

Important Documents to Read for More Information About Your Plan

Additional information about the Plans is available in the following documents:

- the most recently filed audited financial statements for the Plans;
- the semi-annual financial statements for the Plans; and,
- the most recently filed annual management reports of fund performance for the Plans.

These documents are incorporated by reference into the prospectus, which you received at the time of enrolment. This means that they legally form part of the prospectus even though they are not printed with it. Any future financial statements and management reports of fund performance will be deemed to be incorporated by reference into the prospectus.

These documents are available at your request and at no cost to you from your dealing representative or by calling us toll-free at 1-800-246-1203 or by contacting us at info@cefi.ca. We will send you the documents that you wish to receive within 2 business days of receiving your request.

All of these documents are available on our website at www.cefi.ca or at www.sedar.com for download.

We encourage you to ask about the Plans' financial statements and management report of fund performance and to read these important documents.

The Foundation is required to prepare audited annual financial statements and semi-annual unaudited financial statements that comply with applicable laws and accounting standards. The Foundation is also required to prepare an annual management report of fund performance that contains information required by law. These documents must be filed with the regulators (through the SEDAR filing system).

Together with the prospectus the financial statements and management reports of fund performance provide information that will help you assess the Plans, their financial condition, future prospects and risks. These documents contain information that is required by law and, in the case of the financial statements that meet applicable accounting standards.

The financial statements are made up of statements of net assets, along with statements of operations and comprehensive income, changes in net assets and statements of investment portfolios. The financial statements also contain notes which are a critical part of the financial statements and should not be ignored.

It is important to consider how the money deposited into the Plans is invested and managed and this can say much about the Plans' ability to withstand market changes and unexpected events. The management reports of fund performance are written by the Investment Fund Manager and they explain events that have affected the Plans' investment performance and the Manager's expectations for the coming year. They also describe the investments made by the Plans and how those investments have performed. You can get a list of the Plans' investments by reviewing the latest annual management report of fund performance and financial statements.