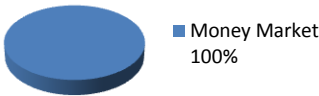





INVESTMENT ALLOCATION EXAMPLES

Below are examples of Mutual Fund Portfolios for varying investor profiles based on a number of personal factors i.e. risk tolerance, time frame, age, etc. The ranges below are for guidance purposes only. Each investor should meet with their Investment Advisor to discuss their personal situations and assist with their Mutual Fund selections. Other factors should be considered in determining a larger investment strategy. Please review a prospectus to obtain a complete outline of the terms and risks associated with these investments.

<p>SAFETY Recommendation: 100% Money Market Fund CAPITAL PRESERVATION - Lowest risk & returns</p> <p>The LOM Money Market Funds (USD, CAD, EUR and GBP) Your primary goal is capital preservation. Through active management these funds' objectives are to achieve a return in line with short-term money rates of the relevant currency.</p>	<p style="text-align: center;">Safety Allocation</p>  <ul style="list-style-type: none"> ■ Money Market 100%
<p>INCOME Recommendation: 30% Money Market Fund 70% Fixed Income Fund CONSERVATIVE - Low risk & returns</p> <p>The LOM Fixed Income Fund (USD) This fund invests in short to intermediate US denominated bonds which allows for a higher rate of return than the money market fund over a complete market cycle.</p>	<p style="text-align: center;">Income Allocation</p>  <ul style="list-style-type: none"> ■ Money Market 30% ■ Fixed Income 70%
<p>BALANCED Recommendation: 10% Money Market Fund 20% Fixed Income Fund 70% Balanced Fund MODERATE - Medium risk & returns</p> <p>The LOM Balanced Fund (USD) You appreciate the benefits of investing in shares and bonds and are prepared to experience some risk in the value of your account for the long term potential of future gain. This fund invests in a combination of equity funds, fixed income funds, hedge funds and commodity funds. The investment objective is the growth of capital and the production of income</p>	<p style="text-align: center;">Balanced Allocation</p>  <ul style="list-style-type: none"> ■ Money Market 10% ■ Fixed Income 20% ■ Balanced 70%
<p>GROWTH Recommendation: 20% Balanced Fund 80% Global Equity Fund AGGRESSIVE - Higher risk & volatile returns</p> <p>The LOM Global Equity Fund (USD) You fully appreciate the long-term capital growth potential and dividend income that shares can provide and you are prepared to accept increased risk in the value of your capital that comes with share-based global investments. This fund invests in large cap, blue chip equity securities worldwide.</p> <p>The LOM Global Equity Fund (Ex-US) (EUR) You fully appreciate the long-term capital growth potential and dividend income that shares can provide and you are prepared to accept increased risk in the value of your capital that comes with share-based global investments. This fund invests in large cap, blue chip equity securities in Europe, the Far East and Australasia.</p>	<p style="text-align: center;">Growth Allocation</p>  <ul style="list-style-type: none"> ■ Balanced 20% ■ Global Equity 80%