




NEW US DOLLAR REGISTERED PLANS

MINIMIZE RISK AND TAX WITHOUT INCURRING CURRENCY EXCHANGE COSTS

About Macquarie

Founded in Australia in 1969, the Macquarie Group has always been committed to continuous growth. Since 1992, this global provider of banking, financial, advisory, investment and funds management services has reported successive years of profits and growth.

Macquarie Private Wealth offers investors tailored financial solutions, award-winning research, recognized financial strength, and a global vantage point — a world of opportunities to build your personal wealth.

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Macquarie Private Wealth is proud to introduce US dollar registered plans.

There are many reasons why it makes sense to consider opening a US dollar Retirement Savings Plan (RRSP), Registered Retirement Income Fund (RRIF), and/or Tax-Free Savings Account (TFSA).

Global diversification

The cornerstone of the Macquarie Group's growth and success, investing globally is one of the most proven and effective methods of mitigating risk and enhancing your investment returns. It ensures you will always hold investments in one or more regions of the world that are generating returns.

Now that Canadian legislation allows you to invest up to 100 per cent of your registered plans in foreign securities, Macquarie Private Wealth US dollar registered plans make it more appealing for you to invest south of the border.

Enhanced opportunities

Canadian investors must recognize that our own domestic market is relatively limited — it only represents less than four per cent of the world's total market potential, and Canada's economy is focused heavily on just two sectors: Financial Services and Resources.

US dollar registered plans open up your horizons to a much larger universe of investment opportunities across a wider spectrum of sectors — including areas with the potential for handsome returns in the coming decade such as healthcare and technology.

Cost savings

You can now trade US dollar equities and bonds in US funds to avoid paying foreign exchange conversion charges — both when you convert Canadian dollars to US to buy and again when you convert US currency to Canadian to sell.

You will still need to convert between US and Canadian currency, but now you will have more control over your conversion costs. You can choose to settle in either US dollars (with no currency conversion costs) or Canadian dollars (with currency conversion costs), according to your needs and the exchange rates.

Important things to know:

1. To set up a US dollar registered plan, you must have an active Canadian dollar registered plan in place.
2. The US dollar registered plans that Macquarie Private Wealth now offers include:
 - Registered Retirement Savings Plans (RRSPs);
 - Registered Retirement Income Funds (RRIFs);
 - Spousal RRSPs/RRIFs;
 - Group RRSPs;
 - Locked-in RRSPs/RRIFs; and
 - Tax-Free Savings Accounts (TFSA).
3. All contributions and withdrawals must occur in your Canadian dollar registered plan(s).

There's no need to switch your plans

Your current registered accounts automatically have the capability to accommodate both US and Canadian dollars. You will pay no additional fees and you will only incur foreign exchange costs when you request a foreign exchange.

Macquarie Private Wealth will issue separate US and Canadian dollar registered account statements. Please note that online statements will not be available on US dollar registered accounts until 2011.

Macquarie Private Wealth

A world of opportunities



New US dollar registered plans
(continued)

How to set up a US dollar registered plan

To open one or more US dollar registered plan(s), or to convert your current registered plans to US dollar plans, simply contact your Macquarie Private Wealth Investment Advisor.

Other advantages of opening a US dollar registered plan

You get to diversify into US securities while staying in Canada, which is financially sound.

More than any other G7 country, Canada has emerged from the financial crisis with the least amount of damage. The World Economic Forums' latest report shows Canada as having the soundest banking system in the world, for the third year running.

Our Canadian head office is in Canada's financial centre. Toronto is the third largest financial services centre in North America, after New York and Chicago. With the continued financial fallout weakening the worldwide financial leaders of New York and London, Entrepreneur Magazine (January 2010 edition) voted Toronto as the number one emerging financial centre worldwide.

We have uncompromising corporate stability.

Macquarie Private Wealth is part of the Macquarie Group, the sixth largest investment bank in the world, with over 14,600 employees in 70 offices in 28 countries worldwide. We manage over \$350 billion in assets.* Our research department has more than 350 analysts covering over 3,000 companies.

Speak to your Investment Advisor

With our new US dollar registered plans, we look forward to helping you widen your investment prospects as you shelter your assets from tax and foreign exchange costs for a stronger, more diversified portfolio.

Visit our website at
www.macquarieprivatewealth.ca

*Figures are in Canadian dollars as at September 30, 2010.

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