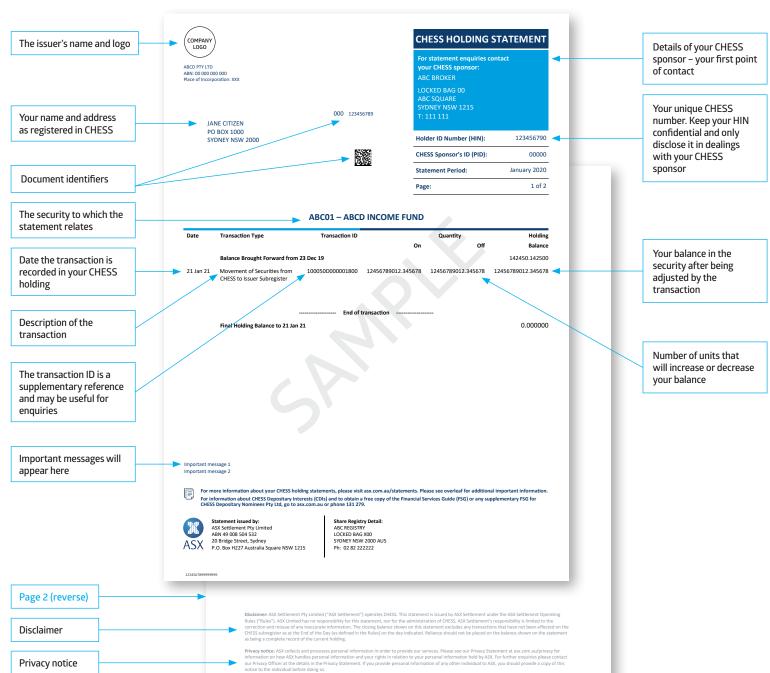
How to read your CHESS holding statement (mFund)



Further explanatory notes:

- CHESS holding statements are similar in form to a bank statement. They detail the transactions that occurred in a calendar month and will progressively calculate the holding balance brought forward to the closing balance at the end of each month.
- CHESS holding statements are only issued
 if there has been a change in your CHESS
 holding balance. You will receive a CHESS
 holding statement shortly after the end of the
 month for each security in which a transaction
 changed your CHESS holding balance.
- CHESS holding statements for holdings in renounceable rights registered in CHESS are not routinely issued. However, a statement for these securities or others can be requested through your CHESS sponsor or the share registry, though they may charge you a fee.

