



Retail Investment Fund Categorization Process

May 31, 2006

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LEGEND

 Indicates **YES** to test

 Indicates **NO** to test

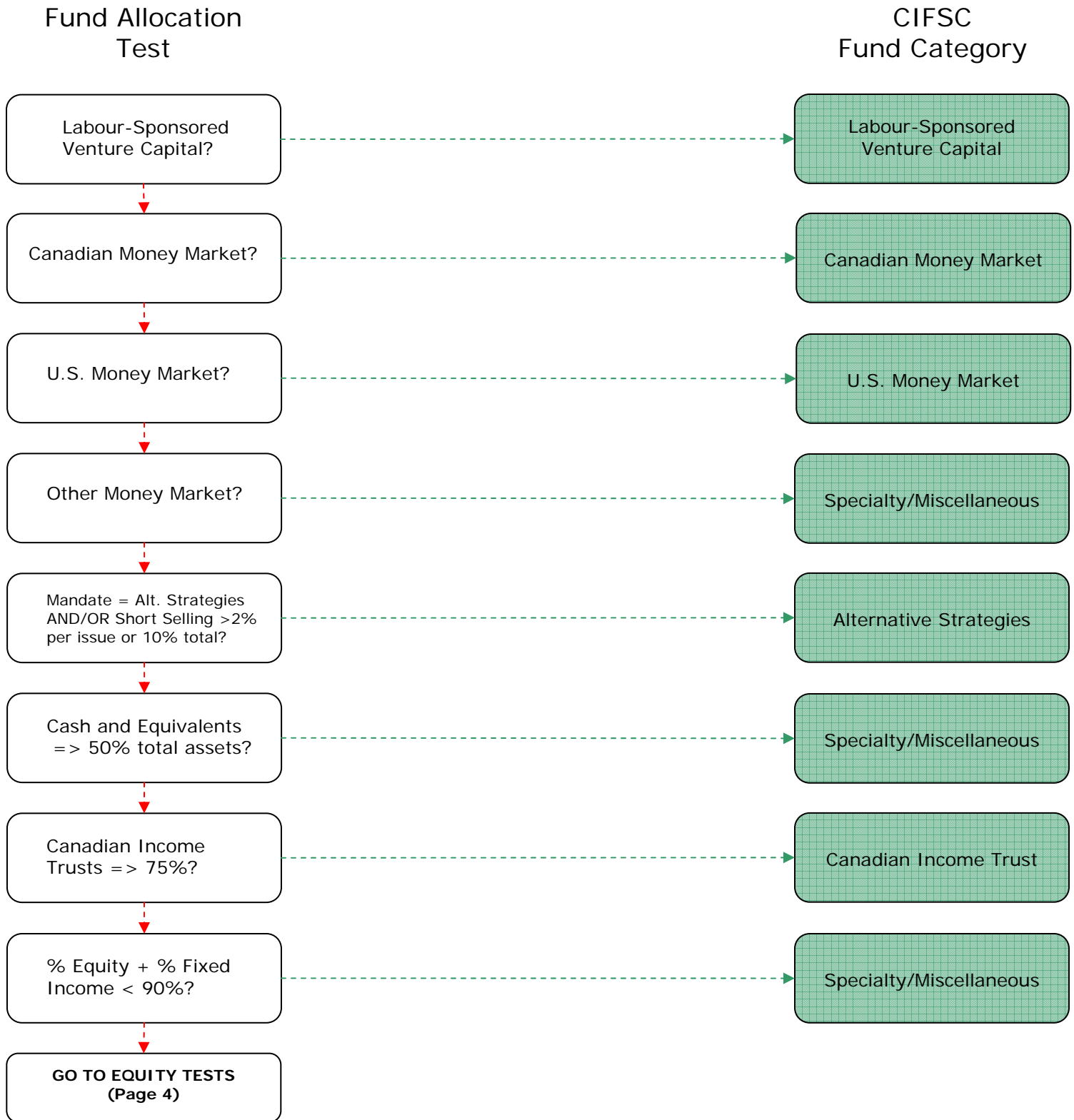
Fund Allocation Test

CIFSC Fund Category

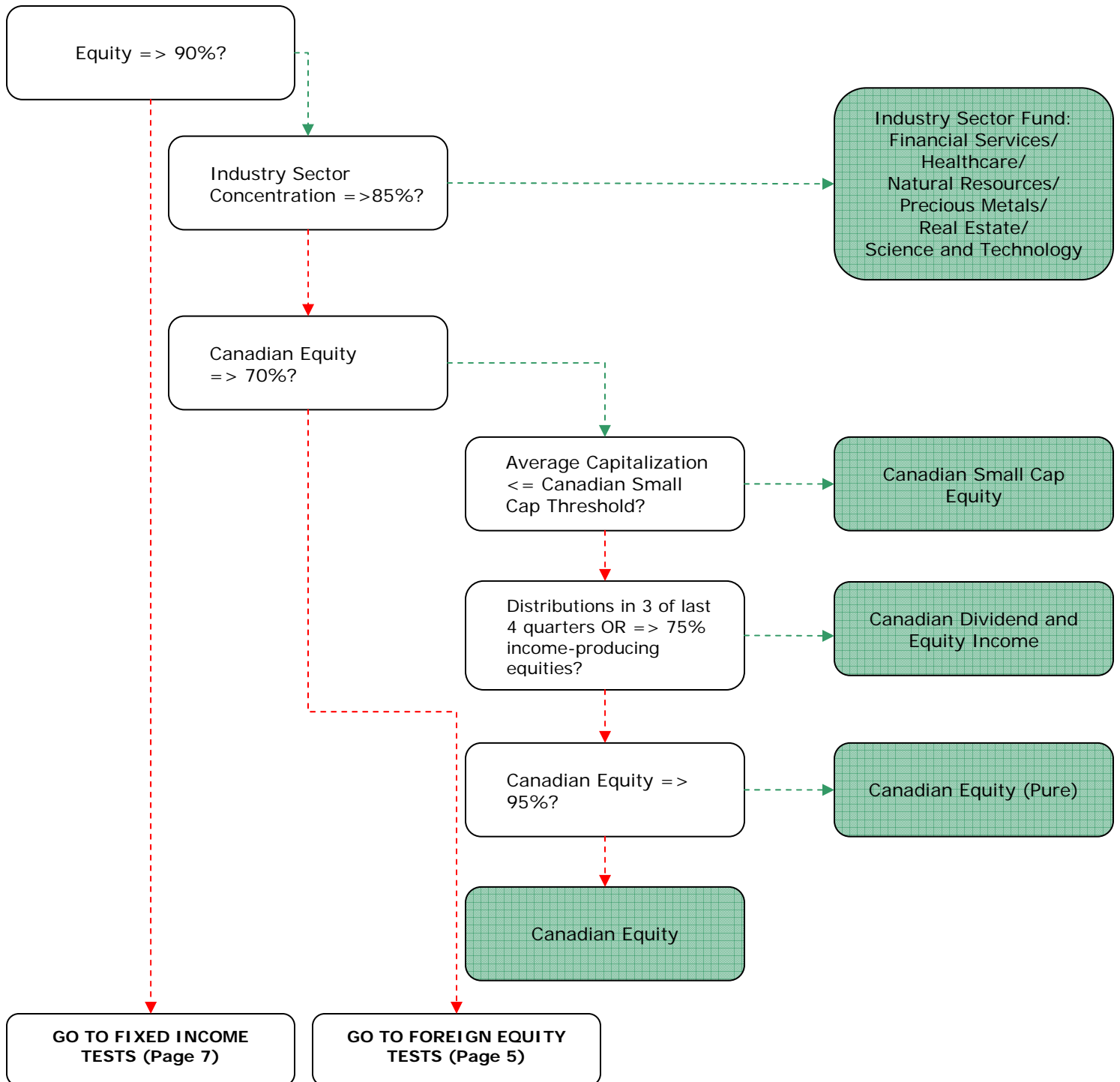
Unless otherwise noted, tests are applied to non-cash assets

All classification decisions are based on median values calculated from observations of fund holdings data over a period of three years.

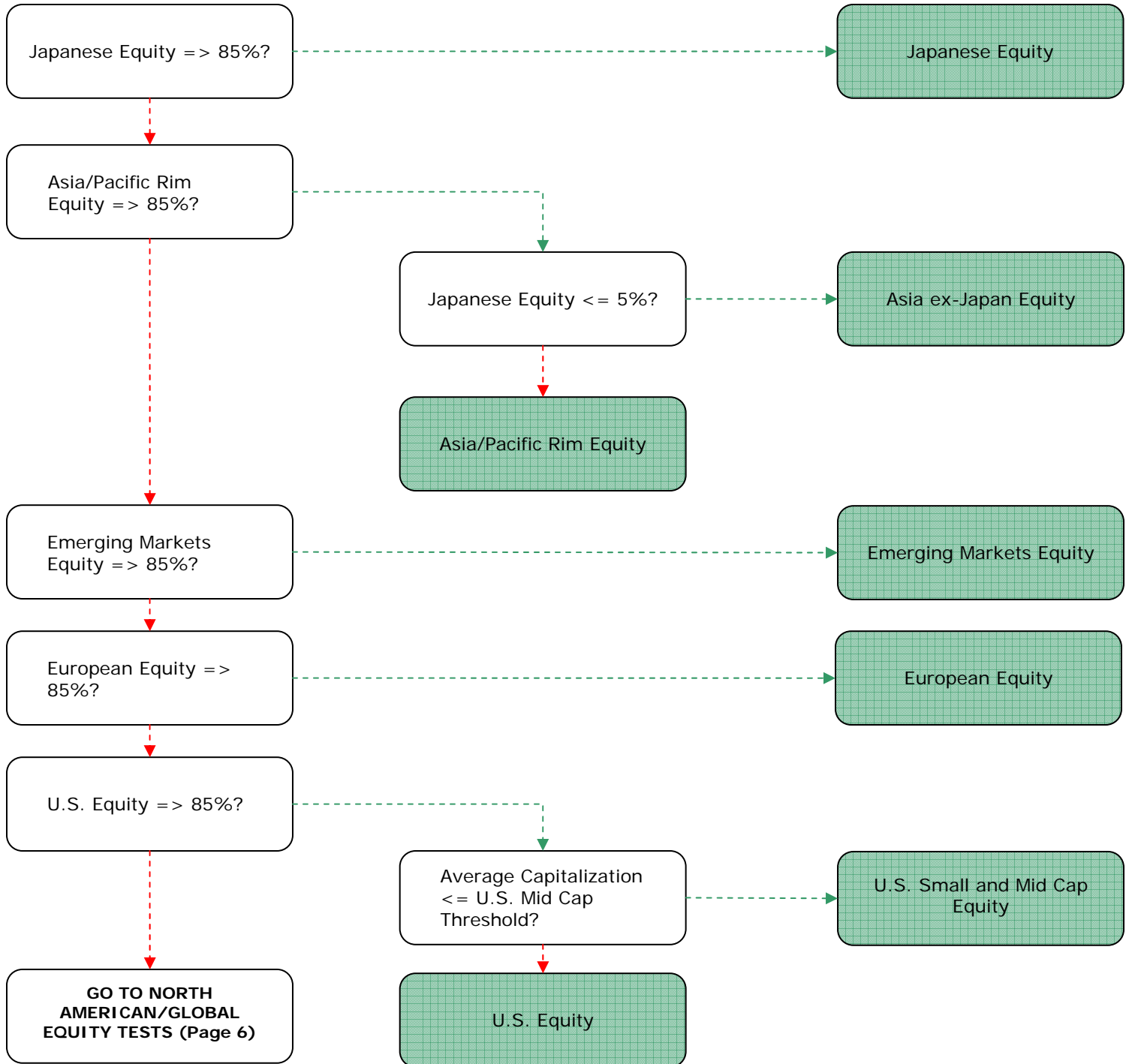
FIRST LEVEL TESTS



EQUITY TESTS



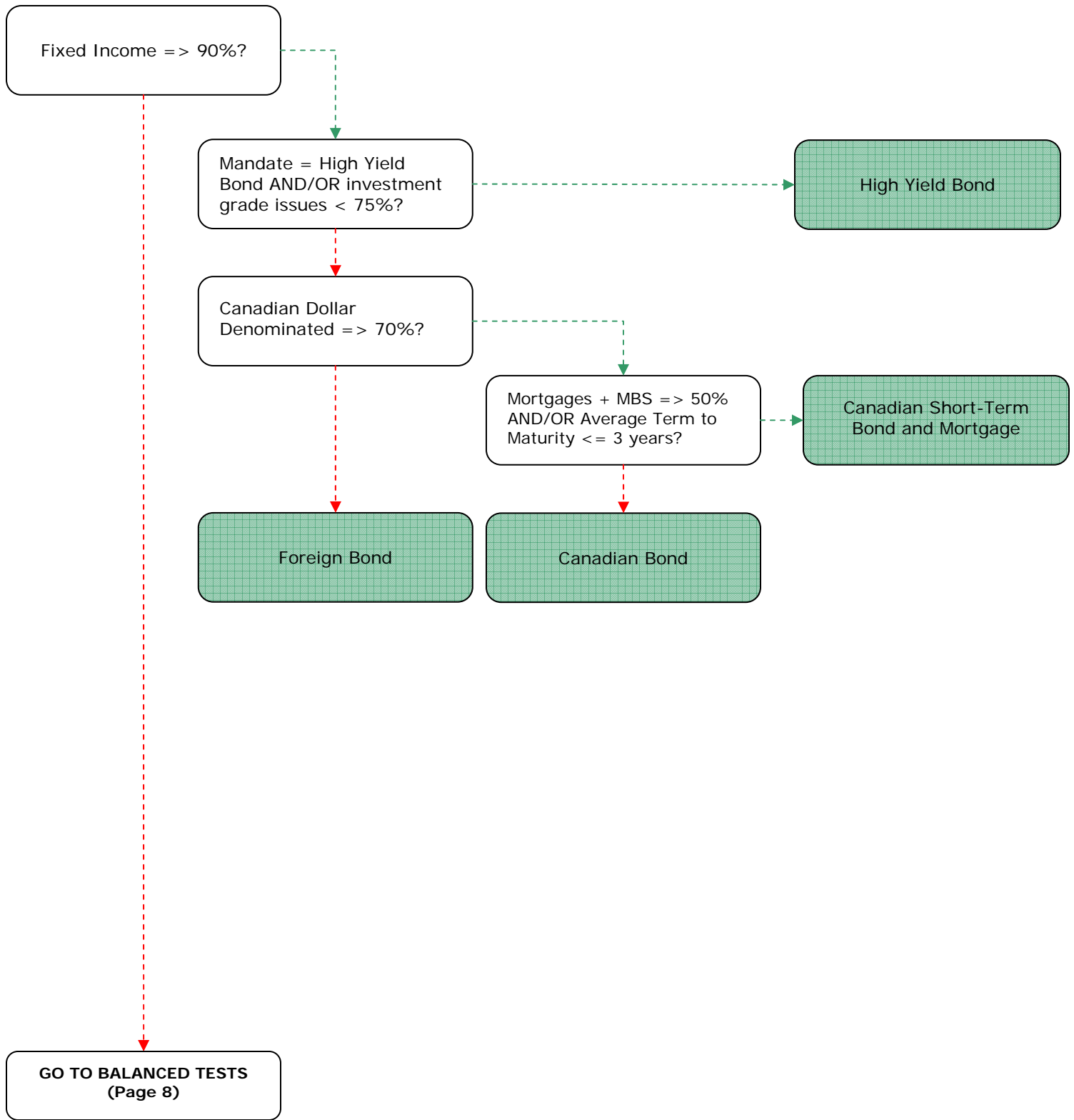
FOREIGN EQUITY TESTS



NORTH AMERICAN/GLOBAL EQUITY TESTS



FIXED INCOME TESTS



BALANCED TESTS

