

# Alto Moderate Aggressive Portfolio – Series B–RDSP

## Fund Facts OCTOBER 26, 2011

**Manager:** I.G. Investment Management, Ltd.

This document contains key information you should know about this Fund. You can find more detailed information in the Fund's simplified prospectus. You can get a copy by asking your Consultant, by calling 1-888-746-6344 (1-800-661-4578 if you live in Quebec) or by writing to us at 447 Portage Avenue, Winnipeg, Manitoba, R3C 3B6 (2001 University Street, Suite 2000, Montreal, Quebec, H3A 2A6 if you live in Quebec), or by visiting our website at [www.investorsgroup.com](http://www.investorsgroup.com).

### Quick facts

<b>Date created</b>	November 2011
<b>Total Fund value on September 30, 2011</b>	\$225.6 million
<b>Management expense ratio (MER)</b>	not available
<b>Portfolio manager(s)</b>	I.G. Investment Management, Ltd.
<b>Distributions</b>	Annually
<b>Minimum investment</b>	\$50 initial, \$50 additional

### What does the Fund invest in?

The Fund aims to provide a high level of long-term capital growth with limited fixed-income diversification by investing in a predetermined mix of other Investors Group Funds that generally provide exposure to 20% fixed-income and 80% equity markets.

The charts below give you a snapshot of the Fund's investments on September 30, 2011. The Fund's investments may change.

#### Top 10 investments (SEPTEMBER 30, 2011)

1. Investors Canadian Large Cap Value Fund
2. IG Mackenzie Income Fund
3. Investors U.S. Large Cap Value Fund
4. Investors Canadian Growth Fund
5. Investors European Mid-Cap Equity Fund
6. Investors Canadian Small Cap Fund
7. IG Mackenzie Universal U.S. Growth Leaders Class
8. Investors Canadian High Yield Income Fund
9. Investors Japanese Equity Fund
10. Investors Pacific International Fund

**Total number of investments 10**

**The top 10 investments make up 100% of the Fund.**

Investment mix (SEPTEMBER 30, 2011)	(%)
Foreign Equity Funds	42
Canadian Equity Funds	38
Income Funds	20
	<b>100</b>

### How has the Fund performed?

This information is not available because the Series is new.

#### Average return

This information is not available because the Series is new.

#### Year-by-year returns

This information is not available because the Series is new.

### How risky is it?

When you invest in a Fund, the value of your investment can go down as well as up. Investors Group has rated this Fund's risk as low to medium.

Low	Low to medium	Medium	Medium to high	High
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For a description of other risks, see the Fund's simplified prospectus.

### Are there any guarantees?

Like most mutual funds, this Fund doesn't have any guarantees. You may not get back the amount of money you invest.

### Who is this Fund for?

You should consider investing in this Fund if you are looking to obtain a high level of capital appreciation over the long-term, and you are comfortable with the risks associated with foreign equity investments.

This series is available exclusively for investments held within a Registered Disability Savings Plan (RDSP).

**Before you invest in any Fund, you should consider how it would work with your other investments and your tolerance for risk.**

### A word about tax

As you hold your Fund in a registered account, Fund distributions are generally not included in your taxable income. Special rules apply to withdrawals from an RDSP, so please consult with a tax advisor about your own circumstances.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell securities of the Fund. Ask your Consultant about whether other series may be suitable for you. The fees and expenses are different for each series.

### Sales charges

You may have to choose a sales charge option when you buy the Fund. Ask your Consultant about the pros and cons of the available options.

Sales charge option	What you pay		How it works
	in per cent (%)	in dollars (\$)	
No load	0.0%	\$0	• There is generally no redemption fee payable when selling securities acquired under the no-load purchase option.

### Fund expenses

You don't pay these expenses directly. These expenses reduce the Fund's annual return.

The Fund's expenses are made up of the management fee, operating expenses and trading costs. The Fund does not pay a management fee. However, the Underlying Funds into which the Fund invests do pay management fees that range up to 2.00%. Because this Fund was started after the end of the financial year (March 31, 2011), its operating expenses and trading costs are not yet available.

### Trailing commission

The trailing commission is paid to your Consultant by Investors Group out of fees received from the Fund. The commission pays for services provided for as long as you hold the Fund. The commission is based on the value of your investments and is paid as follows:

- No greater than 0.69% per year (about \$7 per year for every \$1,000 invested).

### Other fees

You may have to pay other fees when you sell or switch securities of the Fund.

Fee	What you pay
Excessive switching fee	If you switch into, or out from, the Fund so often that in our view your switches could have a detrimental effect, we may charge you up to 3% of the amount you switch.
Short-term trading fee	Up to 2% of the amount you sell or switch within 90 days of investing in the Fund. This fee is payable to the Fund.

### What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual fund securities within two business days after you receive a simplified prospectus, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, annual information form or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

### For more information

Contact Investors Group or your Consultant for a copy of the Fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the Fund's legal documents.

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