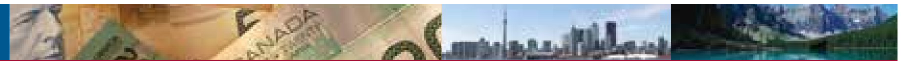
Working with Fiduciary Trust Canada



Fiduciary Trust offers the depth of expertise, level of performance and individualized service expected by both you and your high net worth clients. Through Fiduciary Trust, you'll be well-positioned to provide a streamlined, consistent approach to discretionary investment management as well as trust and estate services.

Q: How does Fiduciary Trust Canada work with financial advisors to provide discretionary investment management services?

A: First, we respect the lasting relationship you've cultivated with your client. We work with you to schedule regular investment review meetings and ensure you receive copies of all our correspondence with your client. Second, we share a common goal in providing your client with investment management expertise and performance to help preserve and grow their wealth. Third, working with us, you have direct access to a team of highly qualified private wealth counsellors and portfolio managers. We open the door to the global investment management platform of our parent company, Franklin Templeton Investments. Recognizing your long-term leadership role with your client, we invite you to learn more about how we invest and the experience and talent at your disposal.

Q: How will I be compensated when I refer a client to Fiduciary Trust Canada?

A: You'll be compensated through an ongoing referral fee that's customizable by client to match your service agreement. Our investment management fee and your referral fee are disclosed in the Investment Management Agreement signed by your client. A Dealer Referral Agreement must be in effect for us to offer discretionary investment management services through an MFDA, IIROC or insurance licensed dealership.

Q: How will you communicate with me?

A: At our first meeting, we'll discuss how you and your client want information to flow and outline the ways we'll keep everyone informed. This information will include quarterly statements, ad hoc reporting, and a year-end tax package. You can also expect regular meetings and investment reviews with your client and you.

Q: How can you help me offer my clients trust and estate services?

A: Our Trust and Estate services are one of the only programs in Canada designed specifically with independent financial advisors in mind. With Fiduciary Trust Canada, you can seamlessly deliver trust company services such as estate planning, executor services, and trustee services to your clients, while remaining the primary trusted advisor.

Q: What additional support do you provide?

A: We produce educational material and share our wealth management views and insights in various ways. Our quarterly newsletter, Perspective, explores emerging trends and ongoing wealth management strategies relevant to you and your clients. We encourage clients and advisors to watch our quarterly investment update video for the latest views from our chief investment officer and the discretionary management team.

Q: Who's on your team?

A: The team at Fiduciary Trust Canada combines decades of discretionary investment counselling and trust and estate experience. Our small size means we develop close and strong relationships with our clients and their advisory teams. We're not distracted by a multitude of services or a large bureaucracy. Our focus is clear. Our relationship with Franklin Templeton Investments, a large and well established global company, opens the door to leading investment expertise, research and analysis from around the world. Similarly our relationship with Fiduciary Trust Company International affords us access to international estate planning expertise for families dispersed across countries.

For more information regarding how Fiduciary Trust Canada can help you provide services to high net-worth clients, please contact one of our Private Wealth Counselors at (800) 574-3822.

FIDUCIARY TRUST COMPANY OF CANADA (Fiduciary Trust Canada) and its predecessors have specialized in investment management for individuals and families since 1982. A federal trust company license enables Fiduciary Trust Canada to act as executor and trustee, thereby allowing it to provide continuity of wealth management through multiple generations. As part of the Franklin Templeton group of companies, Fiduciary Trust Canada has direct access to the worldwide investment expertise of Franklin Templeton Investments. These global resources enable Fiduciary Trust Canada to design wealth management solutions that are unique to each client. Fiduciary Trust Canada offers the following services in Canada:

- Investment Management
- Investment Funds†
- Estate Administration
- Trust Administration

For more information on Fiduciary Trust Canada, please visit **www.fiduciarytrust.ca.**

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† Investment funds are offered through Fiduciary Trust Company of Canada's wholly owned subsidiary FTC Investor Services Inc.

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