

Fund facts

as at Sept. 30, 2012

Fund code: S080

Asset class: Balanced

Asset category: Canadian Balanced

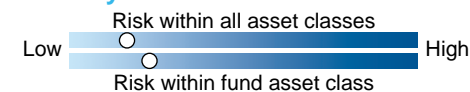
Fund inception date: October 1997

Segregated fund size: \$7.1 million

Underlying fund: Emerald Canadian Balanced Fund

Underlying fund size: \$640.0 million

Volatility meter



Investment advisor

TD Asset Management Inc.

Who is TD Asset Management Inc.?

- TDAM and its affiliates manage over \$192.6 billion in assets as at December 31, 2011
- TD Asset Management Inc. is a wholly-owned subsidiary of The Toronto-Dominion Bank

Investment management style

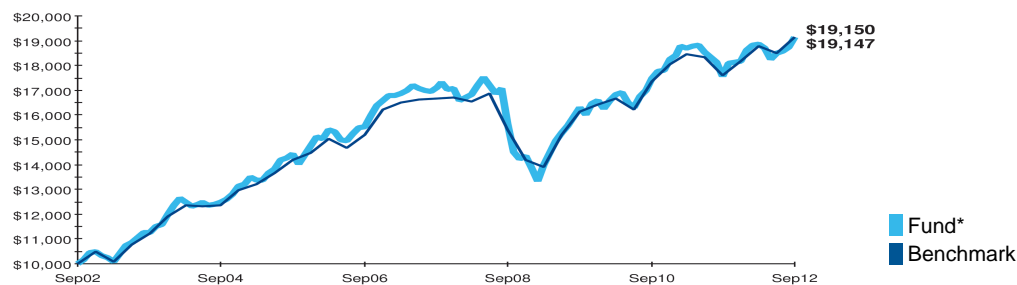
TDAM specializes in indexed, or passive, management of equities and bonds. The major advantages of indexing are consistent relative performance, diversification, minimizing manager risk and lower costs. Investment management costs (management fees, transaction costs, custody and market impact) are considerably less for indexing than for active management.

Fund objective

To mirror the holdings and returns of proportionate weightings of the S&P/TSX Composite Index, the MSCI EAFE Index, the Standard & Poor's 500 Composite Index, the DEX Universe Bond Index and the DEX T-Bill Index. The Fund invests mainly in units of other Emerald Index Funds, which in turn, invest in the holdings of the other indexes listed here.

Historical performance as at Sept. 30, 2012

This graph shows how a \$10,000 investment in this fund would have changed in value compared with the benchmark: 25% MSCI World Index, 30% S&P/TSX Composite Index, 40% DEX Universe Index, 5% TSX DEX 91 Day T-Bill Index



Compound returns as at Sept. 30, 2012

	3 Mth	1 Year	2 Year**	3 Year**	4 Year**	5 Year**	10 Year**
Fund*	3.57%	8.93%	4.69%	5.50%	5.19%	2.29%	6.71%
Benchmark	3.43%	8.76%	5.05%	5.84%	5.58%	2.81%	6.71%

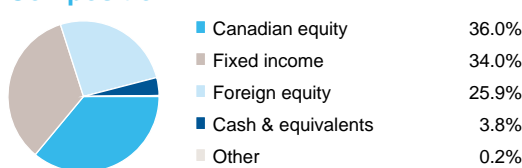
** Stated on an annualized basis

Calendar year returns

	YTD 2012	2011	2010	2009	2008	2007
Fund*	5.44%	-0.39%	9.86%	15.60%	-15.82%	2.74%
Benchmark	5.42%	0.70%	9.84%	15.84%	-15.16%	2.99%

* Any performance shown prior to the fund's inception date is that of the underlying fund and is considered representative of this fund's performance.

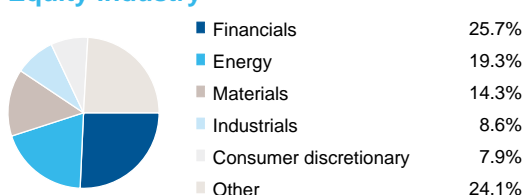
Composition



Top holdings as at Sept. 30, 2012

TD Emerald Canadian Equity Index Fund	36.4%
TD Emerald Canadian Bond Index Fund	34.2%
TD Emerald U.S. Market Index Fund	13.5%
TD Emerald International Equity Index Fund	12.2%
TD Emerald Canadian Short Term Investment Fund	3.7%
Total	100.0%

Equity industry



Bond composition



Canada Life and design are trademarks of The Canada Life Assurance Company. The group retirement savings and payout annuity products are issued by Canada Life. Canada Life and London Life Insurance Company are subsidiaries of Great-West Life. The indicated fund performance reflects changes in unit value and reinvestment of all distributions, and is after deduction of all fund operating expenses and applicable taxes, but before the deduction of investment management fees and applicable taxes. The historical performance shown is that of the Canada Life segregated fund or the underlying third-party fund. Performance data is provided for illustrative purposes only and represents past performance, which is not indicative of future performance. For more information on the fund and its holdings, call the Canada Life Retirement Information Line at 1-800-305-1444.