

The new savings plan offered by the Canadian government, the TFSA, is an innovative savings plan. Through the TFSA, you have unique tax benefits for long-term savings.

**TFSA
BENEFITS**

Flexibility with annual contributions to match your cash flow.

Tax free compounding returns to enhance your savings.

Tax free withdrawal access to assist with your life's money needs.

Investment choices to match your personal investment profile.

The Stone & Co. Flagship Growth & Income Fund Canada is the optimum investment offering.

**FUND
BENEFITS**

One-stop shopping investment for your TFSA:

- Low maintenance investment allowing you to enjoy your free time.
- Manager does all the work by using a pension fund asset allocation model for stock and bond weights.
- Simple mandate where 60% is invested in dividend paying stocks and 40% is invested in government and corporate bonds.

Proven investment managers:

- Fund management team since 2002; stocks by Stone Asset Management Limited and bonds by Marrett Asset Management Inc.
- Both managers have successful long-term careers managing investors' money. For more details, please visit www.stoneco.com.

To open your TFSA and purchase the Stone & Co. Flagship Growth & Income Fund Canada contact your financial advisor today.

Stone & Co. Flagship Growth & Income Fund Canada

PORTFOLIO FIT

Medium to long-term investment horizon.

Low to moderate risk tolerance.

WHY INVEST?

One-stop shopping for asset allocation.

Asset allocation model replicates long term proven pension model.

Stone & Co. Limited is a Canadian-owned investment fund company since 1995.

MANAGEMENT TEAM

Martin Anstee

Stone Asset Management Limited

An award winning dividend fund manager with over 37 years investment experience.

Barry Allan

Marrett Asset Management Inc.

A respected high yield bond manager with over 25 years experience.

FUND CODES

| | |
|----------------------|--------|
| Series AA – Front | SCL415 |
| Series BB – DSC | SCL416 |
| Series CC – Low | SCL418 |
| Series FF – Eligible | SCL417 |

DISTRIBUTIONS

Annually in December.

For additional information contact:

or Stone Client Services at:

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What is a Tax-Free Savings Account (“TFSA”)?

This savings mechanism was introduced by the Canadian government effective the beginning of 2009, to encourage Canadians to expand their savings. Canadians are given the opportunity to save and not be taxed on capital gains and other investment income earned in this savings account.

What is the benefit of a TFSA?

The benefits of this account are many. The primary benefit is that you will not be taxed on anything that your account earns. Typically you are required to report and pay taxes on capital gains and investment income that you earn and earnings on your investments. All amounts earned within a TFSA are tax free.

Is the TFSA tax deductible?

Contributions made to your TFSA are not tax deductible, but unlike an RRSP any withdrawals from a TFSA are tax free.

Is the TFSA a replacement for my registered savings?

This account is not a registered retirement savings plan. Contributions are not tax deductible. It is intended to give you an additional mechanism for savings and an alternative to a typical bank savings account or non-registered investment account.

Who is eligible to open a TFSA?

Any Canadian who is 18 years of age or older.

How much can I contribute to my TFSA?

Every year you are eligible to contribute the annual contribution room (currently \$5,000 per year), plus the amount of any unused contribution room from previous years, plus the amount of any withdrawals you made in the previous year.

Do I lose the contribution amount if I do not contribute the full eligible amount in a year?

No. You may carry forward any unused contribution amount to the following year.

Can I make withdrawals from my TFSA?

Yes. You may withdraw any dollar amount you wish from your account, tax free, with the added benefit that the amount you withdraw will be added to your contribution room for the following year.

Will having a TFSA affect my eligibility for federal income-tested benefits or credits?

No. Neither having the account, the withdrawals you make nor the income earned in the account will affect your benefits or credits. The TFSA is a government sponsored vehicle endorsing the benefits of saving and therefore does not compete with these benefits.

What can I invest the monies from my TFSA into?

The monies in your account can be held in cash, GICs, bonds, mutual funds, investment funds, or stocks.

Where do I open my TFSA?

You may open your TFSA with your financial advisor, broker, bank, directly with Stone & Co. Limited, or any financial institution that offers the plan.

Can I open multiple accounts?

You may open multiple TFSAs, however the aggregate contributions to these accounts cannot exceed your annual contribution limit.

Can I contribute to my spouse’s TFSA?

Yes. You are permitted to contribute up to the annual contribution limit every year. In addition to the contribution made, any investment income and capital gains will belong to your spouse.

In Stone’s opinion what is an ideal investment product fit for my TFSA?

We believe that the Stone & Co. Flagship Growth & Income Fund Canada is an ideal fit for this plan. It is a Canadian balanced fund invested in 60% equities and 40% fixed income. It historically has earned Canadian and foreign interest and Canadian dividend income, all of which will be tax free through the TFSA. Any capital gains realized upon redemption would also be tax free. With a 12 year track record and the benefit of two strong Fund management teams for each part of the portfolio, the Fund has been known to deliver consistent distributions and returns.

What can I use my TFSA for?

Anything you wish. Upgrades to your home, a vacation, a new car, additional security for your future – really, the uses for your TFSA are endless. Speak with your financial advisor today as to how you can benefit from adding this savings vehicle to your portfolio.

Please refer to the Stone website at www.stoneco.com or visit the Government of Canada TFSA website at www.tfsa.gc.ca for additional information on the TFSA, its benefits and tax implications.