

This
RRSP
Season



Give Yourself A Gift

Make an investment that comes wrapped in tax savings.

Here's how...

Invest: \$7,500 in Covington Fund II

Receive: 30% Tax Savings*

+

Long Term Return Potential

+

RRSP Tax Savings

=

Combined Savings Of: **71%¹ or \$5,356** back in tax credits

Learn how an investment in Covington Fund II can provide you with access to enterprises operating in more than 10 key industry sectors driving Canada's economy.

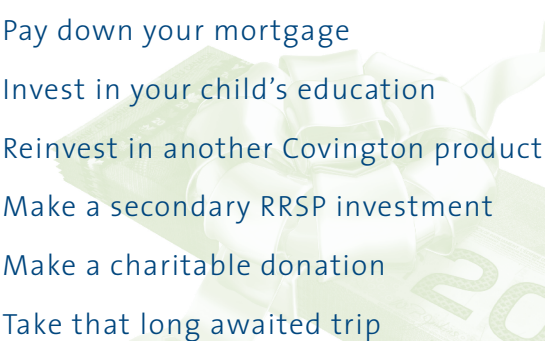
The choice is clear - with investments in select, Canadian enterprises, **Covington Fund II** can help give you a little something extra this RRSP season.

Important information about Covington Funds are contained in their prospectus. Please obtain a copy a prospectus from your financial advisor and read it carefully before investing. This investment may not be suitable for all investors. Some conditions apply. Commissions, trailing commissions, management fees and expenses all may be associated with this investment. Covington's Funds are not guaranteed, their value changes frequently and there can be no assurance that the full amount of your investment will be returned to you. Tax credits subject to certain conditions and units must be held for eight years in order to keep the tax credits. Inception date for Covington Fund II November 1, 1999. The indicated rates of return are the historical annual compounded total returns including changes in share value and reinvestment on all dividends. Performance data does not take into account sales, redemption, distributions or optional charges or income taxes payable by any shareholder that would have reduced returns. Performance data for Covington Fund II as at December 31, 2009: 1 Year 28.64%, 3 Year 2.37%, 5 Year 3.49% and Inception -0.75%. ¹ RRSP and Tax Credit Savings are a one time savings applicable on initial investment only, based on an income tax bracket of 46.4%. Paid in part by Covington Group of Funds.

* Available until March 1, 2010. After March 1, 2010 tax credits are 25%.

Taxable Income	\$36,849 - \$40,726	\$40,727 - \$64,881	\$64,882 - \$73,698	\$73,699 - \$76,442	\$76,443 - \$81,452	\$81,453 - \$126,264	\$126,265 and over
Covington Investment	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500
Personal Income Tax Rates (Federal & Provincial)¹	24.2%	31.2%	33.0%	35.4%	39.4%	43.4%	46.4%
Federal & Provincial Tax Credits²	\$1,875	\$1,875	\$1,875	\$1,875	\$1,875	\$1,875	\$1,875
RRSP Tax Savings³	\$1,811	\$2,336	\$2,474	\$2,654	\$2,956	\$3,256	\$3,481
Total Tax Savings	\$3,686	\$4,211	\$4,349	\$4,529	\$4,831	\$5,131	\$5,356
Net Cost of Investment	\$3,814	\$3,289	\$3,152	\$2,971	\$2,669	\$2,369	\$2,144

Unwrap your tax savings and put your credits to work....

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- Pay down your mortgage
 - Invest in your child's education
 - Reinvest in another Covington product
 - Make a secondary RRSP investment
 - Make a charitable donation
 - Take that long awaited trip

1. Ontario income tax rates based on Federal and Ontario income tax legislation as of July, 2009 and assumes eligible RRSP contribution and 30% tax credit savings. *

2. Tax credits are subject to certain conditions if not held for eight years and are generally available provided investors have tax otherwise payable.

3. RRSP and tax savings are not unique to Covington Funds. Tax credits available on the first \$7,500 invested in Ontario (\$5,000 rest of Canada). Chart is for illustrative purposes only.