

This  
RRSP  
Season



*Give Yourself A Gift*

Make an investment that comes wrapped in tax savings.

**Here's how...**

Important information about Covington Funds are contained in their prospectus. Please obtain 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 Strategic Capital Fund January 2003. 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 Strategic Capital Fund Inc. as at December 31, 2009: (Series I): 1 Year -17.47%, 2 Year 3.16%, 3 Year 5.25% and Inception 3.11%. (Series II): 1 Year -16.67%, 2 Year 3.60%, 3 Year 5.66% and Inception 3.36%. The indicated rates of return are the historical annual compounded total returns including changes in share value and reinvestment of all dividends.  
<sup>1</sup> 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%.

**Invest:** \$7,500 in **Covington Strategic Capital Fund**

**Receive:** 30% Tax Savings\*

+

Long Term Return Potential

+

RRSP Tax Savings

=

**Combined Savings Of:** Up to **71%<sup>1</sup>** or **\$5,356** back in tax credits

**Put the power of a technology focused fund to work for you.**

With a portfolio of select technology companies, let the **Covington Strategic Capital Fund** give you a little something extra this RRSP season.

<b>Taxable Income</b>	\$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
<b>Covington Investment</b>	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500
<b>Personal Income Tax Rates (Federal &amp; Provincial)<sup>1</sup></b>	24.2%	31.2%	33.0%	35.4%	39.4%	43.4%	46.4%
<b>Federal Tax Credits<sup>2</sup></b>	\$750	\$750	\$750	\$750	\$750	\$750	\$750
<b>Provincial Tax Credits<sup>2</sup></b>	\$1,125	\$1,125	\$1,125	\$1,125	\$1,125	\$1,125	\$1,125
<b>RRSP Tax Savings<sup>3</sup></b>	\$1,811	\$2,336	\$2,474	\$2,654	\$2,956	\$3,256	\$3,481
<b>Total Tax Savings</b>	\$3,686	\$4,211	\$4,349	\$4,529	\$4,831	\$5,131	\$5,356
<b>Net Cost of Investment</b>	\$3,814	\$3,289	\$3,152	\$2,971	\$2,669	\$2,369	\$2,144

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

- 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.