

## Asset Class Rates of Return Report

As of September 30, 2006

Currency: CAD

For: All clients of the firm

Rep: Tulett, Matthews & Assoc. Inc.

Period	1 Month	3 Months	1 Year	3 Year
<b>Asset Class</b>				
Starting Date	30/09/2006	31/06/2006	30/09/2005	30/09/2003
CPI - All items	0.00%	0.20%	1.20%	2.10%
91 Day Treasury Bill Index	0.30%	1.10%	3.70%	2.80%
<b>Canadian Fixed Income</b>				
5-Year Average GIC Index	0.30%	0.80%	3.10%	3.00%
Scotia Capital Universe Bond Total Return Index	1.10%	4.90%	4.00%	5.90%
iUnit Scotia Short-term Index	0.56%	2.56%	2.55%	4.14%
iUnit Scotia Broad Market Index	1.02%	4.79%	3.74%	5.80%
DFA 5 Year Global Variable Maturity	0.35%	1.65%	1.48%	n/a
<b>Canadian Equity</b>				
TSX Composite Return	-2.30%	1.90%	9.20%	18.90%
iUnit TSX 60	-1.12%	3.44%	10.31%	19.29%
DFA Canadian Core	-1.85%	2.45%	8.81%	n/a
<b>Canadian Income Trusts</b>				
iUnit Reit	4.80%	11.33%	20.40%	20.77%
Med. Mgr. Mutual Fund (Income Trust Category)	-1.50%	0.90%	6.30%	20.50%
<b>U.S. Equity</b>				
S&P 500 Composite CDN Dollar	3.10%	5.20%	4.40%	3.50%
iUnit S&P 500 CDN Hedged	2.51%	4.91%	12.19%	6.89%
DFA U.S. Value Companies	3.26%	1.84%	6.96%	n/a
DFA U.S. Small Companies	1.95%	-0.52%	3.32%	n/a
<b>International Equity</b>				
MSCI EAFE (\$CDN)	0.60%	4.00%	14.90%	15.20%
iUnit EAFE CDN Hedged	1.57%	4.98%	16.13%	14.61%
DFA International Value Companies	2.45%	6.60%	20.23%	n/a
DFA International Small Companies	1.76%	1.97%	13.91%	n/a
MSCI Emerging Market Free	1.40%	5.30%	16.10%	23.00%

Source: Barclays Global Investors, Dimensional Fund Advisors, Globe Fund, & RT Trader. The information contained in this report was obtained by third parties and while it is believed to be accurate, reliable and current, Tulett, Matthews & Assoc. Inc. does not make any guarantee or warranty in that regard.