

# LifePoints® Portfolios - Series A

## COMPARATIVE FUND PERFORMANCE % PERIOD ENDING DECEMBER 31, 2008

	Latest Month	Latest 3 Months	Year to Date	Annualized						
				One Year	Two Years	Three Years	Four Years	Five Years	Ten Years	Since Inception <sup>1</sup>
<b>LifePoints Balanced Income Portfolio</b>	<b>2.97</b>	<b>-2.28</b>	<b>-8.01</b>	<b>-8.01</b>	<b>-2.97</b>	<b>1.03</b>	<b>3.11</b>	<b>4.10</b>	<b>4.98</b>	<b>5.39</b>
Balanced Income Portfolio Benchmark <sup>2</sup>	2.24	-1.98	-6.73	-6.73	-2.66	1.18	3.11	4.14	4.83	5.28
<b>LifePoints Balanced Growth Portfolio</b>	<b>2.58</b>	<b>-6.59</b>	<b>-17.12</b>	<b>-17.12</b>	<b>-8.54</b>	<b>-1.67</b>	<b>1.73</b>	<b>3.26</b>	<b>4.63</b>	<b>5.03</b>
Balanced Growth Portfolio Benchmark <sup>2</sup>	1.79	-6.46	-15.34	-15.34	-7.95	-1.35	1.77	3.28	4.39	4.82
<b>LifePoints Long-Term Growth Portfolio</b>	<b>2.18</b>	<b>-10.21</b>	<b>-24.15</b>	<b>-24.15</b>	<b>-12.98</b>	<b>-3.81</b>	<b>0.92</b>	<b>2.91</b>	<b>4.65</b>	<b>4.92</b>
Long-Term Growth Portfolio Benchmark <sup>2</sup>	1.42	-9.96	-21.80	-21.80	-12.06	-3.31	1.02	2.95	4.51	4.81
<b>LifePoints All Equity Portfolio</b>	<b>1.79</b>	<b>-13.70</b>	<b>-30.64</b>	<b>-30.64</b>	<b>-17.34</b>	<b>-6.45</b>	<b>-1.60</b>	<b>0.59</b>	<b>—</b>	<b>2.90</b>
All Equity Portfolio Benchmark <sup>1,2</sup>	1.06	-13.39	-27.87	-27.87	-16.07	-5.64	-1.22	0.95	—	3.45
<b>LifePoints 2010 Portfolio</b>	<b>3.09</b>	<b>-2.54</b>	<b>-8.81</b>	<b>-8.81</b>	<b>-3.39</b>	<b>0.88</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>1.66</b>
2010 Portfolio Benchmark <sup>2</sup>	2.20	-2.39	-7.60	-7.60	-3.21	1.02	—	—	—	1.78
<b>LifePoints 2020 Portfolio</b>	<b>2.70</b>	<b>-5.10</b>	<b>-14.09</b>	<b>-14.09</b>	<b>-6.73</b>	<b>-0.79</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>0.24</b>
2020 Portfolio Benchmark <sup>2</sup>	1.96	-4.77	-12.29	-12.29	-6.10	-0.40	—	—	—	0.74
<b>LifePoints 2030 Portfolio</b>	<b>2.20</b>	<b>-11.64</b>	<b>-27.03</b>	<b>-27.03</b>	<b>-15.43</b>	<b>-6.68</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>-4.69</b>
2030 Portfolio Benchmark <sup>2</sup>	1.23	-11.81	-25.31	-25.31	-14.68	-6.07	—	—	—	-4.10

## UNIT VALUATION \$CDN

	Unit Price
<b>LifePoints Balanced Income Portfolio</b>	<b>98.3020</b>
<b>LifePoints Balanced Growth Portfolio</b>	<b>91.3547</b>
<b>LifePoints Long-Term Growth Portfolio</b>	<b>95.5686</b>
<b>LifePoints All Equity Portfolio</b>	<b>72.2123</b>
<b>LifePoints 2010 Portfolio</b>	<b>99.2104</b>
<b>LifePoints 2020 Portfolio</b>	<b>92.2453</b>
<b>LifePoints 2030 Portfolio</b>	<b>81.9085</b>

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Returns are for illustration only and are not indicative of future performance. The indicated rates of returns are historical annual compounded total returns including changes in unit values and reinvestment of all distributions. They exclude management fees, and any sale, redemption, distribution or optional charges payable directly by any security holder.

Returns shown for periods of less than one year are not annualized.

- <sup>1</sup> The performance for the Long Term Growth, Balanced Growth, and Balanced Income Portfolios is not representative of future performance because re-imbursement of fund expenses in the month of February 1998 exceeded the actual expenses for that month. With the elimination of the Foreign Property Rule, the All Equity RSP Portfolio was merged with the All Equity Portfolio effective September 19, 2005. The All Equity Portfolio performance shown is a combination of the returns of the All Equity Portfolio as of its inception date and the All Equity RSP Portfolio from June 20, 2003 to September 19, 2005. The All Equity Portfolio benchmark has been linked to the historical benchmark returns of the All Equity RSP Portfolio. The inception date for the Target Date Portfolios is July 25, 2005.
- <sup>2</sup> The Portfolio Benchmarks are calculated daily by using the benchmark indices of the underlying Russell Group of Funds in the same proportion as the target mix of the underlying funds in the Portfolios. These daily returns are geometrically linked for time periods shown. Currently, the blended indices are constructed as follows:

	S&P/TSX Capped Composite Index	DEX Universe Bond Index	MSCI World ex-Canada Index
LifePoints Balanced Growth Portfolio	20.0%	40.0%	40.0%
LifePoints Balanced Income Portfolio	11.7%	65.0%	23.3%
LifePoints Long-Term Growth Portfolio	26.7%	20.0%	53.3%
LifePoints All Equity Portfolio	33.3%	0%	66.7%
LifePoints 2010 Portfolio	12.4%	62.8%	24.8%
LifePoints 2020 Portfolio	16.8%	49.5%	33.7%
LifePoints 2030 Portfolio	30.3%	9.3%	60.5%

The blended indices for the Target Date Portfolios will be adjusted quarterly. For further information regarding historical benchmark information, please contact us at [canada@russell.com](mailto:canada@russell.com).

The S&P/TSX Capped Composite Index, as a benchmark for the Russell Canadian Equity Fund, was adopted on May 31, 2000. Historical performance prior to the Capped index inception is linked to the S&P/TSX Composite Index.

MSCI World ex-Canada Index (a custom index calculated by MSCI) calculated with net dividends invested daily as of March 31, 2005. Historical performance is linked to the MSCI World ex-Canada Index calculated with gross dividends reinvested daily.

The asset series weights within the foreign component of the LifePoints Portfolios may change based on the component weights of the MSCI World ex-Canada Index. MSCI World ex-Canada Index, as a benchmark for the foreign component of the Portfolios, was adopted on May 13, 2005 replacing the combined return of the Russell 1000® Index and the MSCI EAFE Index. Historical returns prior to the World ex-Canada inception are linked to a combined return of the Russell 1000® Index and the MSCI EAFE Index. The MSCI EAFE Index calculated with net dividends invested daily was adopted on March 31, 2005 replacing the MSCI EAFE Index calculated with gross dividends reinvested daily.

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DEX Universe Bond Index (previously known as SC Universe Bond Index), as a benchmark for the Russell Canadian Fixed Income Fund, was adopted on December 31, 2005. Historical performance prior to the DEX Universe Bond Index inception is linked to the RBC CM Canadian Bond Market Index. Source: PC-Bond, a business unit of TSX Inc. Copyright© TSX Inc. All rights reserved. The information contained herein may not be redistributed, sold or modified or used to create any derivative work without the prior written consent of TSX Inc.

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