in its history on Friday, October 16, 1987. It did so again on October 19 on so called “Black Monday”.

All tolled, Wall Street lost 508.32 points, taking the Dow down to 1,739 points – a 22% drop.



Sources: Reuters, Government of Canada

Financial markets are unpredictable

Markets go up, markets go down

October 27, 1997

By the end of the day, the Dow Jones Industrial Average plummeted 554.26 points, or 7%, to 7,161.15. This was the 12th biggest percentage loss and 3rd biggest points loss on record. The NASDAQ Composite fell 7%, or 115.41 to 1,535.51. The S&P 500 fell 64.63, or 6%, to 877.01.

\$663 billion in market capitalization was wiped out.



Sources: Reuters

Financial markets are unpredictable

Markets go up, markets go down

The aftermath of 9/11 2001

When the stock markets reopened on September 17, 2001, after the longest closure since the Great Depressions, the Dow Jones Industrial Average (“DJIA”) fell 684 points, or 7%, to 8920, **its biggest-ever one-day point decline**. By the end of the week, the DJIA had fallen 1369.7 points (14.3%), **its largest one-week point drop in history**. US stocks lost \$1.2 trillion in value for this week.

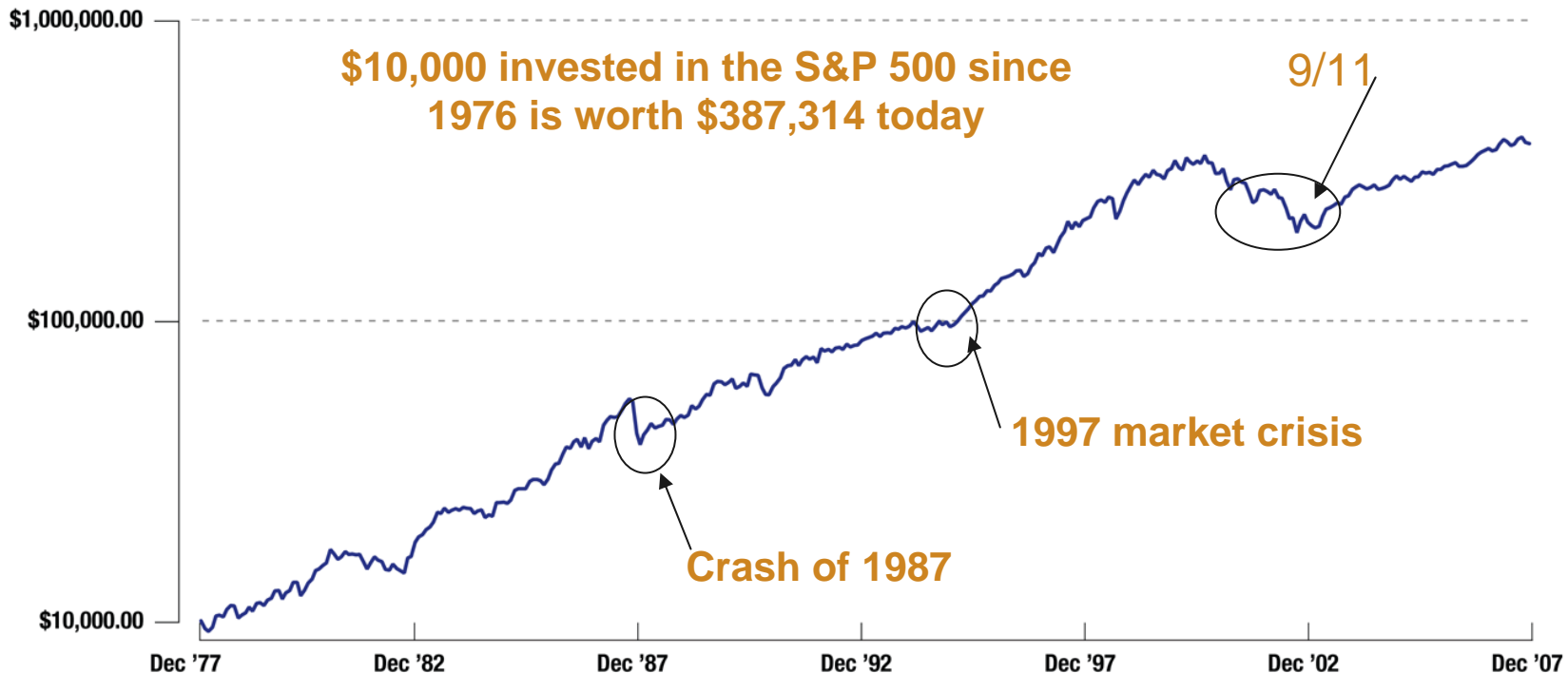


Sources: Reuters

Financial markets are unpredictable

Markets go up over time

When you look at the long term, these are minor “bleeps”



Source PerTrac

Good advice

“Much success can be attributed to inactivity. Most investors cannot resist the temptation to constantly buy and sell.”

Warren Buffett
Legendary investor

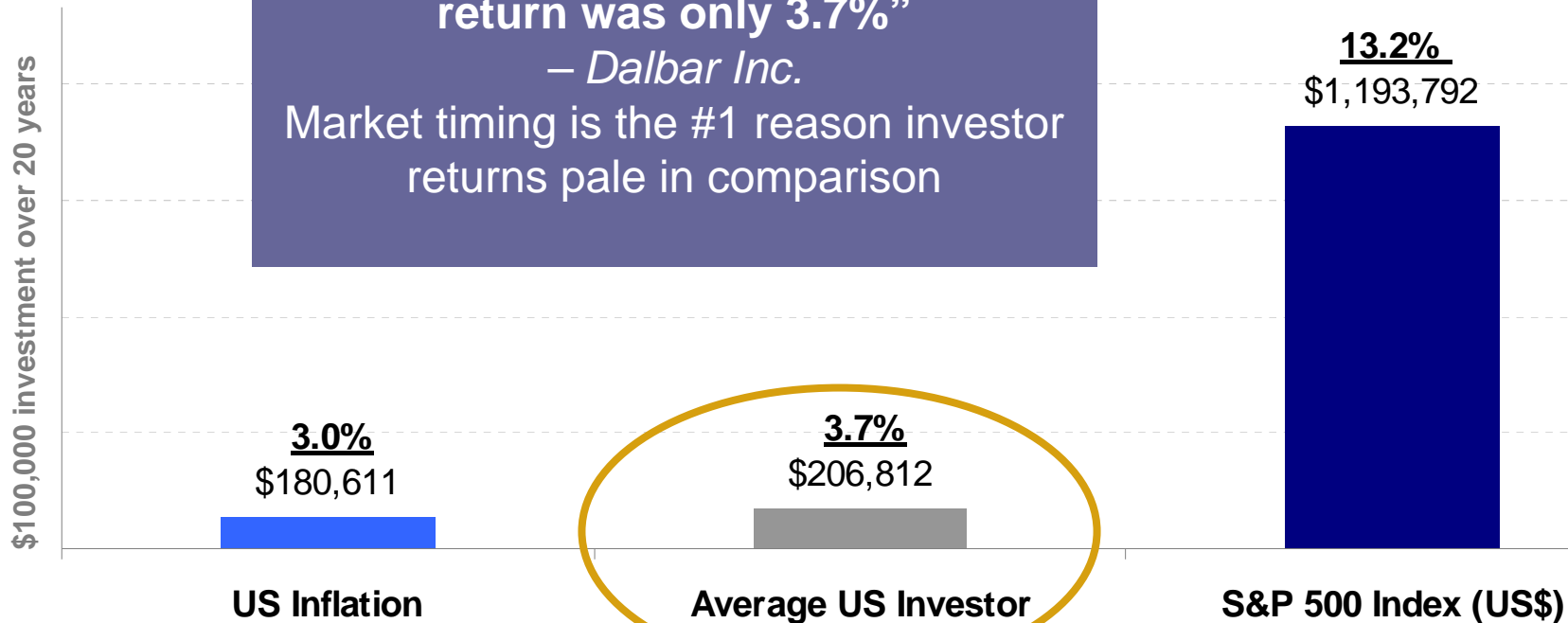
The best strategy is to stay invested

No one wins by chasing the market

“While the S&P 500 returned 13.2% over 20 years, the average investor return was only 3.7%”

– Dalbar Inc.

Market timing is the #1 reason investor returns pale in comparison

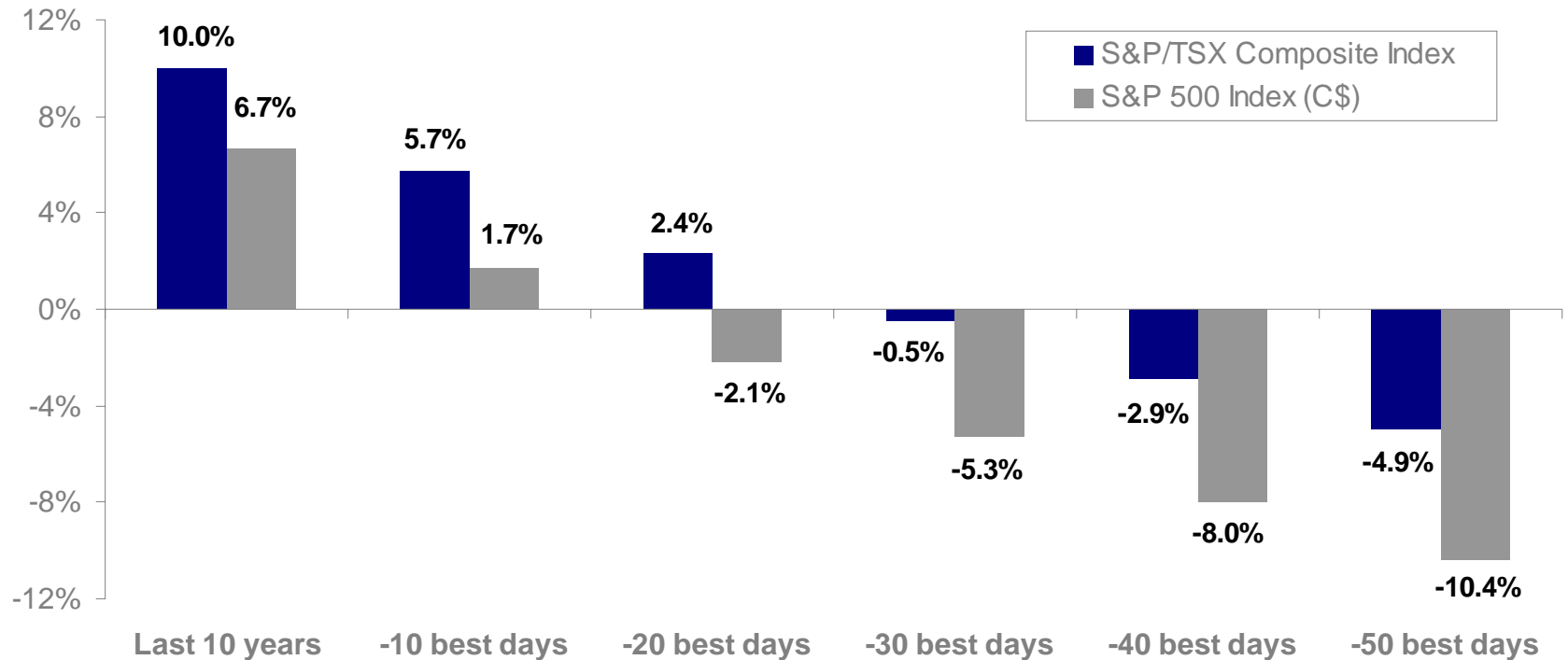


Source: 2006 Dalbar Inc. (US) Research Report.

The best strategy is to stay invested

Patience will be rewarded

By staying invested you will not miss the best days



Source: 10-years ended December 31, 2006.

The best strategy is to stay invested

Patience will be rewarded

By staying invested you will not miss the best days



Source: Pertrac, S&P/TSX Composite Index, 1956 to 2006.

Advice is invaluable

Have a plan and stick with it!

- Talk with your financial advisor
- Review your investment objectives and long-term financial plan
- Don't assume the worst. Rely on your advisor's professional advice

Summary

- Nobody consistently predicts the markets: they go up and they go down
- History shows that staying invested is the best strategy
- Overcome the emotion by seeking out the advice of your professional financial advisor

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